



2025 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX10YEMGDF
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.

2025 EU-wide Transparency Exercise

Leverage ratio

Groupe BPCE

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	72,359	73,847	73,223	73,709	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	72,359	73,847			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,427,943	1,435,845	1,451,653	1,457,183	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,427,943	1,435,845			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.07%	5.14%	5.04%	5.06%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.07%	5.14%			[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	86,625	86,657	86,835	86,931	CGI.00.0001.0010	Articles 41(1)(b) and 72 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	72,359	73,847	73,223	73,709	CGI.00.0002.0010	Article 52 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	20,231	20,440	20,390	20,280	CGI.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and (3) and 42 of CR
	A.1.2	Retained earnings	4,952	5,887	3,641	3,705	CGI.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) and (2) of CR
	A.1.3	Accumulated other comprehensive income	520	842	599	76	CGI.00.0005.0010	Articles 40(6), 24(1)(a)(ii) and 31(1) of CR
	A.1.4	Other Reserves	48,964	48,916	51,255	52,155	CGI.00.0006.0010	Articles 41(1) and 31(1) and (2) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.0007.0010	Articles 41(1)(2), 24(1)(a)(ii) and 31(1) of CR
	A.1.6	Minority interest given recognition in CET1 capital	206	215	203	208	CGI.00.0008.0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,420	-1,554	-1,408	-1,207	CGI.00.0009.0010	Articles 27 to 31 of and 31(1) and (2) of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,926	-5,106	-5,143	-5,007	CGI.00.0010.0010 + CGI.00.0011.0010	Articles 41(1), 31(1) and (2) and 37 of CR, Articles 43(1), 30(2) and (3) and 37(1) of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-666	-644	-622	-583	CGI.00.0012.0010	Article 36(1) and (2) of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-203	-210	-29	-28	CGI.00.0013.0010	Articles 36(1)(a)(i), 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	-92	-98	-96	-101	CGI.00.0014.0010	Articles 40(6), 36(1)(a)(ii) and 41 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.0015.0010	Articles 43(2), 36(1)(a)(iii) and 41 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-22	-22	-22	-22	CGI.00.0016.0010	Article 36(1) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	CGI.00.0017.0010 + CGI.00.0018.0010 + CGI.00.0019.0010 + CGI.00.0020.0010 + CGI.00.0021.0010 + CGI.00.0022.0010 + CGI.00.0023.0010 + CGI.00.0024.0010 + CGI.00.0025.0010 + CGI.00.0026.0010 + CGI.00.0027.0010 + CGI.00.0028.0010 + CGI.00.0029.0010 + CGI.00.0030.0010 + CGI.00.0031.0010 + CGI.00.0032.0010 + CGI.00.0033.0010 + CGI.00.0034.0010 + CGI.00.0035.0010 + CGI.00.0036.0010 + CGI.00.0037.0010 + CGI.00.0038.0010 + CGI.00.0039.0010 + CGI.00.0040.0010 + CGI.00.0041.0010 + CGI.00.0042.0010 + CGI.00.0043.0010 + CGI.00.0044.0010 + CGI.00.0045.0010 + CGI.00.0046.0010 + CGI.00.0047.0010 + CGI.00.0048.0010 + CGI.00.0049.0010 + CGI.00.0050.0010 + CGI.00.0051.0010 + CGI.00.0052.0010 + CGI.00.0053.0010 + CGI.00.0054.0010 + CGI.00.0055.0010 + CGI.00.0056.0010 + CGI.00.0057.0010 + CGI.00.0058.0010 + CGI.00.0059.0010 + CGI.00.0060.0010 + CGI.00.0061.0010 + CGI.00.0062.0010 + CGI.00.0063.0010 + CGI.00.0064.0010 + CGI.00.0065.0010 + CGI.00.0066.0010 + CGI.00.0067.0010 + CGI.00.0068.0010 + CGI.00.0069.0010 + CGI.00.0070.0010 + CGI.00.0071.0010 + CGI.00.0072.0010 + CGI.00.0073.0010 + CGI.00.0074.0010 + CGI.00.0075.0010 + CGI.00.0076.0010 + CGI.00.0077.0010 + CGI.00.0078.0010 + CGI.00.0079.0010 + CGI.00.0080.0010 + CGI.00.0081.0010 + CGI.00.0082.0010 + CGI.00.0083.0010 + CGI.00.0084.0010 + CGI.00.0085.0010 + CGI.00.0086.0010 + CGI.00.0087.0010 + CGI.00.0088.0010 + CGI.00.0089.0010 + CGI.00.0090.0010 + CGI.00.0091.0010 + CGI.00.0092.0010 + CGI.00.0093.0010 + CGI.00.0094.0010 + CGI.00.0095.0010 + CGI.00.0096.0010 + CGI.00.0097.0010 + CGI.00.0098.0010 + CGI.00.0099.0010 + CGI.00.0100.0010	
	A.1.14.1	Of which: From securitisation positions (-)	0	0	0	0	CGI.00.0060.0010	Articles 36(1)(a)(i), 31(1), 34(1) and (2), 34(2) and (3) and 72 of CR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	CGI.00.0085.0010	Articles 40(7), 36(1)(a)(iii) and 41 of CR, 41(2) and 79 of CR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	CGI.00.0086.0010	Articles 36(1)(a)(i) and 30, Article 40(2) and 41 of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	CGI.00.0087.0010	Articles 40(7), 36(1)(a)(iii) and 41 of CR, 41(2) and 79 of CR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	CGI.00.0088.0010	Article 41 of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-500	-500	-450	-480	CGI.00.0089.0010	Articles 36(1)(a)(iii) and 41 of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	CGI.00.0090.0010	Articles 36(1)(a)(iii) and 41 of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	CGI.00.0091.0010	Articles 36(1)(a)(iii) and 41 of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	-1,294	-1,122	-1,174	-1,194	CGI.00.0092.0010	Article 3 CR
	A.1.20	CET1 capital elements or deductions - other	-3,643	-2,389	-3,998	-3,188	CGI.00.0093.0010	-
	A.1.21	Transitional adjustments	0	0	0	0	CGI.00.0094.0010	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	CGI.00.0095.0010	Articles 40(2) to (3) and 404 to 407 of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	CGI.00.0096.0010	Articles 479 and 480 of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	CGI.00.0097.0010	Articles 469 to 477, 478 and 480 of CR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	CGI.00.0098.0010	Article 61 of CR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	CGI.00.0099.0010	CGI.00.0099.0010 + CGI.00.0100.0010	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	CGI.00.0101.0010	CGI.00.0101.0010	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	CGI.00.0102.0010 + CGI.00.0103.0010 + CGI.00.0104.0010 + CGI.00.0105.0010 + CGI.00.0106.0010 + CGI.00.0107.0010 + CGI.00.0108.0010 + CGI.00.0109.0010 + CGI.00.0110.0010 + CGI.00.0111.0010 + CGI.00.0112.0010 + CGI.00.0113.0010 + CGI.00.0114.0010 + CGI.00.0115.0010 + CGI.00.0116.0010 + CGI.00.0117.0010 + CGI.00.0118.0010 + CGI.00.0119.0010 + CGI.00.0120.0010 + CGI.00.0121.0010 + CGI.00.0122.0010 + CGI.00.0123.0010 + CGI.00.0124.0010 + CGI.00.0125.0010 + CGI.00.0126.0010 + CGI.00.0127.0010 + CGI.00.0128.0010 + CGI.00.0129.0010 + CGI.00.0130.0010 + CGI.00.0131.0010 + CGI.00.0132.0010 + CGI.00.0133.0010 + CGI.00.0134.0010 + CGI.00.0135.0010 + CGI.00.0136.0010 + CGI.00.0137.0010 + CGI.00.0138.0010 + CGI.00.0139.0010 + CGI.00.0140.0010 + CGI.00.0141.0010 + CGI.00.0142.0010 + CGI.00.0143.0010 + CGI.00.0144.0010 + CGI.00.0145.0010 + CGI.00.0146.0010 + CGI.00.0147.0010 + CGI.00.0148.0010 + CGI.00.0149.0010 + CGI.00.0150.0010 + CGI.00.0151.0010 + CGI.00.0152.0010 + CGI.00.0153.0010 + CGI.00.0154.0010 + CGI.00.0155.0010 + CGI.00.0156.0010 + CGI.00.0157.0010 + CGI.00.0158.0010 + CGI.00.0159.0010 + CGI.00.0160.0010 + CGI.00.0161.0010 + CGI.00.0162.0010 + CGI.00.0163.0010 + CGI.00.0164.0010 + CGI.00.0165.0010 + CGI.00.0166.0010 + CGI.00.0167.0010 + CGI.00.0168.0010 + CGI.00.0169.0010 + CGI.00.0170.0010 + CGI.00.0171.0010 + CGI.00.0172.0010 + CGI.00.0173.0010 + CGI.00.0174.0010 + CGI.00.0175.0010 + CGI.00.0176.0010 + CGI.00.0177.0010 + CGI.00.0178.0010 + CGI.00.0179.0010 + CGI.00.0180.0010 + CGI.00.0181.0010 + CGI.00.0182.0010 + CGI.00.0183.0010 + CGI.00.0184.0010 + CGI.00.0185.0010 + CGI.00.0186.0010 + CGI.00.0187.0010 + CGI.00.0188.0010 + CGI.00.0189.0010 + CGI.00.0190.0010 + CGI.00.0191.0010 + CGI.00.0192.0010 + CGI.00.0193.0010 + CGI.00.0194.0010 + CGI.00.0195.0010 + CGI.00.0196.0010 + CGI.00.0197.0010 + CGI.00.0198.0010 + CGI.00.0199.0010 + CGI.00.0200.0010		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	CGI.00.0102.0010	CGI.00.0102.0010 + CGI.00.0103.0010 + CGI.00.0104.0010 + CGI.00.0105.0010 + CGI.00.0106.0010 + CGI.00.0107.0010 + CGI.00.0108.0010 + CGI.00.0109.0010 + CGI.00.0110.0010 + CGI.00.0111.0010 + CGI.00.0112.0010 + CGI.00.0113.0010 + CGI.00.0114.0010 + CGI.00.0115.0010 + CGI.00.0116.0010 + CGI.00.0117.0010 + CGI.00.0118.0010 + CGI.00.0119.0010 + CGI.00.0120.0010 + CGI.00.0121.0010 + CGI.00.0122.0010 + CGI.00.0123.0010 + CGI.00.0124.0010 + CGI.00.0125.0010 + CGI.00.0126.0010 + CGI.00.0127.0010 + CGI.00.0128.0010 + CGI.00.0129.0010 + CGI.00.0130.0010 + CGI.00.0131.0010 + CGI.00.0132.0010 + CGI.00.0133.0010 + CGI.00.0134.0010 + CGI.00.0135.0010 + CGI.00.0136.0010 + CGI.00.0137.0010 + CGI.00.0138.0010 + CGI.00.0139.0010 + CGI.00.0140.0010 + CGI.00.0141.0010 + CGI.00.0142.0010 + CGI.00.0143.0010 + CGI.00.0144.0010 + CGI.00.0145.0010 + CGI.00.0146.0010 + CGI.00.0147.0010 + CGI.00.0148.0010 + CGI.00.0149.0010 + CGI.00.0150.0010 + CGI.00.0151.0010 + CGI.00.0152.0010 + CGI.00.0153.0010 + CGI.00.0154.0010 + CGI.00.0155.0010 + CGI.00.0156.0010 + CGI.00.0157.0010 + CGI.00.0158.0010 + CGI.00.0159.0010 + CGI.00.0160.0010 + CGI.00.0161.0010 + CGI.00.0162.0010 + CGI.00.0163.0010 + CGI.00.0164.0010 + CGI.00.0165.0010 + CGI.00.0166.0010 + CGI.00.0167.0010 + CGI.00.0168.0010 + CGI.00.0169.0010 + CGI.00.0170.0010 + CGI.00.0171.0010 + CGI.00.0172.0010 + CGI.00.0173.0010 + CGI.00.0174.0010 + CGI.00.0175.0010 + CGI.00.0176.0010 + CGI.00.0177.0010 + CGI.00.0178.0010 + CGI.00.0179.0010 + CGI.00.0180.0010 + CGI.00.0181.0010 + CGI.00.0182.0010 + CGI.00.0183.0010 + CGI.00.0184.0010 + CGI.00.0185.0010 + CGI.00.0186.0010 + CGI.00.0187.0010 + CGI.00.0188.0010 + CGI.00.0189.0010 + CGI.00.0190.0010 + CGI.00.0191.0010 + CGI.00.0192.0010 + CGI.00.0193.0010 + CGI.00.0194.0010 + CGI.00.0195.0010 + CGI.00.0196.0010 + CGI.00.0197.0010 + CGI.00.0198.0010 + CGI.00.0199.0010 + CGI.00.0200.0010	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	72,359	73,847	73,223	73,709	CGI.00.0103.0010	Article 54 of CR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,265	12,310	13,813	12,682	CGI.00.0104.0010	Article 71 of CR	
A.4.1	Tier 2 Capital Instruments	13,606	13,592	14,784	13,922	CGI.00.0105.0010	CGI.00.0105.0010 + CGI.00.0106.0010	
A.4.2	Other Tier 2 Capital components and deductions	-1,432	-1,469	-1,356	-1,240	CGI.00.0107.0010 + CGI.00.0108.0010 + CGI.00.0109.0010 + CGI.00.0110.0010 + CGI.00.0111.0010 + CGI.00.0112.0010 + CGI.00.0113.0010 + CGI.00.0114.0010 + CGI.00.0115.0010 + CGI.00.0116.0010 + CGI.00.0117.0010 + CGI.00.0118.0010 + CGI.00.0119.0010 + CGI.00.0120.0010 + CGI.00.0121.0010 + CGI.00.0122.0010 + CGI.00.0123.0010 + CGI.00.0124.0010 + CGI.00.0125.0010 + CGI.00.0126.0010 + CGI.00.0127.0010 + CGI.00.0128.0010 + CGI.00.0129.0010 + CGI.00.0130.0010 + CGI.00.0131.0010 + CGI.00.0132.0010 + CGI.00.0133.0010 + CGI.00.0134.0010 + CGI.00.0135.0010 + CGI.00.0136.0010 + CGI.00.0137.0010 + CGI.00.0138.0010 + CGI.00.0139.0010 + CGI.00.0140.0010 + CGI.00.0141.0010 + CGI.00.0142.0010 + CGI.00.0143.0010 + CGI.00.0144.0010 + CGI.00.0145.0010 + CGI.00.0146.0010 + CGI.00.0147.0010 + CGI.00.0148.0010 + CGI.00.0149.0010 + CGI.00.0150.0010 + CGI.00.0151.0010 + CGI.00.0152.0010 + CGI.00.0153.0010 + CGI.00.0154.0010 + CGI.00.0155.0010 + CGI.00.0156.0010 + CGI.00.0157.0010 + CGI.00.0158.0010 + CGI.00.0159.0010 + CGI.00.0160.0010 + CGI.00.0161.0010 + CGI.00.0162.0010 + CGI.00.0163.0010 + CGI.00.0164.0010 + CGI.00.0165.0010 + CGI.00.0166.0010 + CGI.00.0167.0010 + CGI.00.0168.0010 + CGI.00.0169.0010 + CGI.00.0170.0010 + CGI.00.0171.0010 + CGI.00.0172.0010 + CGI.00.0173.0010 + CGI.00.0174.0010 + CGI.00.0175.0010 + CGI.00.0176.0010 + CGI.00.0177.0010 + CGI.00.0178.0010 + CGI.00.0179.0010 + CGI.00.0180.0010 + CGI.00.0181.0010 + CGI.00.0182.0010 + CGI.00.0183.0010 + CGI.00.0184.0010 + CGI.00.0185.0010 + CGI.00.0186.0010 + CGI.00.0187.0010 + CGI.00.0188.0010 + CGI.00.0189.0010 + CGI.00.0190.0010 + CGI.00.0191.0010 + CGI.00.0192.0010 + CGI.00.0193.0010 + CGI.00.0194.0010 + CGI.00.0195.0010 + CGI.00.0196.0010 + CGI.00.0197.0010 + CGI.00.0198.0010 + CGI.00.0199.0010 + CGI.00.0200.0010		
A.4.3	Tier 2 transitional adjustments	89	87	85	0	CGI.00.0106.0010	CGI.00.0106.0010 + CGI.00.0107.0010 + CGI.00.0108.0010 + CGI.00.0109.0010 + CGI.00.0110.0010 + CGI.00.0111.0010 + CGI.00.0112.0010 + CGI.00.0113.0010 + CGI.00.0114.0010 + CGI.00.0115.0010 + CGI.00.0116.0010 + CGI.00.0117.0010 + CGI.00.0118.0010 + CGI.00.0119.0010 + CGI.00.0120.0010 + CGI.00.0121.0010 + CGI.00.0122.0010 + CGI.00.0123.0010 + CGI.00.0124.0010 + CGI.00.0125.0010 + CGI.00.0126.0010 + CGI.00.0127.0010 + CGI.00.0128.0010 + CGI.00.0129.0010 + CGI.00.0130.0010 + CGI.00.0131.0010 + CGI.00.0132.0010 + CGI.00.0133.0010 + CGI.00.0134.0010 + CGI.00.0135.0010 + CGI.00.0136.0010 + CGI.00.0137.0010 + CGI.00.0138.0010 + CGI.00.0139.0010 + CGI.00.0140.0010 + CGI.00.0141.0010 + CGI.00.0142.0010 + CGI.00.0143.0010 + CGI.00.0144.0010 + CGI.00.0145.0010 + CGI.00.0146.0010 + CGI.00.0147.0010 + CGI.00.0148.0010 + CGI.00.0149.0010 + CGI.00.0150.0010 + CGI.00.0151.0010 + CGI.00.0152.0010 + CGI.00.0153.0010 + CGI.00.0154.0010 + CGI.00.0155.0010 + CGI.00.0156.0010 + CGI.00.0157.0010 + CGI.00.0158.0010 + CGI.00.0159.0010 + CGI.00.0160.0010 + CGI.00.0161.0010 + CGI.00.0162.0010 + CGI.00.0163.0010 + CGI.00.0164.0010 + CGI.00.0165.0010 + CGI.00.0166.0010 + CGI.00.0167.0010 + CGI.00.0168.0010 + CGI.00.0169.0010 + CGI.00.0170.0010 + CGI.00.0171.0010 + CGI.00.0172.0010 + CGI.00.0173.0010 + CGI.00.0174.0010 + CGI.00.0175.0010 + CGI.00.0176.0010 + CGI.00.0177.0010 + CGI.00.0178.0010 + CGI.00.0179.0010 + CGI.00.0180.0010 + CGI.00.0181.0010 + CGI.00.0182.0010 + CGI.00.0183.0010 + CGI.00.0184.0010 + CGI.00.0185.0010 + CGI.00.0186.0010 + CGI.00.0187.0010 + CGI.00.0188.0010 + CGI.00.0189.0010 + CGI.00.0190.0010 + CGI.00.0191.0010 + CGI.00.0192.0010 + CGI.00.0193.0010 + CGI.00.0194.0010 + CGI.00.0195.0010 + CGI.00.0196.0010 + CGI.00.0197.0010 + CGI.00.0198.0010 + CGI.00.0199.0010 + CGI.00.0200.0010	
B.1	TOTAL RISK EXPOSURE AMOUNT	446,184	456,591	451,453	451,854	CGI.00.0103.0010	Articles 92(1), 94 and 98 of CR	
B.1	Of which: Transitional adjustments included	0	0	0	0	CGI.00.0104.0010	CGI.00.0104.0010	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			451,453	451,854	CGI.00.0105.0010	CGI.00.0105.0010	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	43,327	57,400	13,226	25,928
Of which debt securities income	1,665	2,213	559	1,295
Of which loans and advances income	22,285	29,844	7,355	14,855
Interest expenses	38,001	50,021	11,130	21,573
(Of which deposits expenses)	15,206	19,914	4,419	8,651
(Of which debt securities issued expenses)	8,115	10,732	2,447	4,698
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	177	225	29	130
Net Fee and commission income	9,203	12,493	3,170	6,393
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	105	65	12	7
Gains or (-) losses on financial assets and liabilities held for trading, net	3,033	2,671	1,628	3,105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1,160	-160	-885	-1,824
Gains or (-) losses from hedge accounting, net	7	-13	-31	-44
Exchange differences (gain or (-) loss), net	382	436	123	341
Net other operating income / (expenses)	445	655	198	388
TOTAL OPERATING INCOME, NET	17,518	23,751	6,339	12,851
(Administrative expenses)	12,161	16,342	4,388	8,734
(Cash contributions to resolution funds and deposit guarantee schemes)	27	10	1	2
(Depreciation)	949	1,298	336	687
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-62	-40	-14	24
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	62	59	87	74
(Other provisions)	-124	-99	-100	-50
Of which pending legal issues and tax litigation ⁽¹⁾	0	61	0	0
Of which restructuring ²	0	-21	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,340	1,939	548	1,082
(Financial assets at fair value through other comprehensive income)	44	26	-5	-2
(Financial assets at amortised cost)	1,296	1,914	553	1,083
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	35	8	23
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	12
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	462	623	156	337
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-2	5	4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,561	4,789	1,233	2,652
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,668	3,606	849	1,846
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,668	3,606	849	1,846
Of which attributable to owners of the parent	2,607	3,520	835	1,811

