2025 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2025 EU-wide Stress Test: Summary

Groupe BPCE

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
RowNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	7,379		8,353	8,387	8,517	3,915	4,981	6,505
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,671		2,036	2,036	2,036	-2,282	1,673	1,731
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,939		-646	-1,275	-1,661	-4,393	-3,832	-5,172
4	**Profit or (-) loss for the year**	**3,606**		**3,980**	**3,225**	**2,689**	**-8,466**	**-574**	**-493**
5	Coverage ratio: non-performing exposure (%)	43.16%		38.59%	34.80%	32.45%	38.72%	34.12%	32.26%
6	Common Equity Tier 1 capital	73,847	74,057	76,257	76,444	75,362	57,354	54,955	51,627
7	Total Risk exposure amount (all transitional adjustments included)	456,591	441,347	445,540	445,046	466,301	457,373	465,812	472,945
8	**Common Equity Tier 1 ratio, %**	**16.17%**	**16.78%**	**17.12%**	**17.18%**	**16.16%**	**12.54%**	**11.80%**	**10.92%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**16.17%**	**15.17%**	**15.69%**	**15.63%**	**15.34%**	**11.46%**	**10.80%**	**9.94%**
10	Tier 1 capital	73,847	74,057	76,257	76,444	75,362	57,354	54,955	51,627
11	Total leverage ratio exposures	1,435,845		1,435,845	1,435,845	1,435,845	1,435,845	1,435,845	1,435,845
12	**Leverage ratio, %**	**5.14%**	**5.16%**	**5.31%**	**5.32%**	**5.25%**	**3.99%**	**3.83%**	**3.60%**
13	**Fully loaded leverage ratio, %**	**5.14%**	**5.16%**	**5.31%**	**5.32%**	**5.25%**	**3.99%**	**3.83%**	**3.60%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Groupe BPCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	6,407	0	218	0	15	0	39	0	177	17	0	0	1	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			34,152	20			7,682	0	10,029	187	43	4	8	29	67.20%
6		Corporates	71,340	2,632	148,003	3,595	38,378	2,774	68,093	14	163,183	25,227	5,887	317	1,220	3,037	51.59%
7		Corporates - Of Which: Specialised Lending	23,457	651	4,790	64	9,637	758	1,422	1	23,851	1,479	715	37	121	257	35.89%
8		Corporates - Of Which: SME general corporates	18,409	840	29,234	1,212	10,160	1,121	15,192	0	35,071	12,435	2,045	96	597	1,021	49.91%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
10		Retail	498,652	10,623			67,066	6,300			414,051	77,691	10,606	384	1,801	4,078	38.45%
11		Retail - Secured by residential estate property	353,260	3,580			32,602	1,420			296,824	56,435	3,581	84	789	683	19.07%
12		Retail - Qualifying Revolving	26,066	502			4,018	406			20,751	943	501	74	48	290	57.93%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	119,327	6,541			30,446	4,473			96,475	20,313	6,524	226	964	3,105	47.59%
15		Retail - Other Retail - Of Which: SME	51,271	4,350			16,287	2,468			36,432	12,572	4,344	124	696	2,048	47.15%
16		Retail - Other Retail - Of Which: non-SME	68,056	2,191			14,158	2,005			60,043	7,740	2,180	101	268	1,057	48.46%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	576,399	13,255	182,372	3,616	105,459	9,074	75,814	14	587,440	103,121	16,535	704	3,030	7,144	43.20%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
22	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	66	0	0	0	39	0	49	17	0	0	1	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			9,209	1			2,209	0	3,280	59	23	1	0	23	100.00%
27		Corporates	45,487	1,890	82,453	2,743	27,065	1,967	44,742	13	96,216	21,877	4,624	212	1,143	2,485	53.73%
28		Corporates - Of Which: Specialised Lending	4,676	136	756	0	2,148	182	177	0	4,699	324	136	6	95	40	29.07%
29		Corporates - Of Which: SME general corporates	17,920	830	28,816	1,200	9,893	1,111	14,885	0	34,220	12,379	2,023	92	596	1,009	49.85%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	494,823	10,574			66,665	6,276			410,859	77,111	10,556	382	1,794	4,056	38.43%
32		Retail - Secured by residential estate property	350,511	3,556			32,355	1,410			294,517	55,993	3,557	84	784	677	19.04%
