

| 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 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE   | REGULATION  |
|--|------------------|------------------|------------------|------------------|--|---|
| Available capital (amounts)  |                  |                  |                  |                  |  |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 24,318           | 24,197           | 25,416           | 24,408           | C 01.00 (r0020,c0010)  | Article 50 of CRR   |
| Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                | 24,318           | 24,197           | 25,416           | 24,408           | C 01.00 (r0020,c0010)<br>- C 05.01 (r0440,c0010)   | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 24,318           | 24,197           | 25,416           | 24,408           | C 01.00 (r0015,c0010)  | Article 25 of CRR   |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition   | 24,318           | 24,197           | 25,416           | 24,408           | C 01.00 (r0015,c0010)<br>- C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)   | Article 25 of CRR   |
| Total capital - transitional period  | 24,365           | 24,246           | 25,416           | 24,408           | C 01.00 (r0010,c0010)  | Articles 4(118) and 72 of CRR   |
| Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 24,365           | 24,246           | 25,416           | 24,408           | C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)   | Articles 4(118) and 72 of CRR   |
| Risk exposure amounts  |                  |                  |                  |                  |  |   |
| Total risk exposure amount   | 75,816           | 79,230           | 79,072           | 82,970           | C 02.00 (r0010,c0010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied  | 75,816           | 79,230           | 79,072           | 82,970           | C 02.00 (r0010,c0010)<br>- C 05.01 (r0440,c0040)   | Articles 92(3), 95, 96 and 98 of CRR  |
| Capital ratios   |                  |                  |                  |                  |  |   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 32.07%           | 30.54%           | 32.14%           | 29.42%           | 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 | 32.07%           | 30.54%           | 32.14%           | 29.42%           | (C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/<br>(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )  |   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 32.07%           | 30.54%           | 32.14%           | 29.42%           | CA3 {3}  | -   |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 32.07%           | 30.54%           | 32.14%           | 29.42%           | (C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )                            | •   |
| Total capital (as a percentage of risk exposure amount) - transitional definition  | 32.14%           | 30.60%           | 32.14%           | 29.42%           | CA3 {5}  |   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 32.14%           | 30.60%           | 32.14%           | 29.42%           | (C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) /<br>(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | •   |
| Leverage ratios  |                  |                  |                  |                  |  |   |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital  | 115,588          | 115,994          | 116,720          | 117,648          | C 47.00 (r0300,c0010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital   | 21.04%           | 20.86%           | 21.78%           | 20.75%           | C 47.00 (r0340,c0010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



#### Leverage ratio

|     | (mln EUR, %)  | As of 30/09/2021 | As of<br>31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE            | REGULATION   |
|-----|---|------------------|---------------------|------------------|------------------|-----------------------|--|
| A.1 | Tier 1 capital - transitional definition  | 24,318           | 24,197              | 25,416           | 24,408           | C 47.00 (r0320,c0010) |  |
| A.2 | Tier 1 capital - fully phased-in definition   | 24,318           | 24,197              | 25,416           | 24,408           | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation<br>(EU) 2015/62 of 10 October 2014 amending |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 115,588          | 115,994             | 116,720          | 117,648          | C 47.00 (r0300,c0010) | CRR  |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 115,588          | 115,994             | 116,720          | 117,648          | C 47.00 (r0290,c0010) |  |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital                    | 21.04%           | 20.86%              | 21.78%           | 20.75%           | [A.1]/[B.1]           |  |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 21.04%           | 20.86%              | 21.78%           | 20.75%           | [A.2]/[B.2]           |  |



# EBA 2022 EU-wide Transparency Exercise Capital Bpfrance

|  |          |   | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE  | REGULATION   |
|--|----------|---|------------------|------------------|------------------|------------------|---|--|
|  | A        | (min EUR, %) OWN FUNDS  | 24,365           | 24,246           | 25,416           | 24,408           | C 01.00 (r0010,c0010)   | Articles 4(118) and 72 of CRR  |
|  | A.1      | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying  |                  |                  | ,                | -                | C 01.00 (10020.c0010)   | Article 50 of CRR  |
|  | _        | transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital                  | 24,318           | 24,197           | 25,416           | 24,408           |   |  |
|  | A.1.1    | instruments)  | 21,122           | 21,122           | 21,058           | 21,058           | C 01.00 (r0030,c0010)   | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR   |
|  | A.1.2    | Retained earnings   | 839              | 414              | 970              | 443              | C 01.00 (r0130,c0010)   | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR   |
|  | A.1.3    | Accumulated other comprehensive income  | 1,301            | 2,152            | 1,939            | 1,224            | C 01.00 (r0180,c0010)   | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR   |
|  | A.1.4    | Other Reserves  | 2,794            | 2,816            | 3,755            | 3,922            | C 01.00 (r0200,c0010)   | Articles 4(117) and 26(1) point (e) of CRR   |
|  | A.1.5    | Funds for general banking risk  | 0                | 0                | 0                | 0                | C 01.00 (r0210,c0010)   | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR   |
|  | A.1.6    | Minority interest given recognition in CET1 capital   | 29               | 0                | 0                | 0                | C 01.00 (r0230,c0010)   | Article 84 of CRR  |
|  | A.1.7    | Adjustments to CET1 due to prudential filters   | -1,558           | -1,977           | -1,976           | -1,893           | C 01.00 (r0250,c0010)<br>C 01.00 (r0300,c0010) + C 01.00  | Articles 32 to 35 of and 36 (1) point (i) of CISR  Articles 4(113), 36(1) point (b) and 37 of CISR. Articles 4(115), 36(1) point (b) and 37 point (a) of   |
|  | A.1.8    | (-) Intangible assets (including Goodwil)   | -193             | -228             | -222             | -232             | (r0340,c0010)   | COR  |
|  | A.1.9    | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                         | 0                | 0                | 0                | 0                | C 01.00 (r0370,c0010)   | Articles 36(1) point (c) and 38 of CRR   |
|  | A.1.10   | (-) IRB shortfall of credit risk adjustments to expected losses   | 0                | 0                | 0                | 0                | C 01.00 (r0380,c0010)   | Articles 36(1) point (d), 40 and 159 of CRR  |
|  | A.1.11   | (-) Defined benefit pension fund assets   | 0                | 0                | 0                | 0                | C 01.00 (r0390,c0010)   | Articles 4(109), 36(1) point (e) and 41 of CRR   |
|  | A.1.12   | (-) Reciprocal cross holdings in CET1 Capital   | 0                | 0                | 0                | 0                | C 01.00 (r0430,c0010)   | Articles 4(122), 36(1) point (g) and 44 of CRR   |
|  | A.1.13   | (-) Excess deduction from AT1 items over AT1 Capital  | 0                | 0                | 0                | 0                | C 01.00 (r0440,c0010)   | Article 36(1) point (j) of CRR   |
|  | A.1.14   | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight   | 0                | 0                | 0                | 0                | C 01.00 (r0450,c0010) + C 01.00<br>(r0460,c0010) + C 01.00 (r0470,c0010) + C<br>01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)  | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 240(1) point (ii), $(k)$ , |
|  | A.1.14.1 | Of which: from securitisation positions (-)   | 0                | 0                | 0                | 0                | C 01.00 (r0460,c0010)   | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|  | A.1.15   | (-) Holdings of CET1 capital instruments of financial sector entities where the institution<br>does not have a significant investment | 0                | 0                | 0                | 0                | C 01.00 (r0480,c0010)   | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  |
|  | A.1.16   | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  | 0                | 0                | 0                | 0                | C 01.00 (r0490,c0010)   | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR   |
|  | A.1.17   | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has<br>a significant investment           | 0                | 0                | 0                | 0                | C 01.00 (r0500,c0010)   | Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR   |
|  | A.1.18   | (-) Amount exceeding the 17.65% threshold   | 0                | 0                | 0                | 0                | C 01.00 (r0510,c0010)   | Article 48 of CRR  |
|  | A.1.18A  | (-) Insufficient coverage for non-performing exposures  | -2               | -2               | -2               | -7               | C 01.00 (r0513,c0010)   | Article 36(1), point (m) and Article 47c CRR   |
| OWN FUNDS<br>Transitional period       | A.1.18B  | (-) Minimum value commitment shortfalls   | 0                | 0                | 0                | 0                | C 01.00 (r0514,c0010)   | Article 36(1), point (n) and Article 132c(2) CRR   |
|  | A.1.18C  | (-) Other foreseeable tax charges   | 0                | 0                | 0                | 0                | C 01.00 (r0515,c0010)   | Article 36(1), point (I) CRR   |
|  | A.1.19   | (-) Additional deductions of CET1 Capital due to Article 3 CRR  | 0                | -88              | -91              | -91              | C 01.00 (r0524,c0010)   | Article 3 CRR  |
|  | A.1.20   | CET1 capital elements or deductions - other   | -15              | -15              | -15              | -18              | C 01.00 (r0529,c0010)   |  |
|  | A.1.21   | Transitional adjustments  | 0                | 0                | 0                | 0                | CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)  |  |
|  | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)  | 0                | 0                | 0                | 0                | C 01.00 (r0220,c0010)   | Articles 483(1) to (3), and 484 to 487 of CRR  |
|  | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-)   | 0                | 0                | 0                | 0                | C 01.00 (r0240,c0010)   | Articles 479 and 480 of CRR  |
|  | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-)  | 0                | 0                | 0                | 0                | C 01.00 (r0520,c0010)   | Articles 469 to 472, 478 and 481 of CRR  |
|  | A.2      | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 0                | 0                | 0                | 0                | C 01.00 (r0530,c0010)   | Article 61 of CRR  |
|  | A.2.1    | Additional Tier 1 Capital instruments   | 0                | 0                | 0                | 0                | C 01.00 (r0540,c0010) + C 01.00<br>(r0570,c0010)  |  |
|  | A.2.2    | (-) Excess deduction from T2 items over T2 capital  | 0                | 0                | 0                | 0                | C 01.00 (r0720,c0010)   |  |
|  | A.2.3    | Other Additional Tier 1 Capital components and deductions   | 0                | 0                | 0                | 0                | C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)   |  |
|  | A.2.4    | Additional Tier 1 transitional adjustments  | 0                | 0                | 0                | 0                | C 01.00 (r0660,c0010) + C 01.00<br>(r0660,c0010) + C 01.00 (r0730,c0010)  |  |
|  | A.3      | TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 24,318           | 24,197           | 25,416           | 24,408           | C 01.00 (r0015,c0010)   | Article 25 of CRR  |
|  | A.4      | TIER 2 CAPITAL (net of deductions and after transitional adjustments)   | 47               | 49               | 0                | 0                | C 01.00 (r0750,c0010)   | Article 71 of CRR  |
|  | A.4.1    | Tier 2 Capital instruments  | 0                | 0                | 0                | 0                | C 01.00 (r0760,c0010) + C 01.00<br>(r0890,c0010)  |  |
|  | A.4.2    |   | 0                | 0                | 0                | 0                | C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C |  |
|  | A.4.3    | Tier 2 transitional adjustments   | 47               | 49               | 0                | 0                | C 01.00 (r0880,c0010) + C 01.00<br>(r0900,c0010) + C 01.00 (r0960,c0010)  |  |
| OWN FUNDS                              | В        | TOTAL RISK EXPOSURE AMOUNT  | 75,816           | 79,230           | 79,072           | 82,970           | C 02:00 (r0010,c0010)   | Articles 92(3), 95, 96 and 98 of CRR   |
| REQUIREMENTS                           | B.1      | Of which: Transitional adjustments included   | 0                | 0                | 0                | 0                | C 05.01 (r0010,c0040)   |  |
|  | C.1      | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  | 32.07%           | 30.54%           | 32.14%           | 29.42%           | CA3 (1)   |  |
| CAPITAL RATIOS (%) Transitional period | C.2      | TIER 1 CAPITAL RATIO (transitional period)  | 32.07%           | 30.54%           | 32.14%           | 29.42%           | CA3 (3)   |  |
|  | C.3      | TOTAL CAPITAL RATIO (transitional period)   | 32.14%           | 30.60%           | 32.14%           | 29.42%           | CA3 (5)   |  |
| CET1 Capital<br>Fully loaded           | D        | COMMON EQUITY TIER 1 CAPITAL (fully loaded)   | 24,318           | 24,197           | 25,416           | 24,408           | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-<br>A.2.2-A.2.4+MIN(A.4+A.2.2-  |  |
| CET1 RATIO (%)                         | E        | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   | 32.07%           | 30.54%           | 32.14%           | 29.42%           | A.4.3.01.0)]<br>[D.1]/[B-B.1]   |  |
| Fully loaded <sup>1</sup>              | F        | Adjustments to CET1 due to IFRS 9 transitional arrangements   | 0                | 0                | 0                | 0                | C 05.01 (r0440,c0010)   |  |
|  | F        | Adjustments to AT1 due to IFRS 9 transitional arrangements  | 0                | 0                | 0                | 0                | C 05.01 (r0440,c0020)   |  |
| Memo items                             |          | Adjustments to T2 due to IFRS 9 transitional arrangements   | 0                | 0                | 0                | 0                | C 05.01 (r0440,c0030)   |  |
|  | F        | Adjustments included in RWAs due to IFRS 9 transitional arrangements  | 0                | 0                | 0                |                  | C 05.01 (10440,c0040)   |  |
|  | •        | Augustinents included in KWAS abe to IFRS 9 transitional arrangements   | U                | U                | U                | l "              | (romajuana)   |  |

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



#### Overview of Risk exposure amounts

|  |                     |                        |                      |                    | 1   |
|--|---------------------|------------------------|----------------------|--------------------|---|
|  | As of 30/09/2021    | RW<br>As of 31/12/2021 | As of 31/03/2022     | As of 30/06/2022   | COREP CODE  |
| (min EUR, %)   | 7.5 61 567 657 2022 | 75 51 51/11/2011       | NS 01 01 / 03 / 2022 | AS 61 367 467 2022 |   |
| Credit risk (excluding CCR and Securitisations) <sup>1</sup>       | 72,845              | 76,044                 | 76,042               | 79,039             | C 220 (r0040, dx010) - (C 07.00 (r0090, d2220, sx01) + C 07.00 (r0110, dx220, sx01) + C 07.00 (r0130, dx220, sx01) + C 08.01 (r040, dx20, sx02) + C 08.01 (r040, |
| Of which the standardised approach                                 | 72,845              | 76,044                 | 76,042               | 79,039             | C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]  |
| Of which the foundation IRB (FIRB) approach                        | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]   |
| Of which the advanced IRB (AIRB) approach                          | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]   |
| Of which equity IRB  | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0420, c0010)  |
| Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>         | 10                  | 19                     | 6                    | 6                  | C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, s0020, s002) + |
| Credit valuation adjustment - CVA                                  | 8                   | 12                     | 4                    | 4                  | C 02.00 (r0640, c0010)  |
| Settlement risk  | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0490, c0010)  |
| Securitisation exposures in the banking book (after the cap)       | 8                   | 7                      | 6                    | 100                | C 02.00 (r0470, c0010)  |
| Position, foreign exchange and commodities risks (Market risk)     | 685                 | 888                    | 753                  | 907                | C 02.00 (r0520, c0010)  |
| Of which the standardised approach                                 | 685                 | 888                    | 753                  | 907                | C 02.00 (r0530, c0010)  |
| Of which IMA   | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0580, c0010)  |
| Of which securitisations and resecuritisations in the trading book | 0                   | 0                      | 0                    | 0                  | C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,ch450)*12.5+H4AV(C 24.00(r0010, c0090),C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5   |
| Large exposures in the trading book                                | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0680, c0010)  |
| Operational risk   | 2,260               | 2,260                  | 2,260                | 2,914              | C 02.00 (r0590, c0010)  |
| Of which basic indicator approach                                  | 2,260               | 2,260                  | 2,260                | 2,914              | C 02.00 (r0600, c0010)  |
| Of which standardised approach                                     | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0610, c0010)  |
| Of which advanced measurement approach                             | 0                   | 0                      | 0                    | 0                  | C 02.00 (10620, c0010)  |
| Other risk exposure amounts  | 0                   | 0                      | 0                    | 0                  | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)   |
| Total  | 75,816              | 79,230                 | 79,072               | 82,970             |   |