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Groupe BPCE

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		142,882				138,916				135,906				125,871				IAS 1.54 (i)
Financial assets held for trading		214,386	82,004	124,321	8,061	217,602	73,891	134,505	9,205	215,893	77,164	128,187	10,541	233,118	85,787	136,819	10,511	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		12,079	2,505	565	9,009	12,944	2,432	881	9,631	12,791	2,458	946	9,387	12,870	2,509	956	9,411	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		55,497	46,845	4,911	3,742	57,281	49,065	4,336	3,880	60,637	52,166	4,533	3,937	61,953	53,573	4,452	3,928	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		978,141				987,720				1,004,092				1,007,627				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		7,082	0	7,079	3	7,624	0	7,622	2	6,729	0	6,720	9	5,754	0	5,741	13	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-1,106				-856				-1,658				-1,105				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		37,512				40,011				39,569				40,272				
TOTAL ASSETS		1,446,667				1,461,241				1,471,960				1,486,359				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	50,425	269	4	-18	-6	-4	52,502	81	4	-13	-3	-4	55,838	129	4	-9	-2	-4	56,881	380	4	-11	-3	-4	Annex V Part 1.31, 44(b)
	Loans and advances	446	37	13	-9	-3	-4	118	6	8	-5	-2	-6	81	5	2	-1	0	-5	73	1	3	-5	0	-1	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	26,130	599	119	-5	-4	-101	26,534	707	306	-7	-4	-237	26,940	798	296	-4	-5	-250	27,385	524	274	-4	-5	-237	Annex V Part 1.31, 44(b)
	Loans and advances	802,015	139,360	23,452	-980	-4,210	-9,212	816,127	134,260	23,313	-1,061	-3,981	-9,292	831,459	134,106	34,515	-1,085	-3,978	-9,715	831,881	136,619	25,283	-1,201	-3,906	-9,968	Annex V Part 1.32, 44(a)

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

⁽²⁾ 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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe BPCE

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	172,107	175,426	169,685	184,366	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	38,096	39,704	42,836	44,630	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,105,878	1,116,332	1,128,341	1,123,241	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	13,965	14,253	13,373	14,382	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	71	14	69	97	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,724	4,702	4,722	4,740	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,444	3,321	3,456	3,323	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	21,871	19,187	22,707	23,643	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	11	312	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,360,165	1,373,251	1,385,190	1,398,422	IAS 1.9(b);IG 6
TOTAL EQUITY	86,502	87,990	88,771	87,938	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,446,667	1,461,241	1,473,960	1,486,359	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe BPCE

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		46,695	57,878	49,677	56,389	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	13,322	10,730	13,378	11,961	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13,280	10,846	10,935	12,433	Annex V.Part 1.31
Deposits	Central banks	17,863	13,656	21,426	24,311	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,991	81	885	1,502	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	40,621	32,215	38,044	40,723	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,589	6,907	7,889	7,145	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	86,051	85,576	92,045	103,027	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,651	4,285	5,777	7,059	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	94,565	102,790	94,299	92,636	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	18,886	21,413	21,585	20,565	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	226,469	233,544	234,786	232,687	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	139,090	146,422	146,194	143,857	ECB/2013/33 Annex 2.Part 2.9.1
	Households	427,930	430,337	435,250	438,258	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	341,695	345,547	349,100	352,698	Annex V.Part 1.42(f), 44(c)
Debt securities issued		353,296	358,437	354,427	344,583	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,763	18,023	17,772	17,672	Annex V.Part 1.37
Other financial liabilities		9,951	9,705	9,971	9,610	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,330,044	1,345,715	1,354,236	1,366,618	

2025 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	2,733	2,545	90	18	236	48							91	14	233	34									
Of which: General risk	584	551	70	13	184	34							75	10	191	26									
Of which: Specific risk	2,061	1,887	20	5	52	14							16	3	42	8									
Equities	712	945	27	5	71	25							25	5	64	14									
Of which: General risk	126	249	21	4	56	10							20	4	52	10									
Of which: Specific risk	434	558	6	2	16	4							5	1	12	3									
Foreign exchange risk	3,434	4,613	39	9	103	23							57	10	146	25									
Commodities risk	776	680	0	0	0	0							0	0	0	0									
Total	7,656	8,783	121	27	317	76	54	52	0	0	0	6,164	129	24	330	43	49	28	0	0	0	0	0	6,351	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	3,201	3,418	47	13	113	26							57	11	130	30									
Of which: General risk	550	888	33	11	74	19							42	7	87	20									
Of which: Specific risk	2,528	2,340	14	2	39	7							15	3	42	9									
Equities	892	678	28	7	51	16							50	9	73	14									
Of which: General risk	162	97	6	3	34	12							36	6	50	9									
Of which: Specific risk	484	367	8	1	18	4							13	3	24	4									
Foreign exchange risk	4,178	4,239	53	6	153	29							68	10	177	43									
Commodities risk	685	680	0	0	0	0							0	0	0	0									
Total	8,927	9,219	123	29	258	64	42	36	0	0	0	5,273	127	25	288	60	38	49	0	0	0	0	0	5,807	

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
Central governments or central banks	410,524	413,373	2,893		416,568	413,677	4,217	
Regional governments or local authorities	45,128	52,579	2,098		46,998	54,241	2,040	
Public sector entities	24,993	20,029	4,693		24,438	20,029	4,592	
Multilateral Development Banks	721	1,027	18		1,121	1,796	43	
International Organisations	889	889	0		2,051	2,051	0	
Institutions	282,787	282,651	2,084		272,986	272,662	1,879	
Corporates	118,807	86,318	70,395		118,563	86,425	71,358	
of which: SME	12,266	12,266	17,433		12,573	12,863	18,093	
Real	14,975	6,634	4,722		15,061	6,998	5,008	
of which: SME	1,975	1,769	1,266		1,885	1,648	1,088	
Secured by mortgages on immovable property and AOC exposures	54,195	53,445	20,197		53,788	52,802	20,074	
of which: SME	16,794	16,779	5,863		17,157	16,745	6,028	
Exposures in default	7,234	3,723	4,507	2,763	7,887	3,967	3,393	2,985
Items associated with particularly high risk	9,029	7,086	10,618		9,362	7,216	10,823	
Subordinated debt exposures								
Covered bonds	1,547	1,546	131		155	155	11	
Claims on institutions and corporates with a 1T credit assessment	1,088	626	244		788	751	287	
Collective Investments Undertakings (CIU)	3,780	3,789	4,685		3,816	3,815	4,543	
Equity	0	0	0		0	0	0	
Other exposures	1,831	1,801	1,304		1,646	1,678	1,172	
Standardized Total⁽⁴⁾	424,474	388,213	157,562	4,500	409,754	380,381	159,289	5,944

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE								
Central governments or central banks	31,823	321,587	6,531		28,773	251,621	6,573	
Regional governments or local authorities	42,881	17,229	1,091		41,261	18,761	1,081	
Public sector entities	22,088	16,478	4,408		22,803	18,526	4,275	
Multilateral Development Banks	0	244	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	8,907	9,509	952		8,152	8,251	871	
Corporates	102,792	74,388	60,411		102,085	74,131	58,365	
of which: SME	28,135	19,516	10,077		29,320	19,872	10,862	
Real	10,286	3,882	2,492		10,088	3,628	2,182	
of which: SME	1,808	1,504	946		1,713	1,488	911	
Secured by mortgages on immovable property and AOC exposures	48,222	48,221	18,462		48,839	47,889	18,311	
of which: SME	16,448	16,422	5,861		17,099	16,687	6,004	
Exposures in default	7,090	3,381	4,121	2,471	8,354	3,879	3,307	2,540
Items associated with particularly high risk	8,824	6,905	10,493		9,148	7,220	10,675	
Subordinated debt exposures								
Covered bonds	534	533	53		53	53	5	
Claims on institutions and corporates with a 1T credit assessment	680	305	137		538	466	205	
Collective Investments Undertakings (CIU)	1,971	3,371	3,907		3,408	3,408	3,900	
Equity	0	0	0		0	0	0	
Other exposures	5,182	5,240	4,772	4,491	5,685	5,726	5,082	4,383
Standardized Total⁽⁴⁾								