33		Retail - Qualifying Revolving	25,960	501			4,007	405			20,701	938	500	74	48	290	57.91%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	118,352	6,517			30,303	4,461			95,641	20,180	6,499	225	962	3,090	47.54%
36		Retail - Other Retail - Of Which: SME	51,189	4,347			16,249	2,466			36,383	12,545	4,340	124	695	2,046	47.13%
37		Retail - Other Retail - Of Which: non-SME	67,163	2,170			14,054	1,995			59,258	7,635	2,159	101	267	1,044	48.35%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	540,310	12,463	91,729	2,744	93,730	8,243	46,990	14	510,405	99,064	15,204	595	2,939	6,564	43.17%

RowNum		(mln EUR, %)	Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
43	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			3,985	14			558	0	2,441	36	14	0	0	0	0.00%
48		Corporates	8,234	353	16,666	121	2,948	393	6,320	0	17,788	828	473	29	23	127	26.96%
49		Corporates - Of Which: Specialised Lending	6,881	353	574	6	2,345	393	189	0	6,161	345	358	11	4	110	30.82%
50		Corporates - Of Which: SME general corporates	28	0	0	1	19	0	0	0	28	0	1	0	0	1	39.86%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	322	1			27	1			277	42	1	0	0	0	12.50%
53		Retail - Secured by residential estate property	279	1			19	0			242	37	1	0	0	0	5.04%
54		Retail - Qualifying Revolving	6	0			1	0			3	0	0	0	0	0	100.00%
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	37	0			7	0			32	5	0	0	0	0	53.85%
57		Retail - Other Retail - Of Which: SME	1	0			1	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	36	0			6	0			32	4	0	0	0	0	53.85%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	8,556	354	20,651	135	2,975	393	6,878	0	20,506	906	488	29	23	128	26.14%

RowNum		(mln EUR, %)	Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			5,003	0			750	0	395	3	0	0	0	0	-
69		Corporates	1,987	1	6,980	1	742	2	2,413	0	6,227	610	3	7	1	0	14.89%
70		Corporates - Of Which: Specialised Lending	1,353	0	231	0	477	0	68	0	1,245	41	0	2	1	0	-
71		Corporates - Of Which: SME general corporates	114	0	44	0	49	0	11	0	155	3	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	383	5			40	4			317	60	5	0	1	2	41.04%
74		Retail - Secured by residential estate property	300	4			28	2			246	54	4	0	1	1	37.22%
75		Retail - Qualifying Revolving	8	0			1	0			3	0	0	0	0	0	75.00%
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	75	2			11	1			68	6	2	0	0	1	49.03%
78		Retail - Other Retail - Of Which: SME	10	0			6	0			9	0	0	0	0	0	30.00%
79		Retail - Other Retail - Of Which: non-SME	65	1			6	1			59	6	1	0	0	1	50.34%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	2,370	6	11,983	1	783	5	3,163	0	6,939	673	8	8	2	3	30.90%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	45	0	0	0	2	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			1,109	0			117	0	135	1	0	0	0	0	-
90		Corporates	2,142	47	7,363	7	1,476	21	2,742	0	6,414	343	58	17	13	54	91.91%
91		Corporates - Of Which: Specialised Lending	1,531	22	81	0	932	7	20	0	1,470	77	22	4	6	19	86.33%
92		Corporates - Of Which: SME	150	0	12	0	79	0	9	0	160	2	0	1	0	0	100.00%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	680	9			84	3			572	101	9	0	2	5	52.27%
95		Retail - Secured by residential estate property	399	3			41	1			337	61	3	0	1	1	19.27%
96		Retail - Qualifying Revolving	13	0			2	0			9	1	0	0	0	0	55.56%
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	268	6			41	2			227	38	6	0	1	4	68.97%
99		Retail - Other Retail - Of Which: SME	40	2			20	1			23	15	2	0	1	1	78.19%
100		Retail - Other Retail - Of Which: non-SME	227	4			21	2			204	23	4	0	0	3	64.69%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**2,866**	**56**	**8,472**	**7**	**1,562**	**24**	**2,858**	**0**	7,122	445	67	17	15	58	86.60%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	JAPAN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			1,075	0			135	0	45	0	0	0	0	0	-
111		Corporates	381	0	847	0	285	0	220	0	824	28	0	1	1	0	-
112		Corporates - Of Which: Specialised Lending	26	0	295	0	7	0	102	0	290	28	0	1	1	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	18	0			1	0			14	3	0	0	0	0	100.00%