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



# 2022 EU-wide Transparency Exercise P&L Bpifrance

| (min EUR)  | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 |
|--|------------------|------------------|------------------|------------------|
| Interest income  | 1,357            | 1,827            | 500              | 992              |
| Of which debt securities income  | 80               | 105              | 25               | 51               |
| Of which loans and advances income   | 998              | 1,161            | 333              | 682              |
| Interest expenses  | 716              | 949              | 273              | 549              |
| (Of which deposits expenses)   | 181              | 232              | 86               | 193              |
| (Of which debt securities issued expenses)   | 245              | 326              | 80               | 154              |
| (Expenses on share capital repayable on demand)  | 0                | 0                | 0                | 0                |
| Dividend income  | 549              | 746              | 41               | 478              |
| Net Fee and commission income  | 55               | 79               | 25               | 51               |
| 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 | -170             | -169             | -2               | -2               |
| 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  | 442              | 1,084            | -6               | 364              |
| Gains or (-) losses from hedge accounting, net   | 1                | 4                | 1                | 3                |
| Exchange differences [gain or (-) loss], net   | 2                | -15              | 9                | 14               |
| Net other operating income /(expenses)   | 103              | 138              | 36               | 90               |
| TOTAL OPERATING INCOME, NET  | 1,623            | 2,745            | 332              | 1,442            |
| (Administrative expenses)  | 546              | 780              | 198              | 396              |
| (Cash contributions to resolution funds and deposit guarantee schemes)   | 0                | 0                | 0                | 0                |
| (Depreciation)   | 61               | 83               | 21               | 42               |
| Modification gains or (-) losses, net  | 0                | 0                | 0                | 0                |
| (Provisions or (-) reversal of provisions)   | -11              | -14              | 16               | 29               |
| (Payment commitments to resolution funds and deposit guarantee schemes)  | 8                | 8                | 14               | 14               |
| (Commitments and guarantees given)   | -19              | -22              | 2                | 15               |
| (Other provisions)   | 0                | 0                | 0                | 0                |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 0                | 0                | 0                | 0                |
| Of which restructuring <sup>1</sup>  | 0                | 0                | 0                | 0                |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   | 0                | 0                | 0                | 0                |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 24               | 97               | -11              | 94               |
| (Financial assets at fair value through other comprehensive income)  | 0                | 0                | -3               | 0                |
| (Financial assets at amortised cost)   | 24               | 97               | -8               | 95               |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | -6               | 25               | 18               | 17               |
| (of which Goodwill)  | 15               | 13               | 0                | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                | 0                | 2                |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 159              | 240              | 120              | 273              |
| 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   | 1,169            | 2,014            | 211              | 1,139            |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | 1,033            | 1,829            | 147              | 1,030            |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                | 0                | 0                |
| PROFIT OR (-) LOSS FOR THE YEAR  | 1,033            | 1,829            | 147              | 1,030            |
| Of which attributable to owners of the parent  (i) Information available only as of and of the year.   | 1,033            | 1,829            | 147              | 1,030            |

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



#### Total Assets: fair value and impairment distribution

| (min EUR)  |                 | As of 30/09/20 | 21              |         |                    | As of 31, | 12/2021         |         |                    | As of 31 | /03/2022        |         |                    | As of 30 | 06/2022         |         |   |
|--|-----------------|----------------|-----------------|---------|--------------------|-----------|-----------------|---------|--------------------|----------|-----------------|---------|--------------------|----------|-----------------|---------|---|
|  |                 | Fa             | ir value hierar | chy     |                    | Fa        | ir value hierar | chy     |                    | Fa       | ir value hierar | chy     |                    | Fa       | ir value hieran | chy     |   |
| ASSETS:  | Carrying amount | Level 1        | Level 2         | Level 3 | Carrying<br>amount | Level 1   | Level 2         | Level 3 | Carrying<br>amount | Level 1  | Level 2         | Level 3 | Carrying<br>amount | Level 1  | Level 2         | Level 3 | References  |
| Cash, cash balances at central banks and other<br>demand deposits                  | 12,316          |                |                 |         | 9,896              |           |                 |         | 11,013             |          |                 |         | 8,228              |          |                 |         | IAS 1.54 (i)                                      |
| Financial assets held for trading  | 0               | 0              | 0               | 0       | 12                 | 0         | 12              | 0       | 2                  | 0        | 2               | 0       | 0                  | 0        | 0               | 0       | IFRS 7.8(a)(ii);IFRS 9.Appendix A                 |
| Non-trading financial assets mandatorily at fair value<br>through profit or loss   | 5,656           | 173            | 40              | 5,442   | 6,311              | 173       | 40              | 6,097   | 6,386              | 73       | 40              | 6,273   | 6,802              | 223      | 50              | 6,529   | IFRS 7.8(a)(ii); IFRS 9.4.1.4                     |
| Financial assets designated at fair value through profit<br>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<br>comprehensive income               | 17,879          | 11,664         | 876             | 5,340   | 19,213             | 12,639    | 522             | 6,052   | 17,852             | 11,250   | 488             | 6,114   | 17,236             | 10,207   | 497             | 6,532   | IFRS 7.8(h); IFRS 9.4.1.2A                        |
| Financial assets at amortised cost   | 61,186          |                |                 |         | 60,569             |           |                 |         | 61,194             |          |                 |         | 62,337             |          |                 |         | IFRS 7.8(f); IFRS 9.4.1.2                         |
| Derivatives – Hedge accounting   | 3               | 0              | 3               | 0       | 11                 | 0         | 11              | 0       | 18                 | 0        | 18              | 0       | 30                 | 0        | 30              | 0       | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2 |
| Fair value changes of the hedged items in portfolio<br>hedge of interest rate risk | 275             |                |                 |         | 124                |           |                 |         | 473                |          |                 |         | 1,072              |          |                 |         | IAS 39.89A(a); IFRS 9.6.5.8                       |
| Other assets <sup>1</sup>  | 4,054           |                |                 |         | 4,179              |           |                 |         | 5,094              |          |                 |         | 5,516              |          |                 |         |   |
| TOTAL ASSETS   | 101,370         |                |                 |         | 100,314            |           |                 |         | 102,031            |          |                 |         | 101,222            |          |                 |         | IAS 1.9(a), IG 6                                  |

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

| (min  | EUR)               |  | ,   | ls of 30/09/20                       | 21   |   |                                      |  |                                  | As of 31                             | /12/2021   |                                  |                                      |  |                 | As of 31                             | /03/2022   |                 |                                      |  |                                  | As of 30,          | 06/2022  |  |                                      |                          |
|---|--------------------|--|---|--------------------------------------|--|---|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|-----------------|--------------------------------------|--|-----------------|--------------------------------------|--|----------------------------------|--------------------|--|--|--------------------------------------|--------------------------|
|   |                    | Gross carryi   | ing amount <sup>(2)</sup>   |                                      | Accun  | nulated impairn   | nent <sup>(2)</sup>                  | Gross  | carrying amo                     | unt <sup>(2)</sup>                   | Accum  | nulated impairn                  | nent <sup>(2)</sup>                  | Gros   | s carrying amou | int <sup>(2)</sup>                   | Accun  | nulated impairs | nent <sup>(2)</sup>                  | Gros   | s carrying amo                   | unt <sup>(2)</sup> | Accum  | ulated impairm   | ient <sup>(2)</sup>                  |                          |
| Breakdown of financial<br>assets by instrument and by<br>counterparty sector <sup>3</sup> |                    | 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<br>Credit-impaired<br>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<br>Credit-impaired<br>assets | Stage 1<br>Assets without<br>significant<br>increase in<br>credit risk since<br>initial<br>recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                 | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in     | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>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<br>Credit-impaired<br>assets | References               |
| Financial assets at fair value through other  | Debt securities    | 3,236  | 0   | 0                                    | 0  | 0   | 0                                    | 3,141  | 0                                | 0                                    | 0  | 0                                | 0                                    | 2,494  | 0               | 0                                    | 0  | 0               | 0                                    | 2,213  | 0                                | 0                  | 0  | 0  | 0                                    | Annex V.Part 1.31, 44(b) |
| 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    | 8,127  | 0   | 0                                    | 0  | 0   | 0                                    | 8,053  | 0                                | 0                                    | 0  | 0                                | 0                                    | 8,270  | 0               | 0                                    | 0  | 0               | 0                                    | 8,911  | 0                                | 0                  | -1   | 0  | 0                                    | Annex V.Part 1.31, 44(b) |
| amortised cost  | Loans and advances | 42,113   | 9,615   | 2,396                                | -220   | -363  | -481                                 | 39,518   | 11,751                           | 2,373                                | -137   | -454                             | -535                                 | 39,752   | 11,880          | 2,403                                | -126   | -439            | -546                                 | 38,137   | 14,107                           | 2,393              | -130   | -504   | -577                                 | Annex V.Part 1.32, 44(a) |

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

<sup>(7)</sup> 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         | g amount         |                  |  |
|---|------------------|------------------|------------------|------------------|--|
| LIABILITIES:  | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References                                 |
| Financial liabilities held for trading  | 3                | 0                | 0                | 1                | IFRS 7.8 (e) (ii); IFRS 9.BA.6             |
| Trading financial liabilities <sup>1</sup>  | 0                | 0                | 0                | 0                | Accounting Directive art 8(1)(a),(3),(6)   |
| Financial liabilities designated at fair value through profit or loss                         | 8,520            | 8,622            | 8,705            | 9,117            | IFRS 7.8 (e)(i); IFRS 9.4.2.2              |
| Financial liabilities measured at amortised cost  | 62,550           | 60,508           | 61,179           | 59,536           | IFRS 7.8(g); IFRS 9.4.2.1                  |
| Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup> | 0                | 0                | 0                | 0                | Accounting Directive art 8(3)              |
| Derivatives – Hedge accounting  | 58               | 37               | 23               | 29               | IFRS 9.6.2.1; Annex V.Part 1.26            |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk               | 418              | 265              | 623              | 1,322            | IAS 39.89A(b), IFRS 9.6.5.8                |
| Provisions  | 128              | 138              | 140              | 147              | IAS 37.10; IAS 1.54(I)                     |
| Tax liabilities   | 173              | 169              | 157              | 89               | 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   | 2,401            | 2,210            | 3,202            | 3,167            | 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 <sup>1</sup>                                   | 0                | 0                | 0                | 0                | Annex V Part 1.29                          |
| TOTAL LIABILITIES   | 74,252           | 71,948           | 74,029           | 73,407           | IAS 1.9(b);IG 6                            |
| TOTAL EQUITY  | 27,118           | 28,367           | 28,002           | 27,814           | IAS 1.9(c), IG 6                           |
| TOTAL EQUITY AND TOTAL LIABILITIES  | 101,370          | 100,314          | 102,031          | 101,222          | IAS 1.IG6                                  |

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



#### Breakdown of liabilities

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(mln EUR)

|                                    |   |                  | Carrying         | amount           |                  |   |
|------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities | by instrument and by counterparty sector        | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References                                |
| Derivatives                        |   | 61               | 37               | 23               | 30               | 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                                   | 20,627           | 20,582           | 20,538           | 18,545           | 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                             | 1,523            | 932              | 591              | 711              | Annex V.Part 1.42(c),44(c)                |
| Deposits                           | of which: Current accounts / overnight deposits | 7                | 34               | 9                | 7                | 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                      | 2,327            | 2,248            | 2,284            | 2,145            | Annex V.Part 1.42(e), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 293              | 244              | 342              | 174              | 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             |   | 37,757           | 36,402           | 37,429           | 37,797           | Annex V.Part 1.37, Part 2.98              |
| Of which: Subordin                 | nated Debt securities issued                    | 0                | 0                | 0                | 0                | Annex V.Part 1.37                         |
| Other financial liabilities        |   | 8,632            | 8,763            | 8,839            | 9,251            | Annex V.Part 1.38-41                      |
| TOTAL FINANCIAL LIABILITIES        |   | 71,131           | 69,167           | 69,907           | 68,682           |   |



## 2022 EU-wide Transparency Exercise Market Risk

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|  |                            |                            |   |                          |  |                               |                                |  | Dpilituri   |                                |   |                                  |   |                          |  |                  |                                       |                   |           |                                |                 |                                  |
|--|----------------------------|----------------------------|---|--------------------------|--|-------------------------------|--------------------------------|--|-------------|--------------------------------|---|----------------------------------|---|--------------------------|--|------------------|---------------------------------------|-------------------|-----------|--------------------------------|-----------------|----------------------------------|
|  | SA                         |                            |   |                          |  | I                             | М                              |  |             |                                |   |                                  |   |                          |  | IM               |                                       |                   |           |                                |                 |                                  |
|  |                            |                            | VaR (Memoran  | ndum item)               | STRESSED VaR (/  | Memorandum item)              | AND MIG                        | NTAL DEFAULT<br>RATION RISK<br>AL CHARGE | ALL PRICE I | RISKS CAPIT                    |   |                                  | VaR (Memora   | andum item)              | STRESSED VaR (A  | demorandum item) | INCREM<br>DEFAU<br>MIGRATI<br>CAPITAL | LT AND<br>ON RISK | ALL PRICE | RISKS CAPITA<br>FOR CTP        | IL CHARGE       |                                  |
| (min EUR)  | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG) | LATEST AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST MEASURE                             | FLOOR       | 12 WEEKS<br>AVERAGE<br>MEASURE |   | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY<br>(VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) |                  | 12 WEEKS<br>AVERAGE<br>MEASURE        | LAST<br>MEASURE   | FLOOR     | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|  | As of 30/09/2021           | As of 31/12/2021           |   |                          |  | As of 30/                     | 09/2021                        |  |             |                                |   |                                  |   |                          |  | As of 31/12      | 2/2021                                |                   |           |                                |                 |                                  |
| Traded Debt Instruments<br>Of which: General risk<br>Of which: Specific risk | 0<br>0<br>0                | 0<br>0<br>0                | 0<br>0<br>0   | 0<br>0<br>0              | 0<br>0<br>0  | 0<br>0<br>0                   |                                |  |             |                                |   |                                  | 0<br>0<br>0   | 0<br>0<br>0              | 0<br>0<br>0  | 0<br>0<br>0      |                                       |                   |           |                                |                 |                                  |
| Equities Of which: General risk Of which: Specific risk                      | 0<br>0<br>0<br>685         | 0<br>0<br>0<br>888         | 0   | 0                        | 0  | 0                             |                                |  |             |                                |   |                                  | 0   | 0                        | 0  | 0                |                                       |                   |           |                                |                 |                                  |
| Foreign exchange risk<br>Commodities risk                                    | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |             |                                |   |                                  | 0   | 0                        | 0  | 0                |                                       |                   |           |                                |                 |                                  |
| Total  | 685                        | 888                        | 0   | 0                        | 0  | 0                             | 0                              | 0  | 0           | 0                              | 0 | 0                                | 0   | 0                        | 0  | 0                | 0                                     | 0                 | 0         | 0                              | 0               | 0                                |
|  | As of 31/03/2022           | As of 30/06/2022           |   |                          |  | As of 31/                     | 03/2022                        |  |             |                                |   |                                  |   |                          |  | As of 30/06      | /2022                                 |                   |           |                                |                 |                                  |
| Traded Debt Instruments  | 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                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |             |                                |   |                                  | 0   | 0                        | 0  | 0                |                                       |                   |           |                                |                 |                                  |
| Equities Of which: General risk  | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |             |                                |   |                                  | 0   | 0                        | 0  | 0                |                                       |                   |           |                                |                 |                                  |
| Of which: Specific risk  | o o                        | o o                        | ő   | ő                        | 0  | ő                             |                                |  |             |                                |   |                                  | ő   | ő                        | 0  | ő                |                                       |                   |           |                                |                 |                                  |
| Foreign exchange risk<br>Commodities risk                                    | 753<br>0                   | 907                        | 0   | 0                        | 0  | 0                             |                                |  |             |                                |   |                                  | 0   | 0                        | 0  | 0                |                                       |                   |           |                                |                 |                                  |
| Total  | 753                        | 907                        | ő   | ő                        | ő  | ő                             | 0                              | 0  | 0           | 0                              | 0 | 0                                | ő   | 0                        | ŏ  | ů o              | 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 OVI template.