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES								
Central governments or central banks	0	15	0		2,899	2,979	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	48	44	11		28	28	6	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	4,071	4,071	181		3,960	3,960	189	
Corporates	875	801	601		901	811	621	
of which: SME	28	28	22		35	34	29	
Real	4	4	4		4	4	4	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	100	100	83		98	98	84	
of which: SME	1	1	0		1	1	0	
Exposures in default	2	2	2	0	2	2	2	0
Items associated with particularly high risk								
Subordinated debt exposures								
Covered bonds	11	11	3		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	1	1	0		1	1	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	323	323	323		321	321	321	
Standardized Total⁽⁴⁾								

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN								
Central governments or central banks	6,591	6,591	0		6,551	6,551	11	
Regional governments or local authorities	1,971	884	254		421	421	283	
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	1,008	1,008	111		1,008	1,008	111	
Corporates	781	779	63		371	370	306	
of which: SME	0	0	0		0	0	0	
Real	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	84	84	42		77	77	35	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	242	242	229		232	232	213	
Standardized Total⁽⁴⁾								

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM								
Central governments or central banks	1	1	0		300	320	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	1	1	0		2	2	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	5,786	5,811	261		3,852	3,852	182	
Corporates	114	288	224		448	411	334	
of which: SME	10	10	10		28	28	10	
Real	58	26	18		51	30	22	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	178	179	61		176	175	62	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	27	27	1		12	12	1	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	8	8	15		8	8	15	
Equity	0	0	0		0	0	0	
Other exposures	242	242	229		632	632	369	
Standardized Total⁽⁴⁾								

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		12	12	0	0	2,059	2,059	0	0
Central governments or central banks		12	12	0	0	2,059	2,059	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		13	13	3	3	14	14	3	3
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		46	1,351	30	30	67	1,284	35	37
Corporates		1,452	1,230	820	820	1,459	1,284	868	868
of which: SME		191	179	153	153	202	183	155	155
Retail		22	22	13	13	23	23	13	13
of which: SME		13	13	7	7	13	13	7	7
Secured by mortgages on immovable property and AOC exposures		48	47	20	20	53	50	20	20
of which: SME		35	34	14	14	35	34	14	14
Exposures in default		23	19	0	0	82	65	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		1	1	1	1	1	1	1	1
Collective Investments Undertakings (CIU)		28	28	0	0	28	28	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		1	1	0	0	1	1	0	0
Standardized Total ⁽⁴⁾		17	17	33	33	22	22	33	33

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		2,833	2,833	74	74	1,641	1,639	302	302
Central governments or central banks		793	793	129	129	793	793	129	129
Regional governments or local authorities		4	4	4	4	4	4	4	4
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		238	143	128	128	251	161	146	146
Corporates		30	29	24	24	33	30	25	25
of which: SME		21	21	13	13	23	20	14	14
Retail		30	30	7	7	31	31	7	7
of which: SME		28	28	6	6	29	29	6	6
Secured by mortgages on immovable property and AOC exposures		17	17	13	13	17	17	13	13
of which: SME		16	16	12	12	16	16	12	12
Exposures in default		10	10	0	0	43	43	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		50	50	1	1	0	0	0	0
Covered bonds		1	1	1	1	1	1	1	1
Claims on institutions and corporates with a ST credit assessment		23	23	1	1	23	23	1	1
Collective Investments Undertakings (CIU)		254	251	0	0	257	257	45	45
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		33	33	13	13	13	13	13	13

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		622	622	0	0	1,677	1,677	0	0
Central governments or central banks		622	622	0	0	622	622	0	0
Regional governments or local authorities		723	723	0	0	719	719	1	1
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,789	1,789	78	78	1,028	1,028	72	72
Corporates		851	805	664	664	874	770	628	628
of which: SME		54	49	38	38	43	39	28	28
Retail		7	7	1	1	7	7	1	1
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		21	20	10	10	19	19	9	9
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		10	10	13	13	10	10	13	13
Subordinated debt exposures		11	11	1	1	10	10	1	1
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		3	3	13	13	3	3	13	13

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		1,927	1,967	0	0	1,883	1,707	48	48
Central governments or central banks		384	369	3	3	358	358	2	2
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		504	506	0	0	504	506	0	0
Corporates		286	147	143	143	288	171	165	165
of which: SME		25	12	12	12	42	21	18	18
Retail		1,098	538	403	403	1,096	420	315	315
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		95	93	35	35	96	94	36	36
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		82	82	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		3	3	13	13	3	3	13	13

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND		451	421	0	0	427	424	0	0
Central governments or central banks		592	1,237	247	247	552	1,241	248	248
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		848	135	24	24	859	146	30	30
Corporates		1,822	1,283	1,204	1,204	1,915	1,333	1,251	1,251
of which: SME		25	12	12	12	44	21	18	18
Retail		42	38	27	27	49	34	26	26
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		1,412	1,402	532	532	1,428	1,420	542	542
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		45	13	13	13	51	18	18	18
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		4	4	13	13	4	4	13	13

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM		252	252	0	0	922	1,281	0	0
Central governments or central banks		586	586	0	0	622	622	0	0
Regional governments or local authorities		182	182	0	0	175	175	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		111	111	51	51	29	29	10	10
Corporates		1,284	978	904	904	1,588	878	821	821
of which: SME		202	113	113	113	178	120	101	101
Retail		10	10	6	6	10	10	6	6
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		504	501	179	179	490	487	174	174
of									