116		Retail - Secured by residential estate property	14	0			1	0			12	2	0	0	0	0	-
117		Retail - Qualifying Revolving	1	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	3	0			0	0			2	1	0	0	0	0	100.00%
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	3	0			0	0			2	1	0	0	0	0	100.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**399**	**0**	**1,921**	**0**	**286**	**0**	**354**	**0**	883	31	0	1	1	0	100.00%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			546	0			87	0	88	0	0	0	0	0	-
132		Corporates	203	0	4,186	14	87	0	1,113	0	3,695	28	14	2	1	10	76.27%
133		Corporates - Of Which: Specialised Lending	26	0	1,344	0	7	0	301	0	1,348	22	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	559	12			62	5			455	97	12	0	1	6	50.54%
137		Retail - Secured by residential estate property	481	6			48	3			396	85	6	0	1	2	32.59%
138		Retail - Qualifying Revolving	14	0			2	0			7	1	0	0	0	0	65.00%
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	64	6			12	2			52	12	6	0	0	4	70.11%
141		Retail - Other Retail - Of Which: SME	4	0			1	0			2	2	0	0	0	0	46.67%
142		Retail - Other Retail - Of Which: non-SME	60	5			11	2			50	10	5	0	0	4	70.75%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**762**	**12**	**4,732**	**14**	**149**	**5**	**1,200**	**0**	4,238	125	26	2	2	17	64.15%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			428	0			199	0	5	0	0	0	0	0	-
153		Corporates	2,458	21	2,164	54	1,194	39	1,445	0	3,786	257	75	13	9	44	58.95%
154		Corporates - Of Which: Specialised Lending	2,095	18	25	0	781	36	5	0	1,680	91	18	2	0	0	2.34%
155		Corporates - Of Which: SME general corporates	24	1	158	3	21	2	128	0	172	10	4	1	0	2	48.47%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	63	4			9	2			50	11	4	0	0	2	46.23%
158		Retail - Secured by residential estate property	44	1			6	1			35	9	1	0	0	0	5.94%
159		Retail - Qualifying Revolving	4	0			0	0			1	0	0	0	0	0	83.33%
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	16	3			3	1			14	1	3	0	0	2	58.36%
162		Retail - Other Retail - Of Which: SME	1	1			0	0			0	0	1	0	0	0	81.82%
163		Retail - Other Retail - Of Which: non-SME	15	3			3	1			14	1	3	0	0	1	53.44%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		**TOTAL**	**2,521**	**25**	**2,592**	**54**	**1,202**	**41**	**1,644**	**0**	3,841	267	79	13	9	46	58.27%

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			722	0			205	0	60	27	0	0	0	0	-
174		Corporates	1,529	12	1,882	4	826	4	968	0	2,779	187	15	6	4	8	51.22%
175		Corporates - Of Which: Specialised Lending	1,046	11	18	0	490	3	10	0	979	31	11	2	1	6	56.20%
176		Corporates - Of Which: SME general corporates	28	0	115	3	23	0	99	0	136	6	3	1	0	1	30.37%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	96	1			10	1			78	14	1	0	0	0	22.66%
179		Retail - Secured by residential estate property	56	1			4	0			47	9	1	0	0	0	13.41%
180		Retail - Qualifying Revolving	5	0			1	0			2	0	0	0	0	0	71.43%
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	34	0			5	0			29	5	0	0	0	0	33.33%
183		Retail - Other Retail - Of Which: SME	2	0			1	0			1	1	0	0	0	0	22.22%
184		Retail - Other Retail - Of Which: non-SME	32	0			4	0			28	4	0	0	0	0	42.86%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		**TOTAL**	**1,625**	**13**	**2,604**	**4**	**836**	**4**	**1,174**	**0**	2,917	228	16	6	4	8	49.00%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	177	17	0	0	0	0	0.03%	177	17	0	0	0	0	0.03%	177	17	0	0	0	0	0.03%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	9,623	581	54	3	4	47	87.44%	9,432	757	70	3	5	52	74.34%	9,262	908	89	3	6	58	64.85%
6		Corporates	157,324	29,027	7,946	230	1,263	3,580	45.05%	152,023	32,128	10,147	216	1,305	4,116	40.57%	147,245	34,684	12,367	209	1,423	4,651	37.61%
7		Corporates - Of Which: Specialised Lending	20,803	4,252	989	15	182	349	35.24%	19,611	5,123	1,310	13	227	423	32.32%	18,681	5,717	1,646	13	233	499	30.32%