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Boffrance

|                   |  |                                |                                   |                      | Standardisc                      | d Approach                     |                             |                      |                                    |  |  |  |  |
|-------------------|--|--------------------------------|-----------------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|------------------------------------|--|--|--|--|
|                   |  |                                | As of 30/09/2021 As of 31/12/2021 |                      |                                  |                                |                             |                      |                                    |  |  |  |  |
|                   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>       | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments an<br>provisions |  |  |  |  |
|                   | (min EUR, %)   |                                |                                   |                      |                                  |                                |                             |                      |                                    |  |  |  |  |
|                   | Central governments or central banks                             | 30,385                         | 31,487                            | 653                  |                                  | 27,338                         | 28,797                      | 542                  |                                    |  |  |  |  |
|                   | Regional governments or local authorities                        | 349                            | 346                               | 68                   |                                  | 372                            | 370                         | 73                   |                                    |  |  |  |  |
|                   | Public sector entities   | 1,331                          | 991                               | 42                   |                                  | 1,176                          | 688                         | 50                   |                                    |  |  |  |  |
|                   | Multilateral Development Banks                                   | 3                              | 1,053                             |                      |                                  | 3                              | 1,071                       |                      |                                    |  |  |  |  |
|                   | International Organisations                                      | 1,606                          | 2,000                             | 709                  |                                  | 1,761                          | 2,154                       | 620                  |                                    |  |  |  |  |
|                   | Institutions<br>Corporates                                       | 41.557                         | 31.060                            | 23.742               |                                  | 42,672                         | 31.677                      | 24,355               |                                    |  |  |  |  |
|                   | of which: SME  | 41,557<br>30,601               | 22.740                            | 17,009               |                                  | 31,127                         | 22.867                      | 17,160               |                                    |  |  |  |  |
|                   | of which: SME<br>Retail  | 8.397                          | 6.592                             | 4,367                |                                  | 8,387                          | 6.584                       | 4,360                |                                    |  |  |  |  |
|                   | of which: SME  | 8.397                          | 6.592                             | 4,367                |                                  | 8,387                          | 6,584                       | 4,360                |                                    |  |  |  |  |
| Consolidated data | Secured by mortgages on immovable property                       | 11.765                         | 11,034                            | 6,652                |                                  | 12.165                         | 11.462                      | 7,258                |                                    |  |  |  |  |
|                   | of which: SME  | 8,522                          | 7,995                             | 4,499                |                                  | 8.811                          | 8.321                       | 4.937                |                                    |  |  |  |  |
|                   | Evenosures in default  | 4,774                          | 2,673                             | 3,229                | 1.607                            | 4,595                          | 2,498                       | 2,946                | 1.61                               |  |  |  |  |
|                   | Items associated with particularly high risk                     | 565                            | 318                               | 477                  | 4,44                             | 547                            | 285                         | 428                  | -,-                                |  |  |  |  |
|                   | Covered hands  | 405                            | 405                               | 41                   |                                  | 406                            | 406                         | 41                   |                                    |  |  |  |  |
|                   | Claims on institutions and comprates with a ST credit assessment | 56                             | 48                                | 11                   |                                  | 34                             | 24                          | 7                    |                                    |  |  |  |  |
|                   | Collective investments undertakings (CIU)                        | 25,557                         | 25,557                            | 31,962               |                                  | 27,617                         | 27,617                      | 34,434               |                                    |  |  |  |  |
|                   | Equity   | 64                             | 64                                | 64                   |                                  | 58                             | 58                          | 91                   |                                    |  |  |  |  |
|                   | Other exposures  | 851                            | 839                               | 839                  |                                  | 878                            | 858                         | 858                  |                                    |  |  |  |  |
|                   | Standardised Total <sup>2</sup>                                  | 127,665                        | 114,468                           | 72,855               | 4,536                            | 128,009                        | 114,550                     | 76,063               | 4,74                               |  |  |  |  |

Original apposes, unlike Exposes value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Standardeed Total does not include the Societisation position untille in the results prior to the 2019 exercise.
Only the most released countries are diciosed. These have been selected under the following rule: Countries of countriesparty covering up to 15% of total original exposure or Top 10 countries saided by origin

|         |   | calculated in of list quarter  |                             |                      |   |                                |                             |                      |   |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|         |   |                                |                             |                      | Standardisc                                   | d Approach                     |                             |                      |   |
|         |   |                                | As of 30,                   | 09/2021              |   |                                |                             |                      |   |
|         | (min EUR. %)  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|         | Central governments or central banks                              | 30,099                         | 31,438                      | 604                  |   | 26,978                         | 28,739                      | 484                  |   |
|         | Regional governments or local authorities                         | 349                            | 346                         | 68                   |   | 372                            | 370                         | 73                   |   |
|         | Public sector entities  | 1,025                          | 920                         | 0                    |   | 705                            | 599                         | 0                    |   |
|         | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Institutions  | 1,571                          | 1,964                       | 702                  |   | 1,583                          | 1,975                       | 580                  |   |
|         | Corporates  | 40,929                         | 30,850                      | 23,620               |   | 42,202                         | 31,577                      | 24,256               |   |
|         | of which: SME   | 30,597                         | 22,736                      | 17,005               |   | 31,121                         | 22,862                      | 17,156               |   |
|         | Retail  | 8,397                          | 6,591                       | 4,366                |   | 8,387                          | 6,584                       | 4,360                |   |
| FRANCE  | of which: SME   | 8,397                          | 6,591                       | 4,366                |   | 8,387                          | 6,584                       | 4,360                |   |
| TIVATOL | Secured by mortgages on immovable property                        | 11,765                         | 11,034                      | 6,652                |   | 12,165                         | 11,462                      | 7,258                |   |
|         | of which: SME   | 8,522                          | 7,995                       | 4,499                |   | 8,811                          | 8,321                       | 4,937                |   |
|         | Exposures in default  | 4,752                          | 2,670                       | 3,224                | 1,606   | 4,566                          | 2,494                       | 2,940                | 1,616   |
| I       | Items associated with particularly high risk                      | 565<br>405                     | 318                         | 477                  |   | 547                            | 285                         | 428                  |   |
|         | Covered bonds   | 405<br>56                      | 405<br>48                   | 41<br>11             |   | 406<br>34                      | 406<br>24                   | 41                   |   |
|         | Claims on institutions and corporates with a ST credit assessment | 19,772                         | 48<br>19,772                | 23,131               |   | 21,559                         | 21,559                      | 24.004               |   |
|         | Collective investments undertakinos (CIU)                         | 19,772                         | 19,772                      | 23,131               |   | 21,559                         | 21,559                      | 24,864<br>90         |   |
| I       | Equity  | 64<br>851                      | 839                         | 839                  |   | 58<br>878                      | 58<br>858                   | 90<br>858            |   |
|         | Other exposures   | 851                            | 839                         | 839                  |   | 8/8                            | 858                         | 858                  |   |

|             |   | exposures, but includes gener  | rai dredit risk adjustments.   |   |   |   |   |   |   |
|-------------|---|--|--|---|---|---|---|---|---|
|             |   |  |  |   | Standardisc                                   | d Approach  |   |   |   |
|             |   |  | As of 30,  | 09/2021   |   | As of 31/12/2021  |   |   |   |
|             | (min PIR %)   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| NETHERLANDS | Contral conveniences or contral seales.  Recipional convenience to be plantificial seales of the contral seales.  Recipional convenience to take the contral seales.  Recipional conveniences to take the contral seales.  Recipional contral contral seales.  Recipional contral seales. | 0<br>0<br>0<br>0<br>0<br>0<br>6<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>1<br>1<br>6<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   | 0<br>0<br>0<br>0<br>4<br>22<br>22<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>5<br>22<br>22<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>2<br>22<br>22<br>0<br>0<br>0<br>0<br>0<br>0<br>4.711 |   |
|             | Standardised Total <sup>2</sup>   |  |  |   | 0   |   |   |   |   |

|                             |  | (A) TOUR White application of their Developed by Control you commissions with an expectation of their Developed by Control you commission of the Control of their Developed by Control of |                             |   |   |   |                             |  |   |
|-----------------------------|--|---|-----------------------------|---|---|---|-----------------------------|--|---|
|                             |  |   |                             |   | Standardis                                    | d Approach  |                             |  |   |
|                             |  |   | As of 30                    | /09/2021                                |   | As of 31/12/2021                                    |                             |  |   |
|                             |  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                      | Exposure Value <sup>1</sup> | Risk exposure amount                           | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 3 | Consist conversations or control to salve  (and the control to salve  (b) the control to salve  (c) the control to salve | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |                             | 000000000000000000000000000000000000000 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |
|                             | Other exposures  |   |                             |   |   | 0   |                             |  |   |

|               |   | (2) Total wilds adjustments and provisions per contemparty excusse mose no securement excusses adjustments (xxxx) and crear own turns adjustments and provisions per contemparty excusses mose represents, for securements (xxxx) and crear own turns adjustments and contemparty excusses of the exposured, for device general creation adjustments. |                             |                      |   |                                |                             |                      |   |
|---------------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|               |   |   |                             |                      | Standardisc                                   | d Approach                     |                             |                      |   |
|               |   |   | As of 30,                   | /09/2021             |   | As of 31/12/2021               |                             |                      |   |
|               |   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments as<br>provisions <sup>2</sup> |
|               | (min EUR, %) Central governments or central banks                 | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Regional governments or local authorities                         | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Public sector entities  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Multilateral Development Banks                                    | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | International Organisations                                       | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Institutions  | 0   |                             | U                    |   | 0                              | 0                           | 0                    |   |
|               | Corporates<br>of which: SMF                                       | 0   |                             | 0                    |   | 0                              |                             |                      |   |
|               | Retail  |   |                             | 0                    |   | 0                              |                             |                      |   |
| Country of    | of which: SME   | i i   | 0                           | 0                    |   | 0                              |                             |                      |   |
| Counterpart 4 | Secured by mortgages on immovable property                        | 0   | 0                           | 0                    |   | 0                              |                             |                      |   |
| Counterpart 4 | 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   | 0   | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|               | Claims on institutions and corporates with a ST credit assessment |   | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|               | Collective investments undertakinos (CIU)                         | 0   |                             | U                    |   | 0                              | 0                           | 0                    |   |
|               | Equity Other exposures  | 0   |                             | 0                    |   | 0                              | 1                           |                      |   |
|               | Other exposures  Chard soliced Total <sup>2</sup>                 |   |                             |                      |   | 0                              |                             |                      |   |

## EBA Laboration 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

|  | Bpirrance  |   |                             |   |   |  |   |   |   |  |
|--|--|---|-----------------------------|---|---|--|---|---|---|--|
|  |  |   |                             |   | Standardisc                                   | d Approach                                     |   |   |   |  |
|  |  |   | As of 30                    | /09/2021                                |   | As of 31/12/2021                               |   |   |   |  |
|  |  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                 | Exposure Value <sup>1</sup>             | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |  |
|  | (min EUR, %)   |   |                             |   |   |  |   |   |   |  |
| Country of<br>Counterpart 5  | Central concernments or control abants Applied cardo central c | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 000000000000000000000000000000000000000 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | a   |  |
|  | Standardised Total <sup>2</sup>  |   |                             |   | 0   |  |   |   | 0   |  |
|  |  |   |                             |   | due to credit conversion factors              |  |   |   |   |  |
| (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other over funds reductions related to the |  |   |                             |   |   |  |   |   |   |  |

|               |   | (2) rest which deploitations and provides give Covery by |                             |                      |   |                                |                             |                      |   |
|---------------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|               |   |  |                             |                      | Standardisc                                   | d Approach                     |                             |                      |   |
|               |   |  | As of 30                    | 09/2021              |   |                                | As of 31,                   | /12/2021             |   |
|               |   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|               | (min EUR, %) Central governments or central banks                 | 0  |                             | 0                    |   | 0                              |                             | 0                    |   |
|               | Regional governments or local authorities                         | o o  | i i                         | 0                    |   | 0                              | 0                           | i i                  |   |
|               | Public sector entities  | 0  | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|               | Multilateral Development Banks                                    | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | International Organisations                                       | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Institutions  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Corporates  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | of which: SME   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Country of    | Retail  | 0  | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|               | of which: SME   | 0  |                             | 0                    |   |                                | 0                           | 0                    |   |
| Counterpart 6 | Secured by mortgages on immovable property of which: SME          |  |                             |                      |   |                                | 0                           |                      |   |
| _             | Exposures in default  |  |                             | 0                    |   |                                | 0                           |                      |   |
|               | Items associated with particularly high risk                      | o o  |                             |                      | Ü   | 0                              | 0                           | 0                    |   |
|               | Covered bonds   | o o  | 0                           | 0                    |   | o o                            | 0                           | o o                  |   |
|               | Claims on institutions and corporates with a ST credit assessment | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Collective investments undertakings (CIU)                         | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Equity  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Other exposures   | 0  |                             | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Standardised Total <sup>2</sup>                                   |  |                             |                      |   |                                |                             |                      |   |

|               |   | (4) The state adjustment and protection between country or country and the state of |           |          |                                |                             |                      |   |  |
|---------------|---|--|-----------|----------|--------------------------------|-----------------------------|----------------------|---|--|
|               |   |  |           |          | Standardisc                    | d Approach                  |                      |   |  |
|               |   |  | As of 30, | /09/2021 |                                |                             | As of 31             | /12/2021                                      |  |
|               |   | Original Exposure <sup>3</sup> Exposure Value <sup>4</sup> Risk exposure amount Value adjustments and provisions <sup>3</sup>  |           |          | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |
|               | (min EUR. %) Central governments or central banks                               | 0  |           | 0        |                                | 0                           | 0                    | 0   |  |
|               | Regional governments or local authorities Public sector entities                | 0  |           | 0        |                                | 0                           |                      |   |  |
|               | Multilateral Development Banks  | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
|               | International Organisations   | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
|               | Institutions<br>Corporates  | 0  |           | 0        |                                | 0                           |                      |   |  |
|               | of which: SME   | 0  | ō         | 0        |                                | 0                           | 0                    | 0   |  |
| Country of    | Retail  | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
|               | of which: SME<br>Secured by mortgages on immovable property                     | 0  | 0         | 0        |                                | 0                           | 0                    |   |  |
| Counterpart 7 | of which: SME   | ő  | ŏ         | o o      |                                | o o                         | l o                  | ŏ   |  |
|               | Exposures in default  | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
|               | Items associated with particularly high risk                                    | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
| I             | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0  |           | 0        |                                | 0                           | 1                    | 1   |  |
|               | Collective investments undertakings (CIU)                                       | 0  | ō         | 0        |                                | 0                           | 0                    | 0   |  |
|               | Equity  | 0  | 0         | 0        |                                | 0                           | 0                    | 0   |  |
| I             | Other exposures   |  |           |          |                                | 0                           |                      |   |  |
|               | Standardised Total <sup>2</sup>   |  |           |          |                                |                             |                      |   |  |