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE (in EUR, %)		284,474	282,543	6,213	284,474	281,116	6,179		
Central governments or central banks		46,744	54,495	2,128	46,427	54,303	2,039		
Regional governments or local authorities		202,719	18,053	2,847	21,149	18,420	2,370		
Public sector entities		7,390	8,390	0	6,569	7,271	77		
Multilateral Development Banks		1,720	1,720	9	2,403	2,403	0		
International Organisations		23,281	22,451	2,874	20,208	20,711	2,788		
Institutions		110,007	85,718	65,818	111,557	85,181	66,962		
Corporates		213,111	18,396	15,470	28,801	20,794	15,170		
of which: SME		16,975	9,862	6,140	17,011	9,171	6,234		
Retail		4,221	3,868	2,287	4,217	3,819	2,276		
of which: SME		73,419	66,333	38,759	72,411	66,053	36,794		
Secured by mortgages on immovable property and ADC exposures		22,789	20,055	13,795	23,248	21,231	12,141		
of which: SME		8,795	4,133	3,004	8,823	4,002	3,423		
Exposures in default		35	1	1	0	0	0		
Items associated with particularly high risk		847	847	85	1,025	1,025	101		
Subordinated debt exposures		760	634	407	826	676	425		
Covered bonds		5,128	5,128	743	5,267	5,267	6,998		
Claims on institutions and corporates with a ST credit assessment		8,209	8,209	28,297	7,717	7,690	68,613		
Collective investments undertakings (CIU)		23,115	23,611	16,566	21,111	21,103	16,874		
Equity									
Other exposures									
Standardised Total ⁽⁴⁾		645,533	615,969	376,813	607,873	606,487	174,420	4,367	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the least number.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		276,523	262,220	6,743	270,183	253,181	6,650		
Central governments or central banks		45,128	48,121	1,862	45,128	48,121	1,862		
Regional governments or local authorities		19,136	16,302	2,062	19,136	16,459	2,059		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		46	46	9	46	46	9		
Institutions		8,337	8,270	1,413	7,646	7,709	1,309		
Corporates		92,386	52,364	52,763	92,386	52,713	52,544		
of which: SME		24,815	16,124	13,559	26,200	16,889	14,227		
Retail		10,716	9,076	3,094	11,484	9,700	3,090		
of which: SME		2,016	1,791	1,047	1,961	1,670	1,034		
Secured by mortgages on immovable property and ADC exposures		63,794	60,874	36,393	65,865	63,623	34,666		
of which: SME		22,142	20,954	12,463	22,500	21,404	11,768		
Exposures in default		7,105	3,190	4,024	7,748	3,554	4,246	2,931	
Items associated with particularly high risk		39	39	1	31	31	1		
Subordinated debt exposures		39	39	1	0	0	0		
Covered bonds		284	284	284	311	311	311		
Claims on institutions and corporates with a ST credit assessment		396	396	284	728	592	399		
Collective investments undertakings (CIU)		8,162	8,162	5,171	8,175	8,059	4,059		
Equity		7,412	7,412	16,464	6,893	6,893	15,147		
Other exposures		20,843	20,843	20,720	21,027	21,020	21,392		
Standardised Total ⁽⁴⁾					4,315			4,260	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		25,480	25,558	0	22,931	22,960	0		
Central governments or central banks		1,100	1,100	0	1,100	1,100	0		
Regional governments or local authorities		2	2	0	1	1	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		4,587	4,587	188	1,972	1,972	171		
Corporates		1,400	1,344	1,261	1,420	1,361	1,008		
of which: SME		235	234	282	290	272	272		
Retail		65	65	0	65	65	0		
of which: SME		65	65	0	65	65	0		
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		739	591	1,477	683	568	1,420		
Other exposures		254	254	22	212	212	221		
Standardised Total ⁽⁴⁾					0			3	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN		18,550	18,550	13	17,854	17,854	12		
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		2,000	2,000	81	2,000	2,000	76		
Corporates		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		105	105	83	48	48	27		
Collective investments undertakings (CIU)		2	2	2	2	2	2		
Equity		1	1	1	1	1	1		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾					2			2	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		286	286	0	120	147	0		
Central governments or central banks		132	132	0	132	132	0		
Regional governments or local authorities		16	16	0	5	5	1		
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		2,200	2,277	1,817	1,841	1,841	1,318		
Corporates		1,274	1,287	1,057	1,293	1,284	1,004		
of which: SME		200	211	1,200	200	200	247		
Retail		979	955	564	1,008	979	566		
of which: SME		138	134	134	996	962	500		
Secured by mortgages on immovable property and ADC exposures		134	134	134	131	127	131		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	13	89	118	14	
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		4	4	0	13	13	2		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		33	33	31	30	30	64		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾					22			24	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	2,151	2,159	0		1,599	1,593	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	13	13	0		13	13	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	76	23		87	88	27	
	Corporates	1,380	1,391	86		1,544	1,525	97	
	of which: SME	31	31	66		153	123	105	
	Retail	0	0	0		13	13	13	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and ADC exposures	122	124	100		118	118	87	
	of which: SME	45	45	31		38	38	20	
	Exposures in default	98	51	54	20	100	51	62	31
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	1		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		18	18	45		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				23				23	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	4,134	4,275	130		4,563	5,168	181	
	Regional governments or local authorities	381	381	0		379	633	127	
	Public sector entities	4	4	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	221	0		221	221	4	
	Corporates	1,033	941	805		741	617	552	
	of which: SME	433	427	383		200	176	143	
	Retail	362	337	362		335	315	81	
	of which: SME	146	146	140		133	119	69	
	Secured by mortgages on immovable property and ADC exposures	111	106	79		110	110	76	
	of which: SME	6	6	3		3	3	20	
	Exposures in default	75	49	66	22	57	36	47	17
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	246	245	1		245	235	47		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	0		3	3	8		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				34				21	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	661	661	0		604	604	0	
	Regional governments or local authorities	302	302	0		312	312	0	
	Public sector entities	756	756	0		749	749	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,286	1,285	42		1,414	1,428	207	
	Corporates	1,124	1,100	105		1,067	918	731	
	of which: SME	312	309	317		288	288	46	
	Retail	16	11	10		15	10	39	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	9	9	9		8	8	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	45	66	2	45	35	66	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	49	49	5		67	67	7		
Covered bonds	1	1	0		1	1	1		
Claims on institutions and corporates with a ST credit assessment	88	88	205		74	74	176		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	0		1	1	3		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				3				8	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	4,074	4,275	48		4,389	4,208	44	
	Regional governments or local authorities	396	394	16		380	380	9	
	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	1,386	1,337	81		1,414	1,414	14	
	Corporates	900	780	719		1,033	871	808	
	of which: SME	320	317	320		320	315	248	
	Retail	1,215	1,019	82		1,302	1,302	560	
	of which: SME	220	220	89		220	220	100	
	Secured by mortgages on immovable property and ADC exposures	134	131	112		132	129	89	
	of which: SME	6	6	55		37	35	30	
	Exposures in default	47	45	66	43	33	33	66	51
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	4	4	0		4	4	2		
Covered bonds	4	4	0		4	4	1		
Claims on institutions and corporates with a ST credit assessment	4	4	0		4	4	6		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				73				72	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	389	420	0		454	460	0	
	Regional governments or local authorities	139	1,213	243		151	1,243	248	
	Public sector entities	53	54	12		54	54	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	703	41	11		750	98	17	
	Corporates	1,030	1,349	1,339		2,049	1,490	1,370	
	of which: SME	84	84	84		84	84	72	
	Retail	312	296	176		320	303	181	
	of which: SME	270	274	187		270	270	160	
	Secured by mortgages on immovable property and ADC exposures	1,446	1,479	472		1,461	1,464	489	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	55	37	38	36	30	33	35	35
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				46				64	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	2,003	2,000	0		2,000	2,011	0	
	Regional governments or local authorities	732	732	4		752	752	6	
	Public sector entities	136	136	4		136	136	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	147	147	11		150	150	56	
	Corporates	1,418	1,418	821		1,429	1,429	828	
	of which: SME	186	174	165		193	193	159	
	Retail	204	196	100		198	196	101	
	of which: SME	124	124	92		124	124	94	
	Secured by mortgages on immovable property and ADC exposures	3,130	3,099	1,101		3,200	3,209	1,139	
	of which: SME	146	146	146		146	146	146	
	Exposures in default	75	57	66	17	73	56	64	17
	Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	96	96	235		110	110	205		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				26				23	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
LUXEMBOURG	Central banks and central governments ⁽³⁾	1,678	0	1,678	1	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,225	0	1,228	203	0	0	0	1,174	0	1,177	111	0	0	0	0	0
	Corporates	10,235	54	9,209	4,211	9	85	13,504	54	10,167	4,344	23	83				
	Corporates - Of Which: Specialized Lending	1,824	22	1,283	591	7	32	1,726	22	1,533	701	7	29				
	Corporates - Of Which: SME	144	0	138	89	0	1	211	0	188	114	0	1				
	Retail	704	9	702	87	3	7	696	9	695	84	3	7				
	Retail - Secured on real estate property	585	4	585	69	1	2	575	3	576	65	1	2				
	Retail - Secured on real estate property - Of Which: SME	31	0	30	18	0	1	29	0	29	17	0	1				
	Retail - Secured on real estate property - Of Which: non-SME	555	3	555	51	1	2	546	3	547	49	1	1				
	Retail - Qualifying Revolving	12	0	12	1	0	0	12	0	14	2	0	0				
	Retail - Other Retail	107	6	104	18	2	5	109	6	105	18	2	4				
	Retail - Other Retail - Of Which: SME	32	2	30	9	1	2	29	2	26	9	1	2				
Retail - Other Retail - Of Which: non-SME	75	4	76	9	1	3	79	4	80	9	2	3					
Equity	207	0	207	587	0	0	243	0	243	527	0	0					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments ⁽³⁾	733	0	1,214	164	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	484	0	2,631	228	0	0	428	0	428	164	0	0				
	Corporates	7,786	59	5,254	2,955	40	66	7,409	75	5,066	2,889	74	68				
	Corporates - Of Which: Specialized Lending	3,551	0	2,311	777	0	0	2,295	18	2,153	804	36	3				
	Corporates - Of Which: SME	105	5	75	76	1	1	113	5	84	73	2	0				
	Retail	68	4	68	10	2	2	68	4	68	10	2	2				
	Retail - Secured on real estate property	44	1	45	6	0	0	46	1	46	7	1	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	44	1	44	6	0	0	46	1	46	7	1	0				
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0	0				
	Retail - Other Retail	20	3	20	3	2	2	18	3	18	3	1	2				
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	1	1	1	0	0	0				
Retail - Other Retail - Of Which: non-SME	19	3	18	3	2	2	17	3	17	3	1	2					
Equity	5	2	5	19	1	1	5	0	5	3	0	1					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments ⁽³⁾	586	0	586	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,021	0	2,026	624	0	0	2,026	0	2,041	498	0	0				
	Corporates	2,779	79	2,424	868	66	53	2,764	54	2,432	848	18	53				
	Corporates - Of Which: Specialized Lending	3,977	0	3,317	1,784	4	11	3,911	0	3,219	1,611	10	1				
	Corporates - Of Which: SME	156	28	155	98	48	1	128	0	127	46	0	0				
	Retail	152	1	150	15	0	1	157	1	156	16	0	1				
	Retail - Secured on real estate property	118	0	117	11	0	0	117	0	117	11	0	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	2	0	2	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	116	0	116	10	0	0	115	0	115	10	0	0				
	Retail - Qualifying Revolving	8	0	7	0	0	0	8	0	7	0	0	0				
	Retail - Other Retail	27	0	27	4	0	0	27	0	27	4	0	0				
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	0	4	1	4	1	0	0				
Retail - Other Retail - Of Which: non-SME	22	0	22	3	0	0	22	0	22	3	0	0					
Equity	67	0	67	253	0	0	69	0	69	203	0	0					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
SPAIN	Central banks and central governments ⁽³⁾	1,752	0	1,833	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	441	0	448	118	0	0	761	0	772	210	0	0				
	Corporates	6,098	16	5,317	1,784	4	22	6,366	15	5,645	1,839	4	18				
	Corporates - Of Which: Specialized Lending	1,087	12	1,053	460	4	11	1,011	11	1,076	461	10	0				
	Corporates - Of Which: SME	157	4	156	121	0	1	169	3	168	114	0	2				
	Retail	99	1	99	10	1	0	99	1	98	10	1	0				
	Retail - Secured on real estate property	59	0	59	5	0	0	59	0	59	5	0	0				
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	55	0	55	4	0	0	55	0	55	4	0	0				
	Retail - Qualifying Revolving	36	0	35	0	0	0	36	0	35	0	0	0				
	Retail - Other Retail	34	1	35	5	0	0	33	0	34	5	0	0				
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0				
Retail - Other Retail - Of Which: non-SME	32	0	34	4	0	0	32	0	32	4	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																	
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	460	0	448	77	0	0	514	0	564	98	0	0				
	Corporates	6,831	22	4,315	948	4	13	6,660	14	4,989	1,291	4	13				
	Corporates - Of Which: Specialized Lending	52	0	56	0	0	1	42	0	26	6	0	0				
	Corporates - Of Which: SME	3	0	0	0	0	0	0	0	0	0	0	0				
	Retail	574	12	572	66	4	8	582	10	579	67	5	8				
	Retail - Secured on real estate property	492	6</														

	IRB Approach													
	As of 31/03/2025						As of 30/06/2025							
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)														
Consolidated data	67	0	112	0	0	0	0	0	205	0	143	0	0	1
Financial banks and central governments ⁽³⁾	35,703	19	35,043	6,803	0	0	21	33,445	18	33,148	6,372	0	0	21
Institutions	310,530	8,094	232,615	113,346	2,871	0	4,779	311,392	8,344	232,953	115,266	2,902	0	4,974
Corporates	41,246	975	29,976	10,075	751	0	318	43,882	983	29,296	9,749	740	0	348
Corporates - Of Which: Specialised Lending	63,452	2,962	52,309	28,726	885	0	1,874	68,346	3,346	57,603	31,023	1,324	0	2,320
Corporates - Of Which: SME	524,775	11,121	509,949	72,422	6,367	0	6,466	524,074	11,382	511,061	78,427	6,611	0	6,647
Retail	377,700	4,090	373,572	39,455	1,693	0	1,914	378,714	4,180	374,860	39,805	1,736	0	1,940
Retail - Secured on real estate property	76,488	1,889	69,580	17,882	639	0	1,624	76,755	1,466	69,888	18,042	622	0	1,060
Retail - Secured on real estate property - Of Which: SME	307,292	2,700	303,991	21,574	1,084	0	890	308,959	2,774	305,002	21,764	1,114	0	880
Retail - Qualifying Revolving	13,070	520	38,203	4,406	432	0	420	13,084	580	28,245	4,938	455	0	423
Retail - Secured on real estate property - Of Which: non-SME	139,880	6,609	126,833	39,371	4,462	0	4,468	139,706	7,095	130,719	39,788	4,070	0	4,036
Retail - Other Retail - Of Which: SME	44,225	4,246	41,422	13,860	2,119	0	2,958	58,475	4,696	56,202	19,875	2,413	0	3,102
Retail - Other Retail - Of Which: non-SME	69,980	2,275	48,763	15,701	2,122	0	1,465	71,231	2,390	69,817	16,060	2,206	0	1,533
Equity	3,478	0	3,478	13,495	0	0	0	3,374	0	3,374	13,372	0	0	0
Collective Investments Undertakings (CIU)	224	0	224	109	0	0	0	202	0	202	110	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total⁽⁴⁾														