8		Corporates - Of Which: SME general corporates	35,398	11,349	2,804	82	579	1,204	42.95%	34,510	11,492	3,549	78	556	1,379	38.86%	33,554	11,708	4,289	76	583	1,551	36.16%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
10		Retail	408,967	79,127	14,253	182	1,372	4,646	32.60%	405,309	79,573	17,465	159	1,101	5,114	29.28%	406,818	75,306	20,223	160	911	5,485	27.12%
11	Groupe BPCE	Retail - Secured by residential estate property	292,523	58,839	5,478	39	635	833	15.21%	290,121	59,532	7,186	34	515	955	13.29%	291,488	56,647	8,705	35	424	1,052	12.09%
12		Retail - Qualifying Revolving	20,351	1,216	629	18	29	322	51.18%	20,006	1,428	761	17	31	353	46.34%	19,791	1,509	895	17	33	382	42.70%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	96,093	19,073	8,146	125	708	3,491	42.86%	95,182	18,612	9,518	108	555	3,806	39.99%	95,539	17,150	10,622	109	454	4,050	38.13%
15		Retail - Other Retail - Of Which: SME	35,889	11,921	5,538	78	558	2,325	41.98%	36,259	10,556	6,532	68	426	2,548	39.00%	37,064	8,972	7,311	69	327	2,718	37.17%
16		Retail - Other Retail - Of Which: non-SME	60,204	7,152	2,608	47	150	1,166	44.73%	58,923	8,056	2,985	40	128	1,258	42.14%	58,475	8,178	3,311	40	127	1,333	40.25%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	576,092	108,752	22,253	415	2,638	8,273	37.18%	566,941	112,474	27,682	378	2,412	9,282	33.53%	563,502	110,915	32,679	373	2,339	10,194	31.19%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	49	17	0	0	0	0	0.03%	49	17	0	0	0	0	0.03%	49	17	0	0	0	0	0.03%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	3,097	239	26	1	0	24	92.17%	3,076	256	30	1	0	25	81.41%	3,062	265	35	1	0	25	71.97%
27		Corporates	94,843	21,651	6,224	170	1,022	2,895	46.51%	92,055	22,847	7,815	163	1,001	3,283	42.01%	89,275	24,020	9,423	158	1,091	3,666	38.91%
28		Corporates - Of Which: Specialised Lending	4,039	913	207	3	51	71	34.08%	3,836	1,039	285	2	51	90	31.58%	3,662	1,134	365	2	52	108	29.50%
29		Corporates - Of Which: SME general corporates	34,592	11,261	2,770	78	577	1,188	42.90%	33,753	11,368	3,502	75	552	1,359	38.80%	32,834	11,561	4,228	73	578	1,527	36.10%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	405,820	78,521	14,186	181	1,365	4,622	32.58%	402,199	78,946	17,382	158	1,095	5,088	29.27%	403,704	74,698	20,125	159	905	5,457	27.12%
32	FRANCE	Retail - Secured by residential estate property	290,249	58,376	5,442	39	630	826	15.18%	287,869	59,058	7,139	34	511	947	13.26%	289,228	56,191	8,648	34	420	1,043	12.06%
33		Retail - Qualifying Revolving	20,302	1,211	627	18	29	321	51.16%	19,957	1,423	759	17	31	352	46.33%	19,743	1,503	894	17	33	381	42.69%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	95,269	18,935	8,117	125	706	3,475	42.82%	94,372	18,465	9,483	107	553	3,789	39.95%	94,733	17,004	10,584	109	452	4,033	38.10%
36		Retail - Other Retail - Of Which: SME	35,842	11,894	5,533	78	557	2,322	41.97%	36,212	10,531	6,525	68	425	2,544	39.00%	37,016	8,950	7,302	69	326	2,714	37.16%
37		Retail - Other Retail - Of Which: non-SME	59,427	7,042	2,584	46	149	1,153	44.64%	58,160	7,934	2,958	40	127	1,245	42.07%	57,717	8,054	3,281	39	126	1,319	40.19%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	503,809	100,428	20,435	352	2,388	7,541	36.90%	497,379	102,066	25,227	321	2,096	8,395	33.28%	496,090	98,999	29,583	318	1,997	9,149	30.93%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	2,337	139	15	0	0	14	92.03%	2,268	205	19	0	0	14	76.77%	2,207	261	23	0	0	14	63.12%
48		Corporates	16,665	1,801	623	14	58	181	29.11%	15,993	2,308	788	13	64	224	28.38%	15,490	2,651	948	12	69	263	27.77%
49		Corporates - Of Which: Specialised Lending	5,493	936	435	4	26	144	33.17%	5,140	1,203	521	3	30	163	31.26%	4,884	1,376	604	3	32	180	29.76%
50		Corporates - Of Which: SME general corporates	24	3	2	0	0	1	34.28%	22	5	3	0	1	1	34.69%	22	5	4	0	0	1	35.09%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	272	45	2	0	0	0	12.86%	268	49	3	0	0	0	12.58%	267	49	4	0	0	1	12.26%
53	UNITED STATES	Retail - Secured by residential estate property	238	40	2	0	0	0	7.41%	234	43	3	0	0	0	8.24%	234	43	3	0	0	0	8.59%