|               |  | exposures, but includes gene   | exposures, but includes general credit risk adjustments. |     |   |                                |                             |                      |  |  |
|---------------|--|--|--|-----|---|--------------------------------|-----------------------------|----------------------|--|--|
|               |  |  |  |     | Standardisc                                   | d Approach                     |                             |                      |  |  |
|               |  | As of 30/09/2021   |  |     |   | As of 31/12/2021               |                             |                      |  |  |
|               |  | Original Exposure * Exposure Value * Risk exposure amount Value adjustments and provisions * |  |     | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments a<br>provisions <sup>2</sup> |  |
|               | (min EUR, %) Central governments or central banks  | 0  | 0  | 0   |   | 0                              | 0                           | 0                    |  |  |
|               | Regional governments or local authorities  | 0  | 0  | 0   |   | 0                              | 0                           | 0                    |  |  |
|               | Public sector entities Multilateral Development Banks  | 0  | 0  | 0   |   | 0                              | 0                           | 0                    |  |  |
|               | Multilateral Development Banks International Organisations   |  |  | 0   |   | 0                              |                             |                      |  |  |
|               | Institutions   | 0  | 0  | ō   |   | ō                              | ō                           | 0                    |  |  |
|               | Corporates   | 0  | 0  | 0   |   | 0                              | 0                           | 0                    |  |  |
|               | of which: SME  | 0  | 0  | 0   |   | 0                              | 0                           | 0                    |  |  |
| Country of    | Retail of which: SME   |  |  | 0   |   | 0                              |                             |                      |  |  |
| Counterpart 8 | Secured by mortgages on immovable property   | i i  |  | 0   |   | 0                              | i i                         | 0                    |  |  |
| Counterpart o | 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  |  |  | 0   |   | 0                              | 0                           |                      |  |  |
|               | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU) |  |  | 0   |   | 0                              |                             |                      |  |  |
|               | Equity   |  | i o  | o o |   | o o                            | i i                         | , o                  |  |  |
|               | Other exposures  |  |  | 0   |   | ō                              |                             | 0                    |  |  |
|               | Standardised Total <sup>2</sup>  |  |  |     |   |                                |                             |                      |  |  |

|                             |   | (2) lote value appointments and provisions per courts or committee exposures, but the appointments (AVAs) and cover own runce appointments or provisions per courts or court or committee exposures, but the appointments (AVAs) and cover own runce appointments to the exposures, but the runching general exposures per courts or counterparty exposures not exposures, but the runching general exposures are consistent and provisions are consistent and appointments. |          |          |             |                                |                             |                      |  |
|-----------------------------|---|--|----------|----------|-------------|--------------------------------|-----------------------------|----------------------|--|
|                             |   |  |          |          | Standardisc | d Approach                     |                             |                      |  |
|                             |   |  | As of 30 | /09/2021 |             | As of 31/12/2021               |                             |                      |  |
|                             |   | Original Exposure   Exposure Value   Risk exposure amount  Value adjustments a provisions  provisions  |          |          |             | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and<br>provisions <sup>2</sup> |
|                             | (rin EUR, %)  Central governments or central banks  Regional governments or local authorities                             | 0  | 0        | 0        |             | 0                              | 0                           | 0                    |  |
|                             | Public sector entities<br>Multilateral Develonment Banks<br>International Oroanisations                                   | 0  | 0        | 0        |             | 0                              | 0                           | 0                    |  |
|                             | Institutions<br>Corporates<br>of which: SME   | 0  | 0        | 0        |             | 0                              | 0                           | 0                    |  |
| Country of<br>Counterpart 9 | Retail<br>of which: SME<br>Secured by mortgages on immovable property   | 0  |          | 0        |             | 0                              | 0                           | 0                    |  |
| Counterpart 3               | of which: SME<br>Exposures in default<br>Items associated with particularly high risk                                     | 0  | 0        | 0        | 0           | 0                              | 0                           | 0                    |  |
|                             | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0  | 0        | 0 0      |             | 0                              | 0                           | 0 0                  |  |
|                             | Equity<br>Other exposures   | 0  | 0        | 0        |             | 0                              | 0                           | 0                    |  |
|                             | Standardised Total <sup>2</sup>   |  |          |          |             |                                |                             |                      |  |

|                              |  | Standardised Approach                   |                             |   |   |                                |                             |   |   |
|------------------------------|--|---|-----------------------------|---|---|--------------------------------|-----------------------------|---|---|
|                              |  |   | As of 30                    | /09/2021  |   |                                | As of 31                    | /12/2021                                |   |
|                              | (min EUR, %)   | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup> | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 10 | Central governments or central subside a regional government or relat at Medifies a regional government or boat at Medifies a regional government or boat at Medifies and Annie of the Anni | 000000000000000000000000000000000000000 |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |                                |                             | 000000000000000000000000000000000000000 | 0   |



|                   |  |  | Standardised Approach       |                      |                                  |                                |                             |                      |                                 |  |
|-------------------|--|--|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|---------------------------------|--|
|                   |  |  | As of 31,                   | 03/2022              |                                  |                                | As of 30,                   | 06/2022              |                                 |  |
|                   |  | Original Exposure <sup>1</sup>             | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments an provisions |  |
|                   | (min EUR, %) Central governments or central banks                              | 27.625                                     | 29,185                      | 564                  |                                  | 24.417                         | 26.033                      | 771                  |                                 |  |
|                   | Central governments or central banks Regional governments or local authorities | 27,023                                     | 29,103                      | 66                   |                                  | 344                            | 20,033                      | 67                   |                                 |  |
|                   | Public sector entities   | 1,493                                      | 1,006                       | 45                   |                                  | 1.189                          | 728                         | 63                   |                                 |  |
|                   | Multilateral Development Banks   | 3  | 1,095                       | 0                    |                                  | 3                              | 1.152                       | 0                    |                                 |  |
|                   | International Organisations  | 0  | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                 |  |
|                   | Institutions   | 1,535                                      | 1,940                       | 596                  |                                  | 1,776                          | 2.182                       | 822                  |                                 |  |
|                   | Corporates   | 43,946                                     | 32,693                      | 25.065               |                                  | 45.710                         | 34,256                      | 26,216               |                                 |  |
|                   | of which: SME  | 31,777                                     | 23,438                      | 17,527               |                                  | 32,680                         | 24,217                      | 17,993               |                                 |  |
|                   | Retail   | 8,482                                      | 6,916                       | 4,584                |                                  | 8,691                          | 6,839                       | 4,541                |                                 |  |
| Consolidated data | of which: SME  | 8,482                                      | 6,916                       | 4,584                |                                  | 8,691                          | 6,839                       | 4,541                |                                 |  |
| Consolidated data | Secured by mortgages on immovable property                                     | 12,018                                     | 11,346                      | 7,145                |                                  | 12,313                         | 11,610                      | 7,326                |                                 |  |
|                   | of which: SME  | 8,823                                      | 8,341                       | 4,946                |                                  | 8,955                          | 8,452                       | 5,020                |                                 |  |
|                   | Exposures in default   | 4,669                                      | 2,000                       | 2,397                | 2,155                            | 4,696                          | 1,951                       | 2,358                | 2,2                             |  |
|                   | Items associated with particularly high risk                                   | 533  | 279                         | 419                  |                                  | 516                            | 272                         | 407                  |                                 |  |
|                   | Covered bonds  | 405  | 405                         | 40                   |                                  | 209                            | 209                         | 21                   |                                 |  |
|                   | Claims on institutions and cornorates with a ST credit assessment              | 127  | 115                         | 55                   |                                  | 971                            | 958                         | 270                  |                                 |  |
|                   | Collective investments undertakinos (CIU)                                      | 27,300                                     | 27,300                      | 34,250               |                                  | 27,893                         | 27,893                      | 35,406               |                                 |  |
|                   | Equity   | 105  | 105                         | 138                  |                                  | 157                            | 157                         | 190                  |                                 |  |
|                   | Other exposures  | 706  | 685                         | 685                  |                                  | 606                            | 587                         | 587                  |                                 |  |
|                   | Standardised Total <sup>2</sup>  | 129,285<br>(1) Original exposure, unlike E | 115,409                     | 76,049               | 5,356                            | 129,490                        | 115,168                     | 79,045               | 5,32                            |  |

| (2) Only the Host relevant Countries are discussed. The | in the season and the resembly the Countries of Countries of Countries of the STA of State organic or Top 10 Countries and Countries of |
|---|--|
| calculated as of last quarter                           |  |
|   | Standardized Approach  |

|        |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|--------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|        |   |                                | As of 31,                   | 03/2022              |   |                                | As of 30,                   | 06/2022              |   |
|        |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|        | (min EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |
|        | Central governments or central banks                              | 27,275                         | 29,127                      | 506                  |   | 24,071                         | 25,970                      | 708                  |   |
|        | Regional governments or local authorities                         | 339<br>1.028                   | 337                         | 66                   |   | 344                            | 343                         | 67                   |   |
|        | Public sector entities  | 1,028                          | 922                         |                      |   | 743                            | 632                         | 0                    |   |
|        | Multilateral Development Banks                                    | 0                              |                             |                      |   | 0                              | U                           | 0                    |   |
|        | International Organisations Institutions                          | 1,351                          | 1,756                       | 546                  |   | 1.586                          | 1.991                       | 768                  |   |
|        | Cornerates  | 43.443                         | 32,583                      | 24,959               |   | 45.298                         | 34,238                      | 26,201               |   |
|        | of which: SME   | 31,772                         | 23,434                      | 17.524               |   | 32,674                         | 24,213                      | 17,989               |   |
|        | Retail  | 8,482                          | 6.916                       | 4,584                |   | 8,690                          | 6,839                       | 4.540                |   |
|        | of which: SMF   | 8,482                          | 6,916                       | 4,584                |   | 8,690                          | 6,839                       | 4,540                |   |
| FRANCE | Secured by mortgages on immovable property                        | 12.018                         | 11,346                      | 7,145                |   | 12.313                         | 11,610                      | 7,326                |   |
|        | of which: SME   | 8.823                          | 8.341                       | 4,946                |   | 8.955                          | 8,452                       | 5.020                |   |
|        | Exposures in default  | 4,637                          | 1,995                       | 2,390                | 2,153   | 4,666                          | 1,945                       | 2,349                | 2,216   |
|        | Items associated with particularly high risk                      | 533                            | 279                         | 419                  |   | 516                            | 272                         | 407                  |   |
|        | Covered bonds   | 405                            | 405                         | 40                   |   | 209                            | 209                         | 21                   |   |
|        | Claims on institutions and corporates with a ST credit assessment | 127                            | 115                         | 55                   |   | 921                            | 908                         | 245                  |   |
|        | Collective investments undertakings (CIU)                         | 21,620                         | 21,620                      | 24,942               |   | 22,371                         | 22,371                      | 25,840               |   |
|        | Equity  | 105                            | 105                         | 138                  |   | 157                            | 157                         | 190                  |   |
|        | Other exposures   | 706                            | 685                         | 685                  |   | 606                            | 587                         | 587                  |   |
|        | Standardised Total <sup>3</sup>                                   |                                |                             |                      | 5,346   |                                |                             |                      | 5,324   |

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

| As of 31/27/2022   As of 32/04/2022   As of 32/04/2022   |             |  | opposes, but includes general credit risk artistments.  Standardised Approach   |   |  |             |   |   |   |   |  |  |  |  |  |
|--|-------------|--|---|---|--|-------------|---|---|---|---|--|--|--|--|--|
| Compared Expension   Expension Value Adjustments and provided   Compared Expension Value Adjustments and provided   Compared Expension Value Adjustments and provided   Compared Expension Value Adjustments   Comp   |             |  |   |   |  | Standardise | d Approach  |   |   |   |  |  |  |  |  |
| Compared and control about   Compared and control and contr   |             |  |   | As of 31,   | /03/2022   |             |   | As of 30,   | 06/2022   |   |  |  |  |  |  |
| Control conversements or Control Assistation  A profile service register of a final pathwisting  A profile service register of a final pathwistone  A profile service register of a final pathwisting  A profile service register of a final pathwisting  A profile service register of a final pathwisting  A profile service register of a final pathwistone  A profile s |             | (ref EU S)   | Original Exposure <sup>1</sup>  | Original Exposure* Exposure Value* Risk exposure amount Value adjustments and procedure Colpinal Exposure* Exposure Value* Risk exposure amount Value adjustment procedure* Colpinal Exposure* Colpinal Exposure* Value* Risk exposure amount Value adjustment procedure* |  |             |   |   |   |   |  |  |  |  |  |
| Standardised Total <sup>2</sup> 0  | NETHERLANDS | Control accurrence or control basis to<br>Sectional accurrence or or local activities<br>sectional accurrence or or local activities<br>sectional accurrence or local activities<br>facilitational provisions<br>facilitations<br>facilitations<br>facilitations<br>facilitations<br>facilitations<br>facilitation of<br>facilitation of<br>facilitations and<br>consorted to<br>facilitation of<br>facilitations and<br>facilitation of<br>facilitation of<br>fac | 0<br>0<br>0<br>4<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>4<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>2<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>2<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>4,773 | 0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | ٥ |  |  |  |  |  |

|                             |  | (a) you have apparent as a prevent per covery or consequent factories not not necessarily factories required by a consequent factories or consequent factories required by a consequent factories required by a consequent factories factories for the adjustments.  Standardized Approach |                             |   |  |   |   |   |   |  |  |  |  |  |
|-----------------------------|--|--|-----------------------------|---|--|---|---|---|---|--|--|--|--|--|
|                             |  |  |                             |   | Standardise                                      | d Approach                              |   |   |   |  |  |  |  |  |
|                             |  |  | As of 31                    | /03/2022  |  |   | As of 30,                               | 06/2022   |   |  |  |  |  |  |
|                             |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup> | Risk exposure amount                                | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup>             | Risk exposure amount                                | Value adjustments and provisions <sup>2</sup> |  |  |  |  |  |
| Country of<br>Counterpart 3 | Committee Commit | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | ٥  | 0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | ۰   |  |  |  |  |  |
| 1                           | Charles Cont Total   |  |                             |   |  | -                                       |   |   |   |  |  |  |  |  |

|                             |   | enconses. Ma Includes consent credit mix adustments.  Standardised Approach                 |                             |   |   |   |   |   |   |  |  |  |
|-----------------------------|---|---|-----------------------------|---|---|---|---|---|---|--|--|--|
|                             |   |   |                             |   | Standardise                                   | d Approach  |   |   |   |  |  |  |
|                             |   |   | As of 31                    | /03/2022                                |   |   | As of 30                                | 06/2022   |   |  |  |  |
|                             | (min EUR, %)  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                      | Exposure Value <sup>1</sup>             | Risk exposure amount  | Value adjustments am<br>provisions <sup>2</sup> |  |  |  |
| Country of<br>Counterpart 4 | Control decomments or control above  Activated decomments of the plant administration  administration of the plant administration  administration of the plant administration  Control administration | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 000000000000000000000000000000000000000 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   |  |  |  |