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.
 (3) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (4) Only the most relevant countries are disclosed. There have been no relevant entries in the following risk-Quantiles of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach													
	As of 31/03/2025						As of 30/06/2025							
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)														
FRANCE	62	0	125	57	0	0	0	18	0	140	68	0	0	1
Central banks and central governments ⁽³⁾	8,480	0	9,320	1,796	0	0	0	2,627	0	8,465	1,724	0	0	1
Institutions	387,208	7,040	145,114	80,333	2,475	0	4,094	381,391	6,944	139,300	78,917	2,229	0	4,191
Corporates	16,136	617	16,380	4,817	205	0	205	16,660	588	16,660	2,086	241	0	24
Corporates - Of Which: Specialised Lending	58,793	2,890	48,613	26,407	857	0	1,816	62,303	3,446	52,218	28,367	1,293	0	2,011
Corporates - Of Which: SME	518,834	10,814	502,153	79,729	6,112	0	6,386	512,778	11,176	503,348	82,483	6,156	0	6,348
Retail	374,709	4,063	370,607	99,170	1,681	0	1,502	376,681	4,116	373,844	39,516	1,725	0	1,509
Retail - Secured on real estate property	79,335	1,386	69,307	17,853	608	0	1,021	79,682	1,402	69,295	18,072	621	0	1,009
Retail - Secured on real estate property - Of Which: SME	304,134	2,617	302,300	22,137	1,073	0	879	306,009	2,793	302,799	23,506	1,104	0	892
Retail - Secured on real estate property - Of Which: non-SME	32,955	519	28,098	4,394	432	0	420	32,976	529	26,188	4,446	454	0	422
Retail - Qualifying Revolving	379,558	6,209	372,923	93,947	4,440	0	4,383	375,763	6,514	371,240	34,947	4,076	0	4,548
Retail - Other Retail	39,951	4,097	37,413	12,565	2,087	0	2,387	39,469	4,336	37,848	18,408	2,380	0	2,029
Retail - Other Retail - Of Which: SME	69,219	2,255	68,022	15,597	2,112	0	1,452	70,284	2,378	68,955	15,939	2,246	0	1,519
Retail - Other Retail - Of Which: non-SME	3,295	0	3,295	13,069	0	0	0	3,201	0	3,201	12,950	0	0	0
Equity	74	0	74	22	0	0	0	70	0	70	25	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total⁽⁴⁾														

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.

	IRB Approach													
	As of 31/03/2025						As of 30/06/2025							
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)														
UNITED STATES	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾	3,406	14	3,320	113	0	0	121	3,317	21	3,234	934	0	0	21
Institutions	36,728	194	22,063	7,636	87	0	105	35,913	737	22,421	8,323	324	187	0
Corporates	10,200	82	6,525	1,779	87	0	58	11,108	398	8,263	2,520	324	124	0
Corporates - Of Which: Specialised Lending	121	1	78	54	0	0	2	76	0	115	100	0	2	0
Corporates - Of Which: SME	337	2	332	29	1	0	1	335	2	351	30	1	1	0
Retail	192	0	293	32	0	0	0	193	0	309	22	0	0	0
Retail - Secured on real estate property	2	0	2	0	0	0	0	2	0	2	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	48	0	48	0	0	0	0	48	0	48	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	0	0	0	0	7	0	7	0	0	0	0
Retail - Qualifying Revolving	39	0	34	7	0	0	0	39	1	37	9	0	0	0
Retail - Other Retail	1	0	1	0	0	0	0	1	0	1	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	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	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total⁽⁴⁾														

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.

	IRB Approach													
	As of 31/03/2025						As of 30/06/2025							
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)														
JAPAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾	1,238	0	1,033	348	0	0	0	1,238	0	1,099	168	0	0	0
Institutions	0	0	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	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	19	0	19	2	0	0	0	19	0	19	1	0	0	0
Retail	14	1	14	1	0	0	0	15	1	15	1	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	0	0	0	15	1	15	1	0	0	0
Retail - Qualifying Revolving	1	0	1	0	0	0	0	1	0	1	0	0	0	0
Retail - Other Retail	4	0	4	1	0	0	0	4	0	4	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	0	4	0	4	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total⁽⁴⁾														

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.

	IRB Approach													
	As of 31/03/2025						As of 30/06/2025							
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)														
UNITED KINGDOM	5,642	0	5,620	812	0	0	0	4,818						

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	891	0	879	208	0	0	1,102	0	1,095	108	0	0	0	0	0
	Corporates	10,174	31	8,472	3,450	13	35	11,144	66	9,355	4,008	30	64	0	0	0
	Corporates - Of Which: Specialised Lending	467	0	354	115	0	0	1,374	23	1,405	559	7	29	0	0	0
	Corporates - Of Which: SME	144	0	302	109	0	0	424	0	351	176	1	5	0	0	0
	Retail	715	11	704	94	3	7	701	10	686	88	3	6	0	0	0
	Retail - Secured on real estate property	560	5	517	60	1	2	546	4	543	58	1	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	30	3	30	15	0	1	30	3	29	15	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	530	2	487	45	1	1	516	1	513	42	0	1	0	0	0
	Retail - Qualifying Revolving	122	0	115	2	2	0	12	0	11	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	530	6	299	52	2	5	304	6	291	48	3	5	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	2	45	19	1	1	69	2	42	22	1	2	0	0	0
	Equity	92	4	89	13	1	3	251	4	249	27	2	3	0	0	0
Collective Investments Undertakings (CIU)	42	0	41	79	0	0	0	0	41	79	0	0	0	0	0	
Other non-credit-obligation assets	11	0	11	0	0	0	4	0	4	0	0	0	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and PSLs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	492	0	492	269	0	0	612	0	611	218	0	0	0	0	0
	Corporates	7,452	108	5,246	3,178	18	85	5,004	138	6,491	1,420	34	94	0	0	0
	Corporates - Of Which: Specialised Lending	1,642	0	1,207	404	0	0	2,865	18	2,320	941	0	3	0	0	0
	Corporates - Of Which: SME	1,807	81	1,263	755	14	20	1,376	64	1,594	741	16	28	0	0	0
	Retail	1,323	68	1,134	391	5	27	1,284	73	1,275	379	5	28	0	0	0
	Retail - Secured on real estate property	48	1	47	6	0	0	47	0	46	5	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0	0	0	0
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,272	67	1,264	385	4	27	1,234	73	1,225	373	5	28	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,214	65	1,245	382	4	26	1,210	71	1,205	370	4	27	0	0	0
	Equity	17	3	17	3	1	1	17	2	17	3	1	1	0	0	0
Collective Investments Undertakings (CIU)	20	0	20	16	0	0	0	0	19	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and PSLs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,289	0	1,289	421	0	0	1,216	0	1,239	479	0	0	0	0	0
	Corporates	5,732	84	4,815	2,323	15	78	6,528	86	5,257	2,670	15	81	0	0	0
	Corporates - Of Which: Specialised Lending	1,011	0	1,011	48	0	0	1,011	0	452	138	0	0	0	0	0
	Corporates - Of Which: SME	2,820	19	1,823	993	14	19	2,382	21	2,198	1,023	19	19	0	0	0
	Retail	2,891	82	2,817	899	28	43	2,865	87	2,787	880	29	43	0	0	0
	Retail - Secured on real estate property	119	1	118	10	0	0	118	1	113	12	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	119	1	118	10	0	0	118	1	113	12	0	0	0	0	0
	Retail - Qualifying Revolving	8	0	7	1	0	0	8	0	7	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,796	82	2,696	888	27	43	2,796	86	2,682	868	28	43	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,783	82	2,675	895	27	43	2,712	86	2,619	865	28	43	0	0	0
	Equity	21	0	21	3	0	0	24	0	23	3	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and PSLs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	414	0	412	115	0	0	613	0	613	97	0	0	0	0	0
	Corporates	5,643	11	3,883	1,725	3	14	5,189	14	4,280	2,311	4	18	0	0	0
	Corporates - Of Which: Specialised Lending	1,177	0	772	337	3	0	1,412	11	1,148	294	3	9	0	0	0
	Corporates - Of Which: SME	105	1	67	71	0	0	1	0	1	167	1	0	0	0	0
	Retail	102	1	100	11	1	0	102	0	100	11	0	0	0	0	0
	Retail - Secured on real estate property	62	1	62	6	0	0	64	0	64	6	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	59	1	59	5	0	0	61	0	61	5	0	0	0	0	0
	Retail - Qualifying Revolving	6	0	5	1	0	0	6	0	6	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	35	0	34	5	0	0	33	0	32	4	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0	0	0	0
	Equity	32	0	31	4	0	0	31	0	30	4	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	16	0	16	9	0	0	15	0	15	9	0	0	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and PSLs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	700	0	713	337	0	0	1,442	0	1,386	83	0	0	0	0	0
	Corporates	5,322	13	3,885	999	0	12	6,740	37	4,130	1,309	0	12	0	0	0
	Corporates - Of Which: Specialised Lending	42	0	27	7	0	0	1,219	0	855	165	0	1	0	0	0
	Corporates - Of Which: SME	11	0	7	0	0	0	1	0	1	1	0	0	0	0	0
	Retail	589	11	579	72	4	8	595	12	585	75	4	8	0	0	0
	Retail - Secured on real estate property	506	5	500	57	2	0	513	6	506	63	2	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	8	0	8	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	498	5	492	55	2	0	505	6	498	60	2	4	0	0	0
	Retail - Qualifying Revolving	16	0	14	2	0	0	17	0	14	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	72	0	71	14	3	4	71	0	70	14	2	5	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	0	0	0	0	0	0
	Equity	64	0	62	12	2	4	66	6	65	12	1	4	0	0	0
Collective Investments Undertakings (CIU)	24	0	24	78	0	0	24	0	24	78	0	0	0	0	0	
Other non-credit-obligation assets	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	
IRB Total																