54		Retail - Qualifying Revolving	3	0	0	0	0	0	79.05%	3	0	0	0	0	0	67.09%	3	0	0	0	0	0	59.22%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	32	5	0	0	0	0	30.93%	31	6	1	0	0	0	25.99%	30	6	1	0	0	0	23.94%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.34%	1	0	0	0	0	0	18.87%	1	0	0	0	0	0	18.44%
58		Retail - Other Retail - Of Which: non-SME	31	5	0	0	0	0	32.36%	30	5	0	0	0	0	27.01%	30	6	1	0	0	0	24.71%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	19,274	1,986	640	14	59	196	30.56%	18,528	2,562	810	13	65	238	29.43%	17,964	2,961	975	12	69	278	28.54%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	382	16	0	0	0	0	25.27%	369	29	1	0	0	0	24.41%	357	40	1	0	0	0	23.62%
69		Corporates	5,875	942	23	4	13	5	23.11%	5,624	1,100	115	3	21	17	14.78%	5,427	1,227	186	3	26	28	15.18%
70		Corporates - Of Which: Specialised Lending	1,141	141	4	1	7	1	17.50%	1,072	202	13	1	11	3	19.83%	1,019	243	24	0	14	5	20.62%
71		Corporates - Of Which: SME general corporates	143	15	0	0	0	0	22.46%	134	23	1	0	0	0	13.43%	126	30	3	0	0	0	13.25%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	315	60	7	0	1	2	35.48%	314	60	8	0	1	3	32.09%	316	57	10	0	1	3	29.71%
74	UNITED KINGDOM	Retail - Secured by residential estate property	246	53	5	0	1	2	30.85%	246	52	6	0	0	2	27.17%	248	48	7	0	0	2	24.68%
75		Retail - Qualifying Revolving	2	0	0	0	0	0	62.48%	2	0	0	0	0	0	54.52%	2	0	0	0	0	0	48.97%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	67	7	2	0	0	1	47.05%	66	8	2	0	0	1	45.14%	65	8	2	0	0	1	43.40%
78		Retail - Other Retail - Of Which: SME	8	1	0	0	0	0	39.30%	8	1	0	0	0	0	41.24%	8	1	1	0	0	0	41.88%
79		Retail - Other Retail - Of Which: non-SME	58	6	2	0	0	1	48.44%	57	7	2	0	0	1	46.26%	57	7	2	0	0	1	43.96%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	6,571	1,018	30	4	13	8	25.93%	6,306	1,189	124	4	22	20	15.98%	6,100	1,323	197	4	27	31	15.94%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	127	8	0	0	0	0	37.33%	122	14	0	0	0	0	30.05%	117	18	0	0	0	0	30.41%
90		Corporates	5,546	1,138	133	8	35	70	52.35%	5,321	1,278	217	7	35	87	40.19%	5,127	1,384	305	7	40	106	34.59%
91		Corporates - Of Which: Specialised Lending	956	553	60	1	18	26	42.77%	907	563	99	1	17	32	32.28%	868	562	138	1	18	39	27.97%
92		Corporates - Of Which: SME	149	12	2	0	0	1	35.21%	138	20	4	0	1	1	28.06%	130	26	7	0	1	2	25.59%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	563	105	14	0	2	5	39.17%	557	108	17	0	2	6	33.66%	557	104	21	0	2	6	30.44%
95		Retail - Secured by residential estate property	333	63	6	0	1	1	14.39%	330	64	8	0	1	1	13.31%	331	62	10	0	1	1	12.76%
96		Retail - Qualifying Revolving	8	1	0	0	0	0	38.45%	8	1	0	0	0	0	31.51%	8	1	0	0	0	0	27.68%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	222	41	8	0	1	4	58.25%	219	43	9	0	1	5	50.97%	218	42	11	0	1	5	46.10%
99		Retail - Other Retail - Of Which: SME	21	16	3	0	1	2	60.12%	20	15	4	0	1	2	50.79%	21	14	5	0	1	2	45.73%
100		Retail - Other Retail - Of Which: non-SME	201	26	5	0	0	3	57.12%	198	27	5	0	0	3	51.09%	198	27	6	0	0	3	46.37%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	6,236	1,251	147	9	37	75	51.12%	6,000	1,399	235	8	37	93	39.69%	5,801	1,506	327	7	41	112	34.32%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	JAPAN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	43	2	0	0	0	0	18.33%	41	4	0	0	0	0	18.34%	39	5	0	0	0	0	18.35%
111		Corporates	755	85	11	1	3	2	14.56%	739	88	24	1	4	3	14.63%	723	94	35	1	4	5	15.24%
112		Corporates - Of Which: Specialised Lending	233	75	10	0	3	1	13.31%	228	69	21	0	3	3	13.01%	224	65	29	0	3	4	13.21%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	14	3	0	0	0	0	77.08%	14	3	0	0	0	0	59.88%	14	3	0	0	0	0	48.35%
116		Retail - Secured by residential estate property	12	2	0	0	0	0	7.17%	11	3	0	0	0	0	7.22%	11	3	0	0	0	0	7.24%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	23.21%	0	0	0	0	0	0	23.32%	0	0	0	0	0	0	23.18%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	2	1	0	0	0	0	92.33%	3	1	0	0	0	0	84.45%	3	1	0	0	0	0	77.69%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	44.17%	0	0	0	0	0	0	43.60%	0	0	0	0	0	0	43.22%