#### ERA LINDIFAN 2022 EU-wide Transparency Exercise

| EBA EUROPEAN BANKING AUTHORITY          | 2022 EU-wide Transparency Exercise   |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|
| AMMWIIIID2819                           | Credit Risk - Standardised Approach  Bpifrance   |  |  |  |  |  |  |  |  |
|   | <del></del>  |  |  |  | Standardisc  | d Approach   |  |  |  |
|   |  |  | As of 31   | /03/2022   |  |  | As of 30   | /06/2022   | <u> </u>   |
|   |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amoun  | Value adjustments and provisions <sup>2</sup>  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amour  | nt Value adjustments :<br>provisions <sup>2</sup>  |
|   | (mi EUR, %)  Central oovernments or central banks  Recional governments or local authorities  Public sector entities  Multilatoral Devotomment Banks   |  | 0  |  |  | 0  |  |  | 0  |
|   | Public sector entities<br>Multilateral Development Banks<br>International Organisations  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Institutions<br>Corporates<br>of which: SHE  | 0  | 0  |  |  | 0  | 0  |  | 0  |
| Country of<br>Counterpart 5             | Retail of which SMS  | 0  | 0  |  |  | 0  | 0  |  | 0  |
| Counterpart 5                           | Secured by mortsages on immovable property of which: SME Exposures in default Items associated with particularly high risk   | 0  | 0  |  | 0  | 0  |  |  | 0  |
|   | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Coulty Other exposures Chard suffered Tabas <sup>2</sup>   | Ċ  | c c  |  | 0  | 9  | C  |  | 0  |
| ļ                                       | Pseudoropsza idea  | (1) Original exposure, unlike<br>(2) Total value adjustments a   | Exposure value, is reported before<br>nd provisions per country of co  | one taking into account any effi<br>ounterparty excludes those for   | ect due to credit convenion factor<br>eccritisation exposures, additiona   | s or credit risk mitigation tech   | niques (e.g. substitution effects<br>) and other own funds reductio  | ).<br>ns related to the  |  |
|   |  | exposures, but includes own  | nal credit risk adhastments.   |  | Standardisc  |  |  |  |  |
|   |  |  | As of 31   | /03/2022   |  |  | As of 30   | /06/2022   |  |
|   |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amoun  | Value adjustments and<br>provisions <sup>2</sup>   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amour  | nt Value adjustments :<br>provisions <sup>2</sup>  |
|   | (min EUR, %)  Central covernments or central banks  Recional covernments or local authorities  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Public sector entities Multilateral Develorment Banks International Organisations  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Institutions Corporates of which: SME  | 0  | 0  |  |  | 0  | 0  |  | 0  |
| Country of<br>Counterpart 6             | Retail of which: SME Secured by mortgages on immovable property  | 0  | 0  |  |  | 0  | 0  |  | 0  |
| Counterpart                             | of which: SNE Exposures in default Items associated with particularly high risk Consent bands  | 0  | 0  |  | 0  | 0  | 0  |  | 0  |
|   | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Eoulty Other exposures Standarding Total   |  |  |  |  | 0  |  |  | 0  |
|   |  | (1) Original exposure, unlike<br>(2) Total value adjustments a   | Exposure value, is reported before<br>and provisions per country of co   | one taking into account any efficient<br>cunterparty excludes those for  | ict due to credit convenion factor<br>ecuritisation exposures, additiona   | s or credit risk mitigation tech<br>I valuation adjustments (AVAs  | niques (e.g. substitution effects<br>) and other own funds reductio  | i).<br>ens related to the  |  |
|   |  | exosums, but includes ours   |  |  | Standardisc  | d Approach   |  |  |  |
|   |  |  | As of 31   | /03/2022   |  |  | As of 30   | /06/2022   | <u> </u>   |
|   |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amoun  | Value adjustments and<br>provisions <sup>2</sup>   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amour  | value adjustments of provisions <sup>2</sup>   |
|   | (min ElR. %) Central governments or central banks Regional governments or local authorities  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Public sector entities Multilateral Development Banks International Groanisations  | 0  | 0  |  |  | 0  | 0  |  | 0  |
|   | Institutions Corporates of which: SME  | 0  | 0  |  |  | 0  |  |  | 0  |
| Country of                              | Retail<br>of which: SME  |  | 0  |  |  | 0  |  |  | 0  |
| Counterpart 7                           | Secured by mortoaces on immovable property of which SHE Exposures in default   | 0  | 0  |  | 0  | 0  |  |  | 0  |
|   | Secural by marksass or immorable property London Secural by marksass of the secural security secural security secural security securit | 0  | 0  |  |  | 0  |  |  | 0  |
|   | Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>   | Ċ  |  |  |  | 0  |  |  | 0  |
|   |  |  |  |  | 0  |  |  |  |  |
| L                                       | Standardised Total*  | (1) Original exposure, unlike<br>(2) Total value adjustments a   | Exposure value, is reported befind provisions per country of co  | one taking into account any efficient  | 0<br>ict due to credit conversion factor<br>securitisation exposures, additiona  | s or credit risk mitigation tech<br>I valuation adjustments (AVAs  | niques (e.g. substitution effects<br>) and other own funds reductio  | i).<br>ens related to the  |  |
|   | Environment (con-  | Criginal exposure, unlike     Total value adjustments a     exposures, but includes gene   | Exposure value, is reported before<br>and provisions per country of co<br>nal credit risk adjustments.   | one taking into account any eff<br>ounterparty encludes those for  | ect due to credit conversion factor<br>securitisation exposures, additiona   | s or credit risk mitigation tech<br>I valuation adjustments (AVAs<br>ed Approach   |  |  |  |
|   | Proportional Recommendation of the Proportion of | (1) Original exposure, unlike<br>(2) Total value adjustments a<br>exposures, but includes gene   | Exposure value, is reported before<br>and provisions per country of co<br>nal credit risk adjustments.   | one taking into account any efficient on taking into account any efficient on the property excludes those for 1/03/2022  | ect due to credit conversion factor<br>securitisation exposures, additiona   | s or credit risk mitigation tech<br>I valuation adjustments (AVAs  |  | )).<br>crea related to the   |  |
|   | Newspace (Ide  | (1) Original exposure, unlike (2) Total value adjustments exposures, but indudes gen  Original Exposure <sup>1</sup>   | Exposure value, is reported before<br>and provisions per country of co<br>nal credit risk adjustments.   | one taking into account any eff<br>ounterparty encludes those for  | ect due to credit conversion factor<br>securitisation exposures, additiona   | s or credit risk mitigation tech<br>I valuation adjustments (AVAs  |  |  | st Value adjustments provisions <sup>2</sup>   |
|   | (sin E.B. %)  Central overvieweds or control laints  | exposures, but includes gene   | Exposure value, is reported buffer<br>and provisions per country of co-<br>nil credit risk adjustments.  As of 31  | one taking into account any eff<br>currierparty excludes those for<br>1/03/2022  | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | value adjustments : provisions <sup>2</sup>  |
|   | (and the things)  Second department of control in the things  Record department of control in the things  Record department of the things of the  | exposures, but includes gene   | Exposure value, is reported buffer<br>and provisions per country of co-<br>nil credit risk adjustments.  As of 31  | one taking into account any eff<br>currierparty excludes those for<br>1/03/2022  | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | t Value adjustments provisions <sup>2</sup>  |
|   | (sin E.B. %)  Central overvieweds or control laints  | exposures, but includes gene   | Exposure value, is reported buffer<br>and provisions per country of co-<br>nil credit risk adjustments.  As of 31  | one taking into account any eff<br>currierparty excludes those for<br>1/03/2022  | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | Value adjustments provisions'  |
| Country of Counterpart 8                | Central departments or central hands  Fallice section at the control of the contr | exposures, but includes gene   | Exposure value, is reported buffer<br>and provisions per country of co-<br>nil credit risk adjustments.  As of 31  | one taking into account any eff<br>currierparty excludes those for<br>1/03/2022  | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | t Value adjustments provisions <sup>2</sup>  |
| Country of Counterpart 8                | (on EUR, %)  Section of convenience of control banks  Section of the control banks  Finite section entities  Finite section of the control banks  Banks of the control banks  Comparison  Finite of the control banks  Fini | exposures, but includes gene   | Exposure value, is reported buffer<br>and provisions per country of co-<br>nil credit risk adjustments.  As of 31  | one taking into account any eff<br>currierparty excludes those for<br>1/03/2022  | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | Value adjustments provisions <sup>2</sup>  |
| Country of<br>Counterpart 8             | Central severements or central banks  Recincial everements or central banks  Recincial everements or local substitute  Recincial everements or local substitutes  Formation of particularies  Formation of particularies  Composites  of which 301  Secured for montaness on immorable property  Formation montaness on immorable property  Formation or montaness on immorable property  Formation or montaness on immorable property   | exposures, but includes gene   | Opposes when, is reported buf<br>in a provision per control of the adjustments.<br>As of 31<br>Exposure Value*   | on taking into account any eff concerning of the contraction throat for the contraction of the contraction o | ect due to credit convension factor<br>eccurination exposures, additiona<br>Standar dise<br>Value adjustments and  | s or credit risk mitigation tech<br>I valuation adjustments (Al/As<br>ad Approach  | As of 30   |  | Value adjustments provisions <sup>2</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |
| Country of<br>Counterpart 8             | Control of communication of control is also and control is also associated with the associated with the and control is also associated with a second control is also associated w | Original Exposure <sup>3</sup>   | Openine with, it is expected that of providings are construed of an excitation of a resident risk adjustments.  As of 31  Exposure Value*  | on taking nits account any eff  accountingways endudes those for  //03/2022  Risk exposure amount  | and as to undit converse followers   | s or cealt side integration techniques to the visualism of positioners (AVA) and Approach  Original Exposure*  | As of 30 Exposure Value <sup>1</sup>   | I/06/2022  | Value adjustments  |
| Country of<br>Counterpart 8             | Control of communication of control is also and control is also associated with the associated with the and control is also associated with a second control is also associated w | Original Exposure <sup>3</sup>   | Oppose wale, a reported left of the Control of the  | one dainy the secure of any office of the contract of the cont | At day to unit unnersity followers   | s or sett die ingegen sein bergegen in der   | As of 30 Exposure Value*   | /06/2022 Risk exposure amour   | Value adjustments  |
| Country of<br>Counterpart 8             | Control of communication of control is also and control is also associated with the associated with the and control is also associated with a second control is also associated w | Original Exposure <sup>3</sup>   | imposes water, a reported fell fell control of the  | one data pie aucore are yff o company of the compan | and all to real converse followers and the control of the control  | s r cent in A engages sols in engages sols and a final part of the | As of 300 Exposure Values  Exposure Values  (a) Separate Values  (b) Separate Values  (c) Sep | 106/2022 Risk exposure amount  | Value adjustments  |
| Country of<br>Counterpart 8             | Control of communication of control is also and control is also associated with the associated with the and control is also associated with a second control is also associated w | Original Exposure <sup>3</sup>   | imposes water, a reported fell fell control of the  | one dainy the secure of any office of the contract of the cont | and a to another control contr | s r cent in A engages sols in engages sols and a final part of the | As of 300 Exposure Values  Exposure Values  (a) Separate Values  (b) Separate Values  (c) Sep | /06/2022 Risk exposure amour   | Value adjustments  |
| Country of<br>Counterpart 8             | Control of survey research of Control of Section 10 Control of Sec | Original Exposure <sup>3</sup>   | imposes water, a reported fell fell control of the  | one data pie aucore are yff o company of the compan | and also transit converse from the constitution of the constitutio | s r cent in A engages sols in engages sols and a final part of the | As of 300 Exposure Values  Exposure Values  (a) Separate Values  (b) Separate Values  (c) Sep | 106/2022 Risk exposure amount  | Value adjustments provisions*  |
| Country of<br>Counterpart 8             | (on E.B., %)  Senior of convenience in convenience to the Anthonic Management of the Anthonic Manageme | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | imposes wise, a superal left for | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value adjustments provisions*  |
| Country of<br>Counterpart 8             | Control of survey research of Control of Section 10 Control of Sec | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | imposes wise, a superal left for | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value adjustments provisions*  |
| Counterpart 8                           | (on EUR, %)  Control descrimentation control banks  Public sector entition  Public sector entition  Facilities and experimentation  Entitletion  Compression  Entitletion  Compression  Entitletion  Compression  Entitletion   | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | imposes wise, a superal left for | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value adjustments provisions*  |
| Counterpart 8                           | Central deveremental or control hands  Patics socie metition  Relicio socie metition  Relicio socie metition  Relicio socie metition  Relicio socie metition  Cemporate  Grandinato Develociminate Banks  Comporate  Relicio Section  Grandinato  Grandinato  Relicio Section  Grandinato  Gra | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | imposes wise, a superal left for | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value of justices of the second of the secon |
| Counterpart 8                           | (on E.B., %)  Committed construction of control beautiful  Statistical construction of beautiful Statistical  Public sector entities  Intelligence of the control beautiful  Established  Estab | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | imposes wise, a superal left for | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value of justiments  |
| Counterpart 8                           | (on EUR, %)  Control descrimentation control banks  Public sector entition  Public sector entition  Facilities and experimentation  Entitletion  Compression  Entitletion  Compression  Entitletion  Compression  Entitletion   | Original Exposures*  Original Exposures*  (i) Organizations, unlike the control of the control o                   | reposes value, a superal left format and a superal left format a   | one lating the associate of wife the contract of the contract  | and a to another control contr | s real et a region inchi program chi progr | As of 300 Exponent Value.  Exponent Value.  Legal day substitutes which has not 200 and the same format an | I (64/2022  Bids exposure amount  in the control of | Value of justices of the second of the secon |
| Counterpart 8                           | (on E.B., %)  Committed construction of control beautiful  Statistical construction of beautiful Statistical  Public sector entities  Intelligence of the control beautiful  Established  Estab | Original Exposure*  (1) Output argument, with a sixty or control of the sixty of th                   | injunes wisk, a reported left from a control of the | one laking this associate any office of the control | and an execution department, additional measurable consistency of the  | se real de la regione lech les de la regione lech lech les de la regione lech les de la regione lech lech les de la regione lech lech les de la regione lech lech lech lech lech lech lech lec   | As of 300 Exposure Value  Supple (i.e. shifted or Michigan  As of 300 Exposure Value)  | Fish expressive amounts of the second  | Value of justiments of the provision of  |
| Counterpart 8                           | Combard concernments for control above and contr | Original Expansion <sup>3</sup> Original Expansion <sup>3</sup> (1) Operating represent, relies for the control of | Copyright with a smooth left for the copyright of the cop | one lating the associated with the control of the c | at a la travil annexem from, editions constitution equation, editions constitution experience.  Standardis divide a special annexem from the provisions of t | з с селі на незушен зай-   | As of 30 Exposure Value.  Exposure Value.  As of 30 Exposure Value.  | Fish exposure amount for the second in the s | Value adjustments  |
| Counterpart 8                           | Combard concernments for control above and contr | Original Expansion <sup>3</sup> Original Expansion <sup>3</sup> (1) Operating represent, relies for the control of | imposes wale, a supposit left from the desired of the control of t | one lating the associate any office of the control  | and an extra discovered from the contribution of the contribution  | з гозий на мирали най-<br>изийна нафизично (2004).  Огідінаї Егронига <sup>3</sup>   | As of 300 Exposure Value*  Exposure for particular deficience of following for particular deficience of following for particular deficience Value*  As of 300 Exposure Value*  | I (96/2022  Risk exposure amount  III (96/2022)  | Value adjustments  |
| Counterpart 8                           | Combard concernments for control above and contr | Original Expansion <sup>3</sup> Original Expansion <sup>3</sup> (1) Operating represent, relies for the control of | imposes wale, a supposit left from the desired of the control of t | one lating the associated with the control of the c | value adjustments and provisions of the total and the total and the total and total an | з гозий на мирали най-<br>изийна нафизично (2004).  Огідінаї Егронига <sup>3</sup>   | As of 300 Exposure Value*  Exposure for particular deficience of following for particular deficience of following for particular deficience Value*  As of 300 Exposure Value*  | Fish exposure amount for the second in the s | Value adjustments of the provisions?   |
| Counterpart 8                           | Combard concernments for control above and contr | Original Expansion <sup>3</sup> Original Expansion <sup>3</sup> (1) Operating represent, relies for the control of | imposes wale, a supposit left from the desired of the control of t | one lating the associate any office of the control  | and an area of an area of an area of a consistency of a c | з гозий на мирали най-<br>изийна нафизично (2004).  Огідінаї Егронига <sup>3</sup>   | As of 300 Exposure Value*  Exposure for particular deficience of following for particular deficience of following for particular deficience Value*  As of 300 Exposure Value*  | I (96/2022  Risk exposure amount  III (96/2022)  | Value adjustments provisions*  Value adjustments are value are value adjustments are val |
| Counterpart 8                           | Control decommendate (Control Associated Section of Control Associated Associ | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8                           | Control decommendate (Control Associated Section of Control Associated Associ | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8                           | (int (10, %))  Section of conversation to consist and set  Public sector entition  Public sector entition  Facility of the conversation of the conversation of   Bandanian of    Bandanian of    Bandanian of   Bandanian of   Bandanian of     | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8  Country of Counterpart 9 | Control of convenience to Const Service Servic | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8  Country of Counterpart 9 | Control of convenience to Const Service Servic | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8  Country of Counterpart 9 | Control of convenience to Const Service Servic | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |
| Counterpart 8  Country of Counterpart 9 | Control of convenience to Const Service Servic | Original Representation of Control of Contro                   | imposes value, a reported left de produce per control  | one laking this associate any efficiency of the contract of th | Value adjustments and provisions of successions of the succession of | я госий на медуцин новы под при дости на под   | As of 300 Experience Values  Experience Values  Experience Values  As of 300 Experience Values  As of 300 As of 300 As of 300 As of 300  | Nick expressive amount  Signature amount  Signat | Value adjustments  |