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and PSLs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 31/12/2024

(mln EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
														Risk weighted exposure amount			
[0 - 3M]		0	0	0	0	0	0	21	324	15	508	0	0				
[3M - 1Y]		131	124	0	0	111	20	15	323	2	190	0	0				
[1Y - 2Y]		55	44	0	0	55	0	7	233	38	1,043	0	0				
[2Y - 3Y]		11	1	11	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		622	605	40	0	580	40	0	0	28	569	0	0				
[5Y - 10Y]		396	328	82	0	294	85	0	0	10	81	0	0				
[10Y - more]		21	17	21	0	0	0	0	0	0	0	0	0				
Total		1,229	1,113	154	0	1,040	35	43	880	93	2,349	0	0			0	
[0 - 3M]		351	246	300	0	45	0	0	0	23	1,040	1,199	0				
[3M - 1Y]		366	139	232	0	49	30	0	50	0	0	0	0				
[1Y - 2Y]		374	356	133	0	241	0	0	0	0	0	75	0				
[2Y - 3Y]		230	127	1	0	205	24	0	0	0	0	0	0				
[3Y - 5Y]		529	376	249	0	257	34	0	0	0	0	0	0				
[5Y - 10Y]		1,613	1,198	239	0	1,245	127	94	612	15	185	0	0				
[10Y - more]		702	240	588	0	113	0	0	0	0	0	0	0				
Total		4,250	2,683	1,855	0	2,116	240	94	662	38	1,225	1,274	0			6	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		7	7	7	0	7	0	0	0	0	0	0	0				
[3Y - 5Y]		5	5	0	0	5	0	0	0	0	0	0	0				
[5Y - 10Y]		4	4	0	0	4	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		17	17	0	0	17	0	0	0	0	0	0	0			8	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			0	
[0 - 3M]		25	24	24	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		8	8	8	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		80	80	38	0	63	0	0	0	0	0	0	0				
[10Y - more]		6	6	6	0	6	0	0	0	0	0	0	0				
Total		119	119	49	0	69	0	0	0	0	0	0	0			0	
[0 - 3M]		0	0	0	0	0	0	2	87	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		14	14	3	0	11	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		14	14	3	0	11	0	2	87	0	0	0	0			0	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 31/12/2024

(mln EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount		Notional amount		Carrying amount		Notional amount		
		of which: Financial assets held for trading				of which: Financial assets designated at fair value through profit or loss				of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost						Nominal
[0 - 3M]		0	0	0	0	0	0	0	0	2	150	0	0	0	0	0	0	0
[3M - 1Y]		106	106	1	0	0	0	84	21	6	1,280	3	228	0	0	0	0	0
[1Y - 2Y]		20	20	0	0	0	0	0	0	3	314	27	428	0	0	0	0	0
[2Y - 3Y]		94	94	1	0	0	0	93	1	0	20	0	0	0	0	0	0	0
[3Y - 5Y]		37	37	0	0	0	0	28	0	48	717	19	579	0	0	0	0	0
[5Y - 10Y]		133	133	6	0	0	0	113	33	875	6,681	21	619	0	0	0	0	0
[10Y+ more]		31	31	0	0	0	0	0	0	0	2,813	0	112	0	0	0	0	0
Total		441	428	48	0	0	0	320	74	1,495	11,978	99	2,965	0	0	0	0	0
[0 - 3M]	Finland	110,726	110,623	73	0	0	0	562	107,266	5	943	298	12,031	1,114	0	0	0	0
[3M - 1Y]		3,919	2,483	521	0	0	0	342	2,081	0	2,774	48	2,908	1,685	0	0	0	0
[1Y - 2Y]		2,409	584	154	0	0	0	1,528	62	0	955	64	184	0	0	0	0	0
[2Y - 3Y]		3,805	403	3,518	0	0	0	1,368	1,850	18	10	201	279	0	0	0	0	0
[3Y - 5Y]		10,687	9,593	1,996	0	0	0	1,966	2,994	6	248	22	142	0	0	0	0	0
[5Y - 10Y]		16,681	17,529	3,976	0	0	0	3,976	13,561	452	2,345	260	2,106	168	0	0	0	0
[10Y+ more]		39,533	37,783	4,083	0	0	0	1,173	33,833	37	400	66	506	1,671	0	0	0	0
Total		188,911	183,793	8,098	0	0	0	10,597	165,841	792	3,287	299	19,239	2,241	0	0	0	3,438
[0 - 3M]	France	469	80	277	0	0	0	75	389	5	228	5	309	0	0	0	0	0
[3M - 1Y]		615	120	495	0	0	0	465	137	83	14	428	78	1,177	0	0	0	0
[1Y - 2Y]		518	191	312	0	0	0	134	312	4	176	3	96	0	0	0	0	0
[2Y - 3Y]		760	360	400	0	0	0	264	400	15	158	20	409	0	0	0	0	0
[3Y - 5Y]		1,459	514	895	0	0	0	562	895	132	1,442	189	2,156	0	0	0	0	0
[5Y - 10Y]		86	16	69	0	0	0	16	69	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4,194	1,568	2,807	0	0	0	1,195	189	176	2,789	321	5,327	250	0	0	0	7
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	5
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	0	0	0	4	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Ireland	52	50	0	0	0	0	52	0	7	480	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		67	67	0	0	0	0	67	0	29	38	0	29	0	0	0	0	0
[5Y - 10Y]		94	94	0	0	0	0	93	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		237	237	0	0	0	0	237	7	518	7	0	0	0	0	0	0	0
[0 - 3M]	Italy	74	41	1	0	0	0	41	33	13	0	14	193	0	0	0	0	0
[3M - 1Y]		41	38	29	0	0	0	5	0	0	0	8	1	0	0	0	0	0
[1Y - 2Y]		855	702	149	0	0	0	449	124	0	0	3	80	0	0	0	0	0
[2Y - 3Y]		942	941	1	0	0	0	37	904	0	0	6	136	0	0	0	0	0
[3Y - 5Y]		584	411	206	0	0	0	313	65	14	150	34	490	0	0	0	0	0
[5Y - 10Y]		1,330	968	368	0	0	0	260	711	8	392	292	4,077	0	0	0	0	0
[10Y+ more]		1,661	1,548	167	0	0	0	1,494	3	225	1	50	0	0	0	0	0	0
Total		5,297	4,652	864	0	0	0	1,086	3,140	40	771	328	5,026	0	0	0	0	239