121		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	92.71%	2	1	0	0	0	0	85.08%	3	1	0	0	0	0	78.41%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	813	91	11	1	3	2	15.18%	795	96	24	1	4	4	14.92%	777	103	35	1	4	5	15.43%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	83	4	0	0	0	0	9.95%	79	8	0	0	0	0	6.13%	76	11	0	0	0	0	4.79%
132		Corporates	3,535	178	23	2	5	13	55.17%	3,436	264	36	2	4	16	43.75%	3,348	336	52	2	5	20	37.51%
133		Corporates - Of Which: Specialised Lending	1,307	59	4	1	1	1	19.57%	1,260	100	11	1	1	2	18.68%	1,220	133	18	1	1	3	18.35%
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	90.94%	0	0	0	0	0	0	85.23%	0	0	0	0	0	0	81.73%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	451	98	16	0	1	6	41.47%	450	96	18	0	1	7	36.66%	454	89	21	0	1	7	33.55%
137		Retail - Secured by residential estate property	392	87	9	0	1	2	25.20%	391	85	11	0	1	2	21.71%	395	79	13	0	1	3	19.63%
138		Retail - Qualifying Revolving	7	1	0	0	0	0	57.40%	7	1	0	0	0	0	52.32%	7	1	0	0	0	0	48.68%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	52	11	6	0	0	4	63.93%	52	10	7	0	0	4	60.73%	52	10	7	0	0	4	58.56%
141		Retail - Other Retail - Of Which: SME	2	2	0	0	0	0	33.61%	2	1	0	0	0	0	29.95%	2	1	0	0	0	0	28.16%
142		Retail - Other Retail - Of Which: non-SME	51	9	6	0	0	4	65.17%	50	9	7	0	0	4	62.25%	50	8	7	0	0	4	60.24%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	4,069	280	39	2	6	19	49.64%	3,966	368	55	2	4	23	41.28%	3,878	437	73	2	5	27	36.24%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	5	0	0	0	0	0	28.76%	5	0	0	0	0	0	29.12%	5	0	0	0	0	0	29.24%
153		Corporates	3,506	502	110	8	23	57	52.34%	3,299	665	153	7	30	71	46.44%	3,151	765	202	7	37	86	42.73%
154		Corporates - Of Which: Specialised Lending	1,453	309	26	1	12	4	15.69%	1,351	396	41	1	15	7	18.10%	1,272	456	60	1	18	12	19.48%
155		Corporates - Of Which: SME general corporates	166	12	8	1	1	4	43.60%	157	16	12	1	1	5	41.89%	152	18	16	1	2	6	40.95%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	50	10	4	0	0	2	45.77%	50	10	5	0	0	2	44.13%	50	10	5	0	0	2	42.59%
158		Retail - Secured by residential estate property	35	9	1	0	0	0	10.57%	35	9	1	0	0	0	10.74%	36	8	1	0	0	0	10.87%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	75.44%	1	0	0	0	0	0	70.12%	1	0	0	0	0	0	66.17%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	14	1	3	0	0	2	57.61%	14	2	3	0	0	2	56.76%	13	2	3	0	0	2	55.91%
162		Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	80.36%	0	0	1	0	0	0	79.25%	0	0	1	0	0	0	78.57%
163		Retail - Other Retail - Of Which: non-SME	13	1	3	0	0	1	52.79%	13	2	3	0	0	1	51.99%	13	2	3	0	0	1	51.17%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	3,561	513	114	8	23	59	52.08%	3,354	676	157	7	30	73	46.37%	3,206	775	207	7	38	88	42.72%

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2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	51	35	0	0	0	0	34.17%	50	36	0	0	0	0	33.92%	50	36	0	0	0	0	33.59%
174		Corporates	2,554	387	40	5	18	14	35.67%	2,416	492	74	4	23	24	32.05%	2,303	567	111	4	27	34	30.69%
175		Corporates - Of Which: Specialised Lending	852	150	19	1	12	8	40.30%	792	198	30	1	15	10	34.22%	748	231	43	1	16	13	31.44%
176		Corporates - Of Which: SME general corporates	131	8	6	1	0	2	32.61%	123	13	10	1	1	3	33.29%	117	15	14	1	1	5	33.65%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	76	16	2	0	0	0	19.77%	76	16	2	0	0	0	18.08%	76	16	2	0	0	0	16.93%
179		Retail - Secured by residential estate property	46	10	1	0	0	0	11.73%	45	11	1	0	0	0	10.83%	45	10	1	0	0	0	10.23%
180		Retail - Qualifying Revolving	2	0	0	0	0	0	66.11%	2	0	0	0	0	0	61.81%	2	0	0	0	0	0	58.18%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	29	5	1	0	0	0	28.49%	28	5	1	0	0	0	25.68%	28	5	1	0	0	0	23.82%
183		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	19.70%	1	0	0	0	0	0	18.55%	2	0	0	0	0	0	17.85%