#### Credit Risk - IRB Approach

|                   |  |          |                        |                    |            |                        | IRB App              | proach   |                           |                    |         |                        |                      |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|----------|---------------------------|--------------------|---------|------------------------|----------------------|
|                   |  |          |                        | As of 30           | 09/2021    |                        |                      |          |                           | As of 31/          | 12/2021 |                        |                      |
|                   |  | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustments | Original | riginal Exposure Exposure |                    |         |                        | Value<br>adjustments |
|                   | (min EUR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted    | Value <sup>1</sup> |         | Of which:<br>defaulted | and<br>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 <sup>2</sup>                                       |          |                        |                    | 0          |                        |                      |          |                           |                    | 0       |                        |                      |

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



#### Credit Risk - IRB Approach

|                   |  |         |                        |                    |            |                        | IRB Ap            | proach                         |                        |                    |            |                        |                      |
|-------------------|--|---------|------------------------|--------------------|------------|------------------------|-------------------|--------------------------------|------------------------|--------------------|------------|------------------------|----------------------|
|                   |  |         |                        | As of 31,          | /03/2022   |                        |                   |                                |                        | As of 30/          | 06/2022    | 2022                   |                      |
|                   |  | Origina | Exposure               |                    | Risk expos | Risk exposure amount   |                   | Original Exposure <sup>1</sup> |                        | Exposure           | Risk expos | sure amount            | Value<br>adjustments |
|                   | (min EUR, %)   |         | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions |                                | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>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                    |
| CI: d-t d -t-     | 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 <sup>2</sup>                                       |         |                        |                    | 0          |                        |                   |                                |                        |                    | 0          |                        |                      |

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



General governments exposures by country of the counterparty

|   |                  | Bpifrance  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |
|---|------------------|--|--|--|--|---|---|---|-------------------|-----------------------|---------------------|-----------------------|----------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 31/12/2021                                |   |                   |                       |                     |                       |                |                                  |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |   |                   |                       |                     |                       |                |                                  |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |   | Deriva            | tives                 |                     | Off bala              | nce sheet      |                                  |
|   |                  |  |  |  |  |   |   |   |                   |                       |                     | Off-balance s         | heet exposures |                                  |
|   |                  |  | Total carrying amount of   |  | Non-derivative financial as  | ssets by accounting portfoli  | •   | Derivatives with po                     | sitive fair value | Derivatives with      | negative fair value |                       |                | Risk weighted<br>exposure amount |
| Residual Maturity                                     | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount   | Carrying amount       | Notional amount     | Nominal               | Provisions     | exposure amount                  |
| [ 0 - 3M [  | Austria          |  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |
| Total   | Belgium          | (<br>(<br>33<br>33   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 000000000000000000000000000000000000000        |  | (   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>30<br>9 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0 | 6              |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y | Bulgaria         | 33   | 39   |  |  |   | 35  | ·                                       |                   | · ·                   |                     |                       |                |                                  |
| [ 0 - 3M [  | Cyprus           |  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |
| [ 0 - 3M [  | Czech Republic   |  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |
| [ 0 - 3M [  | Denmark          |  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |
| [ 0 - 3M [  | Estonia          |  |  |  |  |   |   |   |                   |                       |                     |                       |                |                                  |



General governments exposures by country of the counterparty

|  |                  | Bpifrance As of 31/12/2021   |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
|--|------------------|--|--|--|--|---|--|-----------------------|-----------------------|-----------------------|-----------------------|---|-----------------------|-----------------|
|  |                  |  |  |  |  |   | As of 31/12/2021   |                       |                       |                       |                       |   |                       |                 |
|  |                  |  |  |  |  | Dire  | ct exposures   |                       |                       |                       |                       |   |                       |                 |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |  |                       | Deriva                | tives                 |                       | Off balar   | ice sheet             |                 |
|  |                  |  |  |  |  |   |  |                       |                       |                       |                       | Off-balance sh  | eet exposures         |                 |
|  |                  |  |  |  | Non-derivative financial as  | sets by accounting portfoli   | •  | Derivatives with pos  | sitive fair value     | Derivatives with      | negative fair value   |   |                       | Risk weighted   |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost                    | Carrying amount       | Notional amount       | Carrying amount       | Notional amount       | Nominal   | Provisions            | exposure amount |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total                   | Finland          |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| [ 0 - 3M [   | France           | 37,<br>1,36<br>11,65<br>1,13<br>8,76<br>3,88<br>65<br>22,799       | 371<br>1,345<br>11,650<br>1,130<br>8,756<br>3,880<br>640<br>27,772                         | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  |   | 371<br>1,345<br>11,650<br>1,130<br>8,756<br>3,880<br>640<br>27,772 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 102<br>63<br>26<br>29<br>338<br>6<br>27<br><b>592</b> | 0<br>0<br>0<br>0<br>0 | 596             |
| [ 0 - 3M [   | Germany          |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| 0 - 3M   | Croatia          |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| [ 0 - 3M [   | Greece           |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| [ 0 - 3M [   | Hungary          |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more | Ireland          |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| [ 0 - 3M [   | Italy            |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |
| To - 3M  | Latvia           |  |  |  |  |   |  |                       |                       |                       |                       |   |                       |                 |



General governments exposures by country of the counterparty

|                   |                  | Bpifrance Ac of 21 (12 (2001)                                      |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
|-------------------|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
|                   |                  |  |  |  |  |   | As of 31/12/2021                                |                      |                  |                  |                     |                |               |                                  |
|                   |                  |  |  |  |  | Dire  | ct exposures                                    |                      |                  |                  |                     |                |               |                                  |
|                   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                      | Deriva           | tives            |                     | Off balar      | ice sheet     |                                  |
|                   |                  |  |  |  |  |   |   |                      |                  |                  |                     | Off-balance sh | eet exposures |                                  |
|                   |                  |  | Total carrying amount of   |  | Non-derivative financial as  | sets by accounting portfoli   | ,   | Derivatives with pos | itive fair value | Derivatives with | negative fair value |                |               | Risk weighted<br>exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount  | Carrying amount  | Notional amount     | Nominal        | Provisions    | esposae amount                   |
| [ 0 - 3M [        | Lithuania        |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Luxembourg       |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Malta            |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Netherlands      |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Poland           |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Portugal         |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Romania          |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Slovakia         |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [        | Slovenia         |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |



General governments exposures by country of the counterparty

|                   |                  | Bpifrance  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
|-------------------|------------------|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
|                   |                  |  |  |  |  |   | As of 31/12/2021                                |                      |                   |                  |                     |                |                |                                  |
|                   |                  |  |  |  |  | Dire  | ct exposures                                    |                      |                   |                  |                     |                |                |                                  |
|                   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                      | Deriva            | tives            |                     | Off balar      | nce sheet      |                                  |
|                   |                  |  |  |  |  |   |   |                      |                   |                  |                     | Off-balance sh | heet exposures |                                  |
|                   |                  |  | Total carrying amount of   |  | Non-derivative financial as  | sets by accounting portfoli   | •   | Derivatives with pos | sitive fair value | Derivatives with | negative fair value |                |                | Risk weighted<br>exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount   | Carrying amount  | Notional amount     | Nominal        | Provisions     | exposure amount                  |
| [ 0 - 3M [        | Spain            |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Sweden           |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | United Kingdom   |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Iceland          |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Liechtenstein    |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Norway           |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Australia        |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Canada           |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |
| [ 0 - 3M [        | Hong Kong        |  |  |  |  |   |   |                      |                   |                  |                     |                |                |                                  |



General governments exposures by country of the counterparty

Rnifranco

|  |   |  | Bpifrance Spifrance                                      |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
|--|---|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|---------------|----------------|----------------------------------|
|  |   |  |  |  |  |   | As of 31/12/2021                                |                      |                   |                  |                     |               |                |                                  |
|  |   |  |  |  |  | Dire  | ct exposures                                    |                      |                   |                  |                     |               |                |                                  |
|  | (mln EUR)   |  |  | On balance s                                   | heet   |   |   |                      | Deriva            | tives            |                     | Off bala      | nce sheet      |                                  |
|  |   |  |  |  |  |   |   |                      |                   |                  |                     | Off-balance s | heet exposures |                                  |
|  |   |  | Total carrying amount of non-derivative financial        |  | Non-derivative financial as  | sets by accounting portfoli   | •   | Derivatives with pos | sitive fair value | Derivatives with | negative fair value |               |                | Risk weighted<br>exposure amount |
| Residual Maturity  | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial assets (net of short positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount   | Carrying amount  | Notional amount     | Nominal       | Provisions     |                                  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total | Japan   |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total | u.s.  |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [   | China   |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| TO - 3M  | Switzerland   |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [   | Other advanced economies non EEA                      |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [   | Other Central and eastern<br>Europe countries non EEA |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M   | Middle East   |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total | Latin America and the<br>Caribbean                    |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |



#### General governments exposures by country of the counterparty

|   |                  |  |  |  |  |   | Bpifrance                                       |                     |   |                  |   |  |                |   |
|---|------------------|--|--|--|--|---|---|---------------------|---|------------------|---|--|----------------|---|
|   |                  |  |  |  |  |   | As of 31/12/2021                                |                     |   |                  |   |  |                |   |
|   |                  |  |  |  |  | Direc   | t exposures                                     |                     |   |                  |   |  |                |   |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva                                  | tives            |   | Off balar                                  | nce sheet      |   |
|   |                  |  |  |  |  |   |   |                     |   |                  |   | Off-balance sh                             | heet exposures |   |
|   |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolio   |   | Derivatives with po | sitive fair value                       | Derivatives with | h negative fair value                   |  |                |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                         | Carrying amount  | Notional amount                         | Nominal                                    | Provisions     | Risk weighted<br>exposure amount                    |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total              | Africa           | 11<br>1.<br>3.<br>14<br>9.<br>300                                  | 0 10<br>0 0 0<br>1 7 7 7 7<br>1 1 11<br>3 3 32<br>7 146<br>3 92<br>8 299                   | 0<br>0<br>0<br>0                               |  | 0   | 10<br>0<br>7<br>11<br>32<br>146<br>92<br>299    |                     | 000000000000000000000000000000000000000 |                  | 0 | 0<br>0<br>0<br>2<br>15<br>33<br>332<br>381 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Total | Others           | 66   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 000000000000000000000000000000000000000        |  | 0   | 0<br>0<br>5<br>0<br>0<br>59<br>0                |                     |   | 6                |   | 0<br>0<br>0<br>0<br>46<br>0                |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                |

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

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

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

Rnifranco

|  |                  |  |  | Bpifrance                                      |  |   |   |                       |                       |                       |                            |                       |                            |                 |
|--|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|----------------------------|-----------------------|----------------------------|-----------------|
|  |                  |  |  |  |  |   | As of 30/06/2022                                |                       |                       |                       |                            |                       |                            |                 |
|  |                  |  |  |  |  | Dire  | ct exposures                                    |                       |                       |                       |                            |                       |                            |                 |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                       | Deriva                | tives                 |                            | Off bala              | nce sheet                  |                 |
|  |                  |  |  |  |  |   |   |                       |                       |                       |                            | Off-balance si        | heet exposures             |                 |
|  |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfoli  | •   | Derivatives with po   | sitive fair value     | Derivatives with      | negative fair value        |                       |                            | Risk weighted   |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount       | Notional amount       | Carrying amount       | Notional amount            | Nominal               | Provisions                 | exposure amount |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y [<br>[ 10Y - more Total | Austria          |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |
| [ 0 - 3M [   | Belgium          | 22   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>26<br>7<br>7                                       | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0 0 0<br>0 0<br>0 0 0<br>0 0 0<br>0 0 26<br>7 7 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0               |
| [ 0 - 3M [   | Bulgaria         |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |
| [ 0 - 3M [   | Cyprus           |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |
| [ 0 - 3M [   | Czech Republic   |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |
| [ 0 - 3M [   | Denmark          |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more                            | Estonia          |  |  |  |  |   |   |                       |                       |                       |                            |                       |                            |                 |



General governments exposures by country of the counterparty

Rnifranco

|                   |                  | Bpifrance   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
|-------------------|------------------|---|--|--|--|---|---|-----------------------|------------------|------------------|-----------------------|---|-----------------------|----------------------------------|
|                   |                  |   |  |  |  |   | As of 30/06/2022  |                       |                  |                  |                       |   |                       |                                  |
|                   |                  |   |  |  |  | Dire  | ct exposures  |                       |                  |                  |                       |   |                       |                                  |
|                   | (mln EUR)        |   |  | On balance s                                   | heet   |   |   |                       | Deriva           | tives            |                       | Off balan                                       | ce sheet              |                                  |
|                   |                  |   |  |  |  |   |   |                       |                  |                  |                       | Off-balance sh                                  | eet exposures         |                                  |
|                   |                  |   | Total carrying amount of   |  | Non-derivative financial as  | sets by accounting portfoli   | ,   | Derivatives with pos  | itive fair value | Derivatives with | negative fair value   |   |                       | Risk weighted<br>exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets  | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost                   | Carrying amount       | Notional amount  | Carrying amount  | Notional amount       | Nominal   | Provisions            |                                  |
| [ 0 - 3M [        | Finland          |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | France           | 255<br>1,097<br>9,481<br>5,511<br>4,254<br>3,282<br>5,555<br>24,845 | 251<br>1,096<br>9,489<br>5,909<br>4,252<br>3,282<br>545<br><b>24,824</b>                   | 0        | 0<br>0<br>0<br>0   |   | 251<br>1,096<br>9,489<br>5,009<br>4,252<br>3,282<br>545<br>24,824 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0 | 0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 35<br>178<br>11<br>30<br>348<br>14<br>37<br>653 | 0<br>0<br>0<br>0<br>0 | 819                              |
| [ 0 - 3M [        | Germany          |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| Total             | Croatia          |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | Greece           |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | Hungary          |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | Ireland          |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | Italy            |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |
| [ 0 - 3M [        | Latvia           |   |  |  |  |   |   |                       |                  |                  |                       |   |                       |                                  |



General governments exposures by country of the counterparty

|   |                  | Bpifrance  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
|---|------------------|--|---|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
|   |                  |  |   |  |  |   | As of 30/06/2022                                |                      |                  |                  |                     |               |                |                                  |
|   |                  |  |   |  |  | Dire  | ct exposures                                    |                      |                  |                  |                     |               |                |                                  |
|   | (mln EUR)        |  |   | On balance s                                   | heet   |   |   |                      | Deriva           | tives            |                     | Off bala      | nce sheet      |                                  |
|   |                  |  |   |  | Non-derivative financial as  | sets by accounting portfoli   | ,   | Derivatives with pos | itive fair value | Derivatives with | negative fair value | Off-balance s | heet exposures |                                  |
| Residual Maturity   | Country (Books)  | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial |  |  |   |   |                      |                  |                  |                     |               |                | Risk weighted<br>exposure amount |
| Residual Matunty  | Country / Region | derivative financial assets  | assets (net of short<br>positions)                | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount  | Carrying amount  | Notional amount     | Nominal       | Provisions     |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>Total             | Lithuania        |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y                        | Luxembourg       |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y ]<br>[ 11 Y - 2Y ]<br>[ 12 Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 15Y - 10Y ]<br>[ 10Y - more | Malta            |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [  | Netherlands      |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y ]<br>[ 2Y - 3Y  <br>[ 3Y - 5Y ]<br>[ 5Y - 10Y  <br>[ 10Y - more      | Poland           |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [  | Portugal         |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>  13M - 1Y  <br>  11Y - 2Y  <br>  12Y - 3Y  <br>  13Y - 5Y  <br>  15Y - 10Y  <br>  10Y - more | Romania          |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y ]<br>[ 11 ' - 2Y  <br>[ 22 ' - 3Y ]<br>[ 3Y - 5Y  <br>[ 15Y - 10Y                   | Slovakia         |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| To - 3M  <br>  3M - 1Y  <br>  11Y - 2Y  <br>  12Y - 3Y  <br>  13Y - 5Y  <br>  15Y - 10Y  <br>  10Y - more   | Slovenia         |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |