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2025

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount							
[0 - 3M]		78	71	0	0	0	17	21	0	280	0	0	0	0	0	0	0	
[3M - 1Y]		20	20	0	0	0	0	20	20	845	5	0	384	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	5	0	15	338	1	0	120	0	0	0	0	
[2Y - 3Y]		87	87	0	0	0	87	0	0	183	2	0	110	0	0	0	0	
[3Y - 5Y]		75	70	0	0	0	45	0	68	1,206	18	0	681	0	0	0	0	
[5Y - 10Y]		232	221	0	0	0	218	3	218	7,346	37	0	786	0	0	0	0	
[10Y - more]		37	37	0	0	0	0	0	0	2,020	30	0	105	0	0	0	0	
Total		535	484	49	0	412	74	21	1,779	13,007	94	2,316	0	0	0	0	0	
[0 - 3M]	Finland	110,220	108,963	1,428	0	3	108,770	439	3	9,163	3	657	1,612	0	0	0	0	
[3M - 1Y]		5,246	4,276	1,226	0	277	3,836	247	4,269	4	224	1,558	0	0	0	0	0	
[1Y - 2Y]		2,294	2,088	0	485	1,432	74	650	57	322	292	0	0	0	0	0		
[2Y - 3Y]		6,405	5,733	1,234	0	2,451	2,741	4	2,741	0	217	42	255	0	0	0	0	
[3Y - 5Y]		7,315	6,372	2,063	0	1,186	4,588	10	278	38	115	115	0	0	0	0	0	
[5Y - 10Y]		19,330	18,104	1,557	0	4,096	13,711	389	1,893	13,711	270	2,390	113	0	0	0	0	
[10Y - more]		39,306	37,324	4,088	0	1,342	33,335	26	393	69	459	934	1	0	0	0	0	
Total		190,067	182,863	12,023	0	9,851	168,225	1,090	14,896	4,021	4,303	6,870	2	0	0	0	3,493	
[0 - 3M]	Germany	532	561	594	0	33	561	51	1	256	51	974	1	0	0	0	0	
[3M - 1Y]		193	33	180	0	10	180	23	69	1,794	3	343	1,925	0	0	0	0	
[1Y - 2Y]		1,237	586	980	0	586	208	69	1,099	69	162	60	87	0	0	0	0	
[2Y - 3Y]		196	138	97	0	109	30	18	329	3	87	0	0	0	0	0	0	
[3Y - 5Y]		1,274	832	835	0	350	108	30	431	15	319	1	0	0	0	0	0	
[5Y - 10Y]		1,260	744	495	0	734	31	195	3,182	187	1,948	4	0	0	0	0	0	
[10Y - more]		237	8	229	0	7	1	0	0	0	0	0	0	0	0	0	0	
Total		5,030	2,903	3,569	0	1,202	257	381	6,890	200	3,833	1,930	0	0	0	0	25	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		10	10	0	0	4	4	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		48	48	0	0	0	48	38	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		39	39	0	0	0	39	19	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		111	111	0	0	0	111	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		203	203	0	0	0	165	38	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	121	52	107	0	0	14	0	0	1	59	0	0	0	0	0	0	
[3M - 1Y]		319	219	276	0	20	20	8	0	11	80	0	0	0	0	0	0	
[1Y - 2Y]		604	513	286	0	216	80	7	216	4	5	129	0	0	0	0	0	
[2Y - 3Y]		1,383	1,270	133	0	340	930	0	930	0	0	0	0	0	0	0	0	
[3Y - 5Y]		1,283	790	412	0	699	72	13	218	64	878	0	0	0	0	0	0	
[5Y - 10Y]		1,436	1,412	188	0	795	703	188	4	164	2,168	1	0	0	0	0	0	
[10Y - more]		1,968	1,491	478	0	1,456	33	0	7	0	165	0	0	0	0	0	0	
Total		7,264	5,752	1,875	0	2,103	3,286	27	1,430	231	3,880	1	0	0	0	0	233	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		32	32	0	0	0	0	31	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		46	46	0	0	0	0	46	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		78	78	0	0	0	0	77	0	0	0	0	0	0	0	0	0
[0 - 3M]	Australia	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		358	298	0	0	0	0	298	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		344	344	0	0	0	0	321	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
Total		676	676	0	0	0	0	647	13	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		358	298	0	0	0	0	298	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		344	344	0	0	0	0	321	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
Total		676	676	0	0	0	0	647	13	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	0	0	9	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		46	46	0	0	0	0	38	0	0	33	2	157	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		78	78	0	0	0	0	65	13	0	0	0	0	0	0	0	0
[2Y - 3Y]		303	303	0	0	0	0	303	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,176	1,176	0	0	0	0	1,176	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		51	51	0	0	0	0	5	46	0	0	0	0	0	0	0	0
[10Y - more]		773	773	0	0	0	0	334	0	0	0	0	0	0	0	0	0
Total		2,380	2,380	0	0	0	0	1,548	393	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	1,303	1,033	0	0	0	0	815	0	2,454	2	23	0	0	0	0	0
[3M - 1Y]		622	622	0	0	0	0	491	131	2,432	14	188	0	0	0	0	0
[1Y - 2Y]		5,220	5,171	1,068	0	0	3,871	57	279	4,947	33	496	0	0	0	0	0
[2Y - 3Y]		4,478	4,375	13	0	0	4,375	90	252	5,174	21	871	0	0	0	0	0
[3Y - 5Y]		6,293	6,167	1,538	0	0	4,615	88	286	4,921	115	1,308	0	0	0	0	0
[5Y - 10Y]		5,334	4,932	1,768	0	0	2,862	562	688	5,207	588	7,238	33	0	0	0	0
[10Y - more]		1,958	623	1,013	0	0	45	0	1,349	4,812	1,349	10,955	0	0	0	0	0
Total		24,126	22,278	5,883	0	0	15,825	2,304	2,947	29,940	2,123	21,100	31	0	0	0	0
[0 - 3M]	China	1,017	507	1,016	0	0	0	0	0	138	0	0	0	0	0	0	0
[3M - 1Y]		1,049	1,049	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		66	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,137	1,628	2,039	0	0	66	33	8	138	0	450	0	0	0	0	0
[0 - 3M]	Switzerland	163	163	0	0	0	0	163	142	7,976	24	1,796	0	0	0	0	0
[3M - 1Y]		412	412	0	0	0	0	412	91	2,550	4	286	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		251	251	0	0	0	0	251	0	0	0	0	0	0	0	0	0
[10Y - more]		189	189	0	0	0	0	189	0	0	0	0	0	0	0	0	0
Total		1,017	1,017	0	0	0	0	1,017	233	10,526	28	2,094	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	13	13	0	0	0	0	13	0	59	0	0	0	0	0	0	0
[3M - 1Y]		36	36	0	0	0	0	5	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		47	47	0	0	0	0	9	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		214	214	0	0	0	0	23	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		136	136	0	0	0	0	10	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		510	510	451	0	0	49	10	0	99	0	21	0	0	0	0	0

2025 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4	4	4	4	0	0	4	4	4	4	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	4	4	4	4	0		4	4	4	4	0		0
Loans and advances (including at amortised cost and fair value)	11,139	7,645	2,383	2,245	5,993	3,741	10,880	7,260	2,333	2,171	6,000	3,748	
Central banks	4	4	4	4	0	0	4	4	4	4	0	0	0
General governments	5	3	3	3	0	0	9	3	2	2	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	62	45	33	31	9	5	57	45	31	30	6	5	
Non-financial corporations	5,567	3,935	1,453	1,385	2,406	1,533	5,232	3,490	1,374	1,286	2,420	1,535	
of which: small and medium-sized enterprises	1,972	1,362	437	412	1,070		2,026	1,365	446	416	1,169		
Households	5,502	3,658	890	823	3,578	2,203	5,578	3,719	921	848	3,574	2,208	
DEBT INSTRUMENTS other than HFT	11,142	7,648	2,386	2,248	5,993		10,885	7,264	2,337	2,175	6,000		
Loan commitments given	84	70	3	2	31	28	76	43	4	3	34	14	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice ⁽³⁾	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4	4	4	4	0	0	4	4	4	4	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		1	1	1	1	0	
Non-financial corporations	4	4	4	4	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	11,124	7,449	2,419	2,256	6,051	3,847	11,808	7,856	2,535	2,363	6,238	3,907
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	7	5	3	3	0	0	7	5	3	3	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	51	32	31	6	5	67	46	31	30	12	5
Non-financial corporations	5,359	3,564	1,409	1,322	2,449	1,606	5,847	3,867	1,482	1,385	2,582	1,652
of which: small and medium-sized enterprises	2,093	1,418	475	440	1,160		2,255	1,496	499	461	1,307	
Households	5,689	3,824	971	896	3,597	2,235	5,883	3,935	1,014	940	3,644	2,249
DEBT INSTRUMENTS other than HFT	11,128	7,453	2,423	2,261	6,051		11,813	7,861	2,539	2,368	6,238	
Loan commitments given	83	53	13	12	28	16	175	94	8	5	29	19
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Groupe BPCE

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	5,463	360	360	5,463	330	0	5,443	376	376	5,443	341	0	5,836	402	402	5,836	356	0	5,945	436	436	5,945	366	0
B Mining and quarrying	2,966	271	271	2,966	121	0	2,991	252	252	2,991	115	0	2,939	225	225	2,939	91	0	2,499	220	220	2,499	85	0
C Manufacturing	20,791	1,753	1,753	20,791	935	0	21,120	1,871	1,870	21,120	990	0	22,728	1,944	1,944	22,728	1,024	0	22,404	1,919	1,919	22,404	1,029	0
D Electricity, gas, steam and air conditioning supply	12,214	297	297	12,214	127	0	12,912	319	318	12,912	127	0	13,441	311	311	13,441	129	0	14,077	399	399	14,077	137	0
E Water supply	1,950	67	67	1,950	41	0	1,985	65	65	1,985	41	0	2,281	69	69	2,279	40	0	2,310	72	72	2,308	48	0
F Construction	17,376	1,747	1,747	17,374	1,043	0	16,899	1,756	1,753	16,897	1,034	0	17,660	1,846	1,846	17,658	1,070	0	17,482	1,810	1,810	17,480	1,073	0
G Wholesale and retail trade	35,346	1,966	1,966	34,619	1,330	0	37,256	1,998	1,996	36,201	1,352	0	38,045	2,056	2,055	37,091	1,404	0	37,345	2,110	2,110	36,168	1,466	0
H Transport and storage	8,167	490	490	8,165	252	0	8,096	483	482	8,094	252	0	10,110	525	524	10,107	266	0	10,412	544	543	10,409	287	0
I Accommodation and food service activities	11,299	1,006	1,006	11,299	676	0	11,174	1,050	1,050	11,174	663	0	11,476	1,070	1,070	11,476	664	0	11,587	1,106	1,106	11,587	678	0
J Information and communication	8,560	444	444	8,560	276	0	9,243	353	353	8,822	203	0	9,749	345	345	9,317	185	0	9,841	443	443	9,591	197	0
K Financial and insurance activities	34,944	999	999	34,817	853	0	35,616	1,034	1,034	35,307	839	0	34,407	1,049	1,049	34,077	800	0	32,795	1,028	1,028	32,463	774	0
L Real estate activities	128,921	3,557	3,557	128,757	2,637	0	130,008	3,928	3,927	129,850	2,670	0	130,567	4,131	4,131	130,410	2,743	0	131,258	4,412	4,412	131,093	2,740	0
M Professional, scientific and technical activities	21,489	1,093	1,093	21,371	667	0	21,885	1,137	1,135	21,757	679	0	22,714	1,145	1,145	22,603	699	0	23,063	1,151	1,151	22,921	741	0
N Administrative and support service activities	12,806	472	471	12,803	263	0	13,468	528	527	13,465	265	0	14,171	564	562	14,168	280	0	14,505	639	639	14,502	344	0
O Public administration and defence, compulsory social security	212	7	7	212	2	0	245	0	0	245	1	0	417	1	1	417	3	0	406	0	0	406	3	0
P Education	1,746	80	80	1,745	41	0	1,753	80	80	1,752	39	0	1,858	80	80	1,857	44	0	1,864	85	85	1,863	44	0
Q Human health services and social work activities	9,036	1,122	1,122	8,976	163	0	9,045	237	237	8,988	187	0	9,368	264	264	9,311	186	0	9,465	306	306	9,361	197	0
R Arts, entertainment and recreation	1,858	104	104	1,858	64	0	1,936	105	105	1,936	62	0	2,045	117	117	2,045	63	0	2,029	114	114	2,029	64	0
S Other services	2,912	251	251	2,790	559	0	3,509	254	254	3,367	490	0	3,458	313	313	3,313	459	0	3,207	296	296	3,053	483	0
Loans and advances	338,084	16,088	16,087	336,739	10,380	0	344,582	15,827	15,811	342,308	10,350	0	353,270	16,407	16,400	351,070	10,516	0	352,596	17,091	17,080	350,159	10,794	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)