184		Retail - Other Retail - Of Which: non-SME	27	5	0	0	0	0	35.38%	27	5	0	0	0	0	30.56%	27	5	1	0	0	0	27.40%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	2,681	438	42	5	18	15	35.04%	2,541	544	76	4	23	24	31.69%	2,429	619	113	4	27	34	30.41%

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2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	177	17	0	0	0	0	0.03%	177	17	0	0	0	0	0.03%	177	17	0	0	0	0	0.03%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	9,364	829	66	5	6	52	79.10%	9,144	1,023	92	4	9	61	66.16%	8,968	1,173	117	4	8	68	58.20%
6		Corporates	153,473	32,158	8,666	443	1,923	3,982	45.95%	143,164	38,883	12,250	358	2,148	5,037	41.12%	135,737	42,447	16,113	314	2,128	6,061	37.62%
7		Corporates - Of Which: Specialised Lending	20,113	4,808	1,124	30	262	496	44.09%	18,093	6,245	1,706	17	314	635	37.23%	17,013	6,847	2,184	15	309	745	34.12%
8		Corporates - Of Which: SME general corporates	34,815	11,841	2,895	140	783	1,251	43.20%	32,454	13,121	3,976	131	893	1,570	39.48%	30,433	13,786	5,332	114	855	1,923	36.06%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
10		Retail	402,530	85,107	14,710	331	1,855	4,748	32.28%	380,966	101,015	20,366	346	2,055	5,608	27.54%	367,157	104,717	30,473	306	1,946	8,705	28.57%
11		Retail - Secured by residential estate property	287,466	63,593	5,781	71	826	864	14.94%	270,740	76,872	9,227	79	919	1,103	11.95%	259,827	81,484	15,529	68	900	1,435	9.24%
12		Retail - Qualifying Revolving	20,163	1,367	666	46	52	336	50.46%	19,282	1,979	935	47	91	415	44.42%	18,570	2,306	1,319	41	108	514	38.93%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	94,901	20,147	8,264	214	978	3,548	42.94%	90,944	22,164	10,203	220	1,045	4,090	40.08%	88,760	20,927	13,625	197	938	6,756	49.59%
15		Retail - Other Retail - Of Which: SME	35,525	12,235	5,588	110	680	2,352	42.09%	34,922	11,621	6,804	106	636	2,670	39.25%	34,944	9,431	8,973	100	522	4,533	50.52%
16		Retail - Other Retail - Of Which: non-SME	59,375	7,912	2,676	104	298	1,197	44.71%	56,022	10,543	3,399	114	409	1,419	41.75%	53,816	11,496	4,652	97	416	2,223	47.79%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	565,544	118,110	23,442	779	3,784	8,782	37.46%	533,452	140,937	32,707	708	4,212	10,706	32.73%	512,039	148,353	46,704	623	4,082	14,835	31.76%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	49	17	0	0	0	0	0.03%	49	17	0	0	0	0	0.03%	49	17	0	0	0	0	0.03%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	3,058	276	29	1	1	24	85.21%	3,027	298	37	1	1	26	69.65%	3,012	305	45	1	1	27	60.57%
27		Corporates	92,574	23,420	6,723	323	1,514	3,110	46.25%	86,311	27,143	9,263	279	1,686	3,872	41.81%	81,387	29,165	12,165	242	1,660	4,647	38.20%
28		Corporates - Of Which: Specialised Lending	3,831	1,066	263	6	77	112	42.64%	3,423	1,318	419	3	74	151	36.02%	3,228	1,401	531	3	70	176	33.06%
29		Corporates - Of Which: SME general corporates	34,027	11,738	2,857	135	778	1,233	43.15%	31,749	12,956	3,918	127	883	1,545	39.44%	29,785	13,590	5,248	110	843	1,890	36.01%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	399,433	84,453	14,640	329	1,845	4,723	32.26%	378,042	100,218	20,265	344	2,039	5,579	27.53%	364,346	103,863	30,317	304	1,929	8,670	28.60%
32		Retail - Secured by residential estate property	285,231	63,093	5,743	70	819	856	14.91%	268,634	76,265	9,167	78	909	1,094	11.93%	257,804	80,836	15,426	68	889	1,422	9.22%
33		Retail - Qualifying Revolving	20,114	1,361	664	46	52	335	50.44%	19,235	1,972	933	47	91	414	44.41%	18,524	2,298	1,317	41	108	513	38.93%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	94,088	19,999	8,233	213	974	3,532	42.90%	90,174	21,982	10,165	219	1,040	4,071	40.05%	88,018	20,728	13,574	196	933	6,736	49.62%
36		Retail - Other Retail - Of Which: SME	35,479	12,207	5,582	110	679	2,349	42.08%	34,877	11,595	6,796	106	635	2,667	39.24%	34,899	9,406	8,963	99	521	4,529	50.53%