General governments exposures by country of the counterparty

|   |                  | Bpifrance  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
|---|------------------|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|---------------|----------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 30/06/2022                                |                      |                   |                  |                     |               |                |                                  |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |                      |                   |                  |                     |               |                |                                  |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                      | Deriva            | tives            |                     | Off bala      | nce sheet      |                                  |
|   |                  |  |  |  | Non-derivative financial as  | sets by accounting portfoli   | •   | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | Off-balance s | heet exposures |                                  |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  |   |   |                      |                   |                  |                     |               |                | Risk weighted<br>exposure amount |
|   |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount   | Carrying amount  | Notional amount     | Nominal       | Provisions     |                                  |
| [ 0 - 3M [  | Spain            |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [  | Sweden           |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [  | United Kingdom   |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M   1   1   1   1   1   1   1   1   1  | Iceland          |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M   1   1   1   1   1   1   1   1   1  | Liechtenstein    |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M [  | Norway           |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M  <br>  13M - 1Y  <br>  11 - 2Y  <br>  12 - 3Y  <br>  13Y - 5Y  <br>  15Y - 10Y  <br>  10Y - more | Australia        |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [ 0 - 3M   [ 3M - 1Y   [ 11   | Canada           |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total        | Hong Kong        |  |  |  |  |   |   |                      |                   |                  |                     |               |                |                                  |



General governments exposures by country of the counterparty

|  |   |  |   |  |  |   | As of 30/06/2022                                |                      |                  |                  |                     |               |                |                                  |
|--|---|--|---|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
|  |   |  |   |  |  | Dire  | ct exposures                                    |                      |                  |                  |                     |               |                |                                  |
|  | (mln EUR)   |  |   | On balance s                                   | heet   |   |   |                      | Deriva           | tives            |                     | Off bala      | nce sheet      |                                  |
|  |   |  |   |  |  |   |   |                      |                  |                  |                     | Off-balance s | heet exposures |                                  |
|  |   |  |   |  | Non-derivative financial as  | sets by accounting portfoli   | •   | Derivatives with pos | itive fair value | Derivatives with | negative fair value |               |                | Risk weighted<br>exposure amount |
| Residual Maturity  | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount  | Carrying amount  | Notional amount     | Nominal       | Provisions     | exposure amount                  |
| [ 0 - 3M [   | Japan   |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [   | U.S.  |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [   | China   |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [   | Switzerland   |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| Total  | Other advanced economies non EEA                      |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total   | Other Central and eastern<br>Europe countries non EEA |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| [ 0 - 3M [   | Middle East   |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |
| Total   Tota | Latin America and the<br>Caribbean                    |  |   |  |  |   |   |                      |                  |                  |                     |               |                |                                  |



#### General governments exposures by country of the counterparty

|  |   |  |  |  |   |  | Bpifrance  |  |   |   |  |  |  |  |
|--|---|--|--|--|---|--|--|--|---|---|--|--|--|--|
|  |   |  |  |  |   |  | As of 30/06/2022   | !  |   |   |  |  |  |  |
|  |   |  |  |  |   | Direc  | t exposures  |  |   |   |  |  |  |  |
|  | (mln EUR)   |  |  | On balance s   | heet  |  |  |  | Deriva  | tives   |  | Off bala   | nce sheet  |  |
|  |   |  |  |  | Non devicative financial a  | costs by accounting mostfolia  |  | Dovinskings with no  | citivo fair valvo   | Dorivativos viiti   | h nogativa fair valva  | Off-balance sl   | heet exposures   |  |
|  |   |  |  |  | Non-uenvauve ilitariciai as   | ssets by accounting portionic  |  | Denvauves with po  | Sitive fall value   | Delivatives with  | i negative ian value   |  |  | Plat welstand  |
| al Maturity  | Country / Region  | Total gross carrying amount of non-<br>derivative financial assets   | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions)   | of which: Financial assets<br>held for trading   | of which: Financial assets<br>designated at fair value<br>through profit or loss  | of which: Financial assets at<br>fair value through other<br>comprehensive income            | of which: Financial assets at<br>amortised cost  | Carrying amount  | Notional amount   | Carrying amount   | Notional amount  | Nominal  | Provisions   | Risk weighted<br>exposure amount   |
| 1 - 3M [<br>M - 1Y [<br>Y - 2Y [<br>Y - 3Y [<br>Y - 5Y [<br>Y - 10Y [<br>Y - more<br>Total | Africa  | (<br>)<br>1<br>1<br>2<br>4<br>4<br>133<br>144<br>143   | 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  | 000000000000000000000000000000000000000  |   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0 0 1 1 11 21 44 44 136 139 352  |  | 000000000000000000000000000000000000000   |   | 0  | 0<br>0<br>0<br>0<br>2<br>19<br>282   |  | 000000000000000000000000000000000000000  |
| - 3M [<br>M - 1Y [<br>Y - 2Y [<br>Y - 3Y [<br>Y - 5Y [<br>' - 10Y [<br>Y - more            | Others  | 66   | 0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>8<br>666   | 0<br>0<br>0<br>0   | (   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>4<br>0<br>0<br>0<br>0<br>66   | (  |   | C C C C C C C C C C C C C C C C C C C   | 0  | 0<br>0<br>0<br>0<br>34   |  | 25   |
| MYYYYY   | - 3M f<br>- 17 f<br>- 27 f<br>- 37 f<br>- 27 f<br>- 107 f<br>- 107 f<br>- 27 f<br>- 37 f<br>- 57 f<br>- 107 f | I Maturity Country / Region  - 3M f - 3Y f - 3M f - 3M f - 3Y f - | Total gross carrying amount of non-derivative financial assets  Total gross carrying amount of non-derivative financial assets | Total gross carrying amount of non-   derivative financial assets   Total carrying amount of non-   derivative financial assets   derivative financial assets (not of short positions) | Maturity   Country / Region   Total gross carrying amount of non-derivative financial assets   Total carrying amount of non-derivative financial assets financial assets for short positions)   of which: Financial assets held for trading | Maturity   Country / Region   Total gross carrying amount of non-derivative financial assets | Maturity   Country / Region   Total gross carrying amount of non-derivative financial assets | (min EUR)  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value financial assets at fair value through other comprehensive income  amortised cost.  Total gross carrying amount of non-derivative financial assets by accounting portfolio  of which: Financial assets at fair value through other comprehensive income  amortised cost.  Total gross carrying amount of non-derivative financial assets by accounting portfolio  of which: Financial assets at designated at fair value through portfo ir loss  amortised cost.  Total gross carrying amount of non-derivative financial assets by accounting portfolio  of which: Financial assets at designated at fair value through portfo ir loss  amortised cost.  Total gross carrying amount of non-derivative financial assets by accounting portfolio  of which: Financial assets at designated at fair value financial assets at fair v | Maturity   Country   Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positions      Maturity   Country   Region   Total gross carrying amount of non-derivative financial assets | Maturity   Country   Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value      Maturity   Country   Region   Total gross carrying amount of non-derivative financial assets | Maturity   Country / Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivative with positive fair value   Derivatives wit | Maturity   Country / Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivatives with negative fair value   Derivatives with negatives   Derivatives with negative fair value   Derivatives with negatives   Derivatives with negatives   Deriv | Maturity   Region   Total gross carrying amount of more derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivatives with negative fair value   Derivatives with negati | Maturity   Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Providers and the fire value   Providers and |

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

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

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

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|   |       |  |                             |                     | As of 30/09/2021 |  |   |  |        |  |                       |                         | As of 31/12/2021 |                                      |   |                             |  |
|---|-------|--|-----------------------------|---------------------|------------------|--|---|--|--------|--|-----------------------|-------------------------|------------------|--------------------------------------|---|-----------------------------|--|
|   |       | Gross o                                      | arrying amount/ Nominal amo | unt                 |                  | Accumulated imparts of the control o | vairment, accumulated negative changes in fair<br>lit risk and provisions <sup>48</sup> | Collaterals and  |        | Gross ca                                     | rrying amount/ Nomina | al amount               |                  | Accumulated im value due to cre      | pairment, accumulated n<br>fit risk and provisions <sup>4,8</sup> | egative changes in fair     | Collaterals and  |
|   |       | Of which performing<br>but past due >30 days | Of wh                       | nich non-performing | *                | On performing exposures <sup>2</sup>   | On non-performing exposures <sup>3</sup>  | financial guarantees<br>received on non-<br>performing exposures |        | Of which performing<br>but past due >30 days |                       | Of which non-performing | y <sup>t</sup>   | On performing exposures <sup>2</sup> | On non-perfor   | ming exposures <sup>1</sup> | financial guarantees<br>received on non-<br>performing exposures |
|   |       | and <=90 days                                | or                          | which: defaulted    | Of which Stage 3 |  | Of which Stage 3  |  |        | and <=90 days                                |                       | Of which: defaulted     | Of which Stage 3 |                                      |   | Of which Stage 3            |  |
| (min EUR)  Cash balances at central banks and other demand deposits | 12,31 |  |                             |                     |                  |  |   |  | 9,896  |  |                       |                         |                  | ,                                    |   |                             |  |
| Debt securities (including at amortised cost and fair value)        | 12,86 |  | 210                         | 210                 |                  | 1 ,  | 208   |  | 12,769 |  | 221                   | 221                     | 1                |                                      | 207   |                             | 1  |
| Central banks   |       |  |                             |                     |                  |  |   |  |        |  |                       |                         |                  |                                      |   |                             |  |
| General governments   | 10,42 |  |                             |                     |                  |  |   |  | 10,225 | 0  |                       |                         |                  |                                      |   |                             |  |
| Credit institutions   | 73    |  |                             |                     |                  |  |   |  | 73     | 0  |                       |                         |                  |                                      |   |                             |  |
| Other financial corporations  | 12    | 5 0  |                             |                     |                  |  |   |  | 163    | 0  |                       | 0                       |                  |                                      |   |                             |  |
| Non-financial corporations  | 1,58  | 3 0  | 210                         | 210                 |                  |  | 208   |  | 1,640  | 0  | 221                   | 221                     |                  |                                      | 207   |                             | 0  |
| Leans and advances(including at amortised cost and fair value)      | 54,12 | 4 213  | 2,396                       | 2,396               | 2,396            | 583  | 481 4   | 81 640   | 53,643 | 124  | 2,373                 | 2,373                   | 2,373            | 592                                  | 535   | 535                         | 540  |
| Central banks   |       |  | 0                           |                     |                  |  | 0   |  |        | 0  |                       | 0                       |                  |                                      |   |                             | 0  |
| General governments   | 7,60  | 1 0  | 14                          | 14                  | 14               | 5  | 1   | 1 9  | 7,465  | 6 0  | 13                    | 3 13                    | 13               |                                      |   |                             | 9  |
| Credit institutions   | 1,46  | 1 0  | 0                           | 0                   |                  |  | 0   | 0 0  | 432    | 0  | C                     | 0                       |                  |                                      |   |                             | 0  |
| Other financial corporations  | 1,11  | 2 0  | 64                          | 64                  | 64               | 17   | 11  | 11 20  | 1,110  | 0  | 60                    | 60                      | 60               | 1                                    | 15  | 15                          | 5 17   |
| Non-financial corporations  | 43,94 | 8 213  | 2,318                       | 2,318               | 2,318            | 561  | 470   | 70 611   | 44,630 | 124  | 2,300                 | 2,300                   | 2,300            | 573                                  | 515   | 519                         | 514  |
| of which: small and medium-sized enterprises                        | 39,45 | 1 200  | 1,963                       | 1,963               | 1,963            | 528  | 397   | 97 522   | 40,100 | 104  | 1,935                 | 1,939                   | 1,935            | 54:                                  | 425   | 425                         | 5 445  |
| of which: Loans collateralised by commercial immovable property     | 14,35 | 4 158  | 432                         | 432                 | 432              | 237  | 57  | 57 350   | 14,715 | 84   | 378                   | 378                     | 378              | 199                                  | 65  | 6                           | 282  |
| Households  |       | 1 0  | 0                           | 0                   |                  |  | 0   | 0  |        | 0  |                       | 0                       |                  | ,                                    |   |                             | 0  |
| of which: Loans collateralised by residential immovable property    |       |  | 0                           | 0                   |                  |  | 0   | 0  |        | 0  |                       | 0                       |                  | ,                                    |   |                             | 0  |
| of which: Credit for consumption                                    |       |  | 0                           | 0                   |                  |  | 0   | 0  |        | 0  |                       | 0                       |                  |                                      |   |                             | 0  |
| DEBT INSTRUMENTS other than HFT                                     | 79,30 | 4 213  | 2,606                       | 2,606               | 2,396            | 584  | 689 4   | 81 640   | 76,308 | 124  | 2,594                 | 2,594                   | 2,373            | 592                                  | 742   | 535                         | 540  |
| OFF-BALANCE SHEET EXPOSURES   | 26,12 | 3  | 2,006                       | 2,006               | 154              | 48   | 1   | 0 2  | 25,121 |  | 1,912                 | 1,912                   | 99               | 44                                   | . 1   |                             | 1  |

Fig. 12 section and the first and the first

Performing and non-performing exposures

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|  |        |  |                        |                         | As of 31/03/2022 |                                      |  |                            |  |        |   |                         |                        | As of 30/06/2022 |   |   |                             |  |
|--|--------|--|------------------------|-------------------------|------------------|--------------------------------------|--|----------------------------|--|--------|---|-------------------------|------------------------|------------------|---|---|-----------------------------|--|
|  |        | Gross ca                                     | arrying amount/ Nomina | amount                  |                  | Accumulated imp                      | pairment, accumulated ne<br>lit risk and provisions <sup>4,8</sup> | gative changes in fair     | Collaterals and  |        | Gross ca  | errying amount/ Nominal | amount                 |                  | Accumulated impair<br>value due to credit | rment, accumulated ne<br>risk and provisions <sup>4,3</sup> | gative changes in fair      | Collaterals and  |
|  |        | Of which performing<br>but past due >30 days |                        | Of which non-performing | r                | On performing exposures <sup>2</sup> | On non-perform   | ing exposures <sup>2</sup> | financial guarantees<br>received on non-<br>performing exposures |        | Of which performing<br>but past due >30 days<br>and <=90 days |                         | f which non-performing | r                | On performing exposures <sup>2</sup>      | On non-perforn  | ning exposures <sup>3</sup> | financial guarantees<br>received on non-<br>performing exposures |
| (min FIR)  |        | and <=90 days                                |                        | Of which: defaulted     | Of which Stage 3 |                                      |  | Of which Stage 3           |  |        | and <=90 days   |                         | Of which: defaulted    | Of which Stage 3 |   |   | Of which Stage 3            |  |
| Cash balances at central banks and other demand deposits         | 11,013 |  | 0                      | 0                       | 0                | 0                                    |  | 0                          |  | 8,228  | 0   | 0                       | 0                      |                  | 0   | 0   | 0                           | 0  |
| Debt securities (including at amortised cost and fair value)     | 12,342 |  | 221                    | 221                     | 0                | 1                                    | 207  |                            |  | 12,835 | 0   | 226                     | 226                    |                  | 1   | 225   |                             | 0  |
| Central banks  | 0      | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 0      | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| General governments  | 9,685  | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 9,252  | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| Credit institutions  | 826    | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 1,514  | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| Other financial corporations                                     | 190    | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 300    | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| Non-financial corporations                                       | 1,641  | . 0  | 221                    | 221                     | 0                | 0                                    | 207  | 0                          | 0  | 1,769  | 0   | 226                     | 226                    | 0                | 0   | 225   | 0                           | 0  |
| Loans and advances(including at amortised cost and fair value)   | 54,036 | 102  | 2,403                  | 2,403                   | 2,403            | 565                                  | 546  | 546                        | 558  | 54,638 | 95  | 2,393                   | 2,393                  | 2,393            | 634                                       | 577   | 577                         | 432  |
| Central banks  | 0      | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 0      | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| General governments  | 7,432  | 2 10   | 12                     | 12                      | 12               | 6                                    | 1  | 1                          | . 8  | 7,443  | 1   | 12                      | 12                     | 12               | S   | 0   | 0                           | 8  |
| Credit institutions  | 723    | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 421    | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| Other financial corporations                                     | 1,094  | 1  | 52                     | 52                      | 52               | 15                                   | 15   | 15                         | 13   | 1,073  | 3   | 58                      | 58                     | 58               | 14  | 14  | 14                          | 12   |
| Non-financial corporations                                       | 44,782 | 90   | 2,339                  | 2,339                   | 2,339            | 544                                  | 530  | 530                        | 536  | 45,699 | 91  | 2,324                   | 2,324                  | 2,324            | 615                                       | 562   | 562                         | 412  |
| of which: small and medium-sized enterprises                     | 40,314 | 87   | 2,012                  | 2,012                   | 2,012            | 510                                  | 440  | 440                        | 464  | 41,113 | 85  | 2,029                   | 2,029                  | 2,029            | 576                                       | 472   | 472                         | 266  |
| of which: Loans collateralised by commercial immovable property  | 14,812 | 75   | 432                    | 432                     | 432              | 195                                  | 70   | 70                         | 332  | 14,982 | 51  | 345                     | 345                    | 345              | 214                                       | 74  | 74                          | 248  |
| Households   | s      | 0  | 0                      | 0                       | o                | 0                                    | 0  | 0                          | 0  | 1      | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| of which: Loans collateralised by residential immovable property | 0      | 0  | 0                      | 0                       | o                | 0                                    | 0  | 0                          | 0  | 0      | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| of which: Credit for consumption                                 | 0      | 0  | 0                      | 0                       | 0                | 0                                    | 0  | 0                          | 0  | 0      | 0   | 0                       | 0                      | 0                | 0   | 0   | 0                           | 0  |
| DEBT INSTRUMENTS other than HFT                                  | 77,391 | 102  | 2,625                  | 2,625                   | 2,403            | 566                                  | 753  | 546                        | 558  | 75,700 | 95  | 2,620                   | 2,620                  | 2,393            | 634                                       | 801   | 577                         | 432  |
| OFF-BALANCE SHEET EXPOSURES                                      | 26,187 |  | 1,976                  | 1,976                   | 172              | 43                                   | 4  |                            | 1  | 27,803 |   | 1,966                   | 1,966                  | 162              | 56  | 4   |                             | 0  |

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

|  |       |  | As of 30/  | 09/2021   |               |   |       |  | As of 31/   | 12/2021   |               |  |
|--|-------|--|--|---|---------------|---|-------|--|---|---|---------------|--|
|  |       | ying amount of<br>with forbearance                                       | Accumulated in<br>accumulated control value due to control provisions for<br>forbearance m | hanges in fair<br>redit risk and<br>exposures with                          | received on e | ancial guarantees<br>xposures with<br>e measures  |       | ying amount of<br>with forbearance                                       | Accumulated in<br>accumulated of<br>value due to or<br>provisions for<br>forbearance me | hanges in fair<br>edit risk and<br>exposures with                           | received on e | ancial guarantees<br>exposures with<br>measures  |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non- performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits   | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0             | 0  |
| Debt securities (including at amortised cost and fair value)   | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0             | 0  |
| Central banks  | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0   | 0   | 0             |  |
| 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)  | 1,099 | 592  | 150  | 118   | 350           | 128   | 1,218 | 592  | 161   | 130   | 393           | 109  |
| Central banks  | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | O             | 0  |
| General governments  | 8     | 8  | 1  | 1   | 8             | 8   | 8     | 8  | 0   | 0   | 7             | 7  |
| Credit institutions  | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0             | 0  |
| Other financial corporations   | 18    | 16   | 5  | 3   | 2             | 2   | 18    | 16   | 5   | 4   | 2             | 2  |
| Non-financial corporations   | 1,072 | 567  | 145  | 115   | 340           | 119   | 1,192 | 568  | 156   | 126   | 384           | 100  |
| of which: small and medium-sized enterprises   | 972   | 522  | 132  | 106   | 335           |   | 1,120 | 516  | 143   | 115   | 380           |  |
| Households   | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0             | 0  |
| DEBT INSTRUMENTS other than HFT  | 1,099 | 592  | 150  | 118   | 350           |   | 1,218 | 592  | 161   | 130   | 393           |  |
| Loan commitments given   | 1     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0             | 0  |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |  |   |               |   |       |  |   |   |               |  |
| Loans and advances that have been forborne more than twice $^{\it 3}$  | 0     |  |  |   |               |   | 0     |  |   |   |               |  |
| Non-performing forborne loans and advances that failed to meet the non-<br>performing exit criteria <sup>3</sup> | 0     |  |  |   |               |   | 0     |  |   |   |               |  |

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

Bpifrance

|  |       |  | As of 31,   | /03/2022  |               |  |       |  | As of 30/   | /06/2022  |     |   |
|--|-------|--|---|---|---------------|--|-------|--|---|---|-----|---|
|  |       | ring amount of<br>with forbearance                                       | Accumulated i<br>accumulated o<br>value due to c<br>provisions for<br>forbearance m | changes in fair<br>redit risk and<br>exposures with                         | received on e | ancial guarantees<br>xposures with<br>e measures   |       | ying amount of<br>with forbearance                                       | Accumulated i<br>accumulated of<br>value due to co<br>provisions for<br>forbearance m | changes in fair<br>redit risk and<br>rexposures with                        |     | ancial guarantees<br>xposures with<br>e measures  |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non- performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |     | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits   | 0     | 0  | 0   | 0   | 0             | 0  | 0     | 0  | 0   | 0   | 0   | 0   |
| Debt securities (including at amortised cost and fair value)   | 0     | 0  | 0   | 0   | 0             | 0  | 0     | 0  | 0   | o   | 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)  | 1,237 | 624  | 162   | 131   | 360           | 115  | 1,265 | 674  | 172   | 142   | 371 | 126   |
| Central banks  | 0     | 0  | 0   | 0   | 0             | 0  | 0     | 0  | 0   | 0   | 0   | 0   |
| General governments  | 12    | 12   | 0   | 0   | 8             | 8  | 11    | 11   | 0   | 0   | 8   | 8   |
| Credit institutions  | 0     | 0  | 0   | 0   | 0             | 0  | 0     | 0  | 0   | 0   | 0   | 0   |
| Other financial corporations   | 23    | 16   | 4   | 3   | 5             | 4  | 23    | 16   | 4   | 3   | 5   | 5   |
| Non-financial corporations   | 1,203 | 597  | 157   | 128   | 347           | 102  | 1,231 | 647  | 168   | 139   | 358 | 114   |
| of which: small and medium-sized enterprises   | 1,123 | 532  | 142   | 114   | 343           |  | 1,164 | 593  | 155   | 127   | 309 |   |
| Households   | 0     | 0  | 0   | 0   | 0             | 0  | 0     | 0  | 0   | 0   | 0   | 0   |
| DEBT INSTRUMENTS other than HFT  | 1,237 | 624  | 162   | 131   | 360           |  | 1,265 | 674  | 172   | 142   | 371 |   |
| Loan commitments given   | 1     | 0  | 0   | 0   | 0             | 0  | 1     | 0  | 0   | 0   | 0   | 0   |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |   |   |               |  |       |  |   |   |     |   |
| Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$                   | 0     |  |   |   |               |  | 0     |  |   |   |     |   |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$ | 0     |  |   |   |               |  | 0     |  |   |   |     |   |

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



## 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bpifrance

|  | As of 30/09/2021      |                                |                        |  |                                     |  | As of 31/12/2021      |                                |                        |  |             |  | As of 31/03/2022      |                                |                        |  |                                     |  | As of 30/06/2022        |       |                             |            |                                     |  |
|--|-----------------------|--------------------------------|------------------------|--|-------------------------------------|--|-----------------------|--------------------------------|------------------------|--|-------------|--|-----------------------|--------------------------------|------------------------|--|-------------------------------------|--|-------------------------|-------|-----------------------------|------------|-------------------------------------|--|
| (min EUR)  | Gross carrying amount |                                |                        |  |                                     | Accumulated  | Gross carrying amount |                                |                        |  |             | Accumulated  | Gross carrying amount |                                |                        |  |                                     | Accumulated  | Gross carrying amount   |       |                             |            |                                     |  |
|  |                       | Of which:<br>non-<br>performin |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |                       | Of which:<br>non-<br>performin |                        | Of which loans<br>and advances<br>subject to | Accumulated | negative<br>changes in fair<br>value due to                |                       | Of which:<br>non-<br>performin |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                | Of wh<br>non-<br>perfor |       | and advar<br>min subject to |            | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |
|  |                       |                                | of which:<br>defaulted | impairment                                   |                                     | credit risk on<br>non-performing<br>exposures <sup>1</sup> |                       |                                | of which:<br>defaulted | impairment                                   |             | credit risk on<br>non-performing<br>exposures <sup>1</sup> |                       |                                | of which:<br>defaulted | impairment                                   | ,                                   | credit risk on<br>non-performing<br>exposures <sup>1</sup> |                         |       | of which:<br>defaulted      | impairment |                                     | credit risk on<br>non-performing<br>exposures <sup>1</sup> |
| A Agriculture, forestry and fishing                                | 192                   | 11                             | 11                     | 192  | 4                                   | 0  | 176                   | 14                             | 14                     | 176  | 3           | 0  | 182                   | 14                             | 14                     | 182  | 4                                   | 0  | 193                     | 14    | 14                          | 193        | 4                                   | 0  |
| B Mining and guarrying   | 103                   | 1                              | 1                      | 103  | 1                                   | 0  | 111                   | 1                              | 1                      | 111  | 0           | 0  | 108                   | 0                              | 0                      | 108  | 0                                   | 0  | 111                     | 0     | 0                           | 111        | 0                                   | 0  |
| C Manufacturing  | 4,811                 | 494                            | 494                    | 4,811  | 136                                 | 0  | 4,950                 | 522                            | 522                    | 4,950  | 171         | 0  | 4,929                 | 460                            | 460                    | 4,929  | 164                                 | 0  | 5,168                   | 487   | 487                         | 5,168      | 209                                 | 0  |
| D Electricity, gas, steam and air conditioning<br>supply           | 4,160                 | 61                             | 61                     | 4,160  | 104                                 | 0  | 4,352                 | 72                             | 72                     | 4,352  | 86          | 0  | 4,429                 | 67                             | 67                     | 4,429  | 93                                  | 0  | 4,468                   | 66    | 66                          | 4,468      | 96                                  | 0  |
| E Water supply   | 315                   | 16                             | 16                     | 315  | 6                                   | 0  | 319                   | 17                             | 17                     | 319  | 6           | 0  | 333                   | 18                             | 18                     | 333  | 6                                   | 0  | 348                     | 16    | 16                          | 348        | 6                                   | 0  |
| F Construction   | 1,394                 | 84                             | 84                     | 1,394  | 37                                  | 0  | 1,420                 | 91                             | 91                     | 1,420  | 36          | 0  | 1,467                 | 95                             | 95                     | 1,467  | 39                                  | 0  | 1,541                   | 129   | 129                         | 1,541      | 49                                  | 0  |
| G Wholesale and retail trade                                       | 4.113                 | 252                            | 252                    | 4.113  | 100                                 | 0  | 4.092                 | 241                            | 241                    | 4.092  | 117         | 0  | 4.135                 | 255                            | 255                    | 4.135  | 115                                 | 0  | 4.233                   | 270   | 270                         | 4.233      | 120                                 | 0  |
| H Transport and storage  | 1.338                 | 87                             | 87                     | 1.338  | 26                                  | 0  | 1.373                 | 91                             | 91                     | 1.373  | 26          | 0  | 1.343                 | 114                            | 114                    | 1.343  | 29                                  | 0  | 1.359                   | 89    | 89                          | 1.359      | 31                                  | 0  |
| I Accommodation and food service activities                        | 2,116                 | 136                            | 136                    | 2,116  | 91                                  | 0  | 2,176                 | 117                            | 117                    | 2,176  | 87          | 0  | 2,186                 | 120                            | 120                    | 2,186  | 71                                  | 0  | 2,249                   | 116   | 116                         | 2,249      | 72                                  | 0  |
| J Information and communication                                    | 2.289                 | 194                            | 194                    | 2.289  | 53                                  | 0  | 2.361                 | 196                            | 196                    | 2.361  | 64          | 0  | 2.391                 | 245                            | 245                    | 2.391  | 65                                  | 0  | 2.452                   | 218   | 218                         | 2.452      | 75                                  | 0  |
| K Financial and insurance activities                               | 5,315                 | 198                            | 198                    | 5,315  | 106                                 | 0  | 5,257                 | 172                            | 172                    | 5,257  | 121         | 0  | 5,172                 | 172                            | 172                    | 5,172  | 112                                 | 0  | 5,153                   | 139   | 139                         | 5,153      | 116                                 | 0  |
| L Real estate activities   | 10.192                | 291                            | 291                    | 10.192                                       | 169                                 | 0  | 10.481                | 278                            | 278                    | 10.481                                       | 157         | 0  | 10.491                | 278                            | 278                    | 10.491                                       | 157                                 | 0  | 10.615                  | 251   | 251                         | 10.615     | 171                                 | 0  |
| M Professional, scientific and technical<br>activities             | 4,993                 | 339                            | 339                    | 4,993  | 136                                 | 0  | 5,069                 | 364                            | 364                    | 5,069  | 153         | 0  | 5,039                 | 353                            | 353                    | 5,039  | 153                                 | 0  | 5,143                   | 403   | 403                         | 5,143      | 172                                 | 0  |
| N Administrative and support service<br>activities                 | 1,842                 | 77                             | 77                     | 1,842  | 24                                  | 0  | 1,784                 | 55                             | 55                     | 1,784  | 26          | 0  | 1,849                 | 74                             | 74                     | 1,849  | 26                                  | 0  | 1,864                   | 65    | 65                          | 1,864      | 28                                  | 0  |
| O Public administration and defence,<br>compulsory social security | 39                    | 0                              | 0                      | 39   | 0                                   | 0  | 0                     | 0                              | 0                      | 0  | 0           | 0  | 0                     | 0                              | 0                      | 0  | 0                                   | 0  | 0                       | 0     | 0                           | 0          | 0                                   | 0  |
| P Education  | 144                   | 26                             | 26                     | 144  | 5                                   | 0  | 146                   | 26                             | 26                     | 146  | 5           | 0  | 151                   | 22                             | 22                     | 151  | 6                                   | 0  | 152                     | 22    | 22                          | 152        | 7                                   | 0  |
| Q Human health services and social work<br>activities              | 268                   | 7                              | 7                      | 268  | 3                                   | 0  | 257                   | 7                              | 7                      | 257  | 3           | 0  | 255                   | 15                             | 15                     | 255  | 4                                   | 0  | 254                     | 13    | 13                          | 254        | 4                                   | 0  |
| R Arts, entertainment and recreation                               | 264                   | 25                             | 25                     | 264  | 13                                  | 0  | 264                   | 24                             | 24                     | 264  | 12          | 0  | 266                   | 27                             | 27                     | 266  | 11                                  | 0  | 273                     | 19    | 19                          | 273        | 10                                  | 0  |
| S Other services   | 58                    | 19                             | 19                     | 58   | 18                                  | 0  | 43                    | 12                             | 12                     | 43   | 21          | 0  | 55                    | 11                             | 11                     | 55   | 21                                  | 0  | 123                     | 9     | 9                           | 123        | 6                                   | 0  |
| Loans and advances   | 43 948                | 2 318                          | 2.318                  | 43 948                                       | 1.031                               | 0  | 44 630                | 2 300                          | 2.300                  | 44.630                                       | 1.093       | 0  | 44 782                | 2 330                          | 2 339                  | 44 782                                       | 1.074                               | 0  | 45 699                  | 2.324 | 2.324                       | 45 699     | 1.178                               | 0  |

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.