37		Retail - Other Retail - Of Which: non-SME	58,609	7,792	2,652	103	295	1,183	44.63%	55,297	10,387	3,369	113	405	1,405	41.70%	53,119	11,322	4,612	96	412	2,207	47.85%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	495,114	108,165	21,392	654	3,359	7,857	36.73%	467,430	127,676	29,566	624	3,726	9,478	32.06%	448,795	133,350	42,527	548	3,590	13,344	31.38%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	2,264	211	16	0	0	14	89.73%	2,186	285	20	0	0	14	71.38%	2,120	345	26	0	0	15	56.97%
48		Corporates	16,282	2,128	679	23	91	288	42.46%	15,446	2,733	910	19	89	350	38.44%	14,799	3,145	1,144	17	90	408	35.69%
49		Corporates - Of Which: Specialised Lending	5,375	1,036	453	5	35	224	49.41%	4,932	1,369	563	4	39	246	43.72%	4,598	1,591	675	4	43	268	39.78%
50		Corporates - Of Which: SME general corporates	24	4	2	0	0	1	36.39%	21	5	3	0	1	1	39.07%	20	5	5	0	1	2	38.37%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	268	49	2	0	1	0	13.25%	252	64	4	0	1	1	13.29%	241	70	8	0	1	1	12.39%
53		Retail - Secured by residential estate property	234	44	2	0	1	0	7.90%	221	56	4	0	1	0	9.41%	211	62	7	0	1	1	9.69%
54		Retail - Qualifying Revolving	3	0	0	0	0	0	77.62%	3	0	0	0	0	0	61.52%	2	0	0	0	0	0	48.03%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	31	5	0	0	0	0	31.03%	29	7	1	0	0	0	26.82%	28	8	1	0	0	0	24.27%
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	20.22%	1	0	0	0	0	0	20.43%	1	0	0	0	0	0	20.02%
58		Retail - Other Retail - Of Which: non-SME	31	5	0	0	0	0	32.32%	29	7	1	0	0	0	27.59%	27	8	1	0	0	0	24.68%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	18,814	2,389	697	23	92	303	43.43%	17,884	3,082	934	19	90	365	39.04%	17,161	3,560	1,178	17	91	424	35.99%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	359	38	0	0	0	0	24.97%	348	49	1	0	0	0	25.43%	338	58	2	0	0	0	24.43%
69		Corporates	5,782	1,028	30	6	20	9	30.16%	5,439	1,259	142	5	27	29	20.72%	5,206	1,399	235	4	32	44	18.90%
70		Corporates - Of Which: Specialised Lending	1,122	158	5	1	8	1	18.75%	1,035	232	18	1	14	4	20.79%	972	280	34	1	16	7	20.81%
71		Corporates - Of Which: SME general corporates	141	17	0	0	0	0	28.01%	129	28	2	0	0	0	16.33%	120	35	4	0	0	1	15.10%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	310	65	7	0	1	2	35.03%	295	77	10	0	2	3	29.60%	285	81	15	0	2	4	23.80%
74		Retail - Secured by residential estate property	241	57	5	0	1	2	30.30%	230	66	7	0	1	2	24.49%	222	69	12	0	1	2	19.22%
75		Retail - Qualifying Revolving	2	0	0	0	0	0	61.66%	2	0	0	0	0	0	50.92%	2	0	0	0	0	0	41.26%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	66	8	2	0	0	1	47.32%	63	10	2	0	0	1	45.39%	61	12	3	0	0	1	41.11%
78		Retail - Other Retail - Of Which: SME	8	1	0	0	0	0	41.64%	8	1	1	0	0	0	46.62%	8	1	1	0	0	0	46.94%
79		Retail - Other Retail - Of Which: non-SME	58	7	2	0	0	1	48.34%	55	9	2	0	0	1	45.03%	53	11	2	0	0	1	39.12%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	6,451	1,131	37	7	21	12	31.01%	6,081	1,385	153	5	29	33	21.32%	5,829	1,539	252	5	34	48	19.24%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	118	18	0	0	0	0	39.09%	113	22	0	0	0	0	34.22%	109	26	1	0	0	0	33.73%
90		Corporates	5,346	1,309	161	16	57	79	49.00%	4,982	1,528	306	11	52	114	37.20%	4,754	1,625	437	10	53	146	33.35%
91		Corporates - Of Which: Specialised Lending	919	578	73	3	24	28	38.38%	816	613	139	1	22	39	27.88%	775	606	188	1	21	47	25.21%
92		Corporates - Of Which: SME	145	15	2	1	1	1	34.94%	129	27	7	0	1	2	28.14%	118	34	11	0	2	3	26.20%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	556	112	14	0	2	5	38.39%	533	129	20	0	3	6	31.20%	517	136	29	0	3	8	25.70%
95		Retail - Secured by residential estate property	328	67	6	0	1	1	14.26%	314	78	10	0	2	1	12.97%	304	82	15	0	2	2	11.99%
96		Retail - Qualifying Revolving	8	1	0	0	0	0	37.84%	8	2	0	0	0	0	29.99%	8	2	0	0	0	0	25.17%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	220	43	8	0	1	4	57.85%	211	50	10	0	1	5	48.80%	206	52	14	0	1	6	41.05%
99		Retail - Other Retail - Of Which: SME	20	16	3	0	1	2	60.08%	20	16	4	0	1	2	50.35%	19	15	5	0	1	2	44.72%
100		Retail - Other Retail - Of Which: non-SME	199	27	5	0	0	3	56.51%	192	34	6	0	1	3	47.76%	186	37	8	0	1	3	38.68%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	6,020	1,439	175	17	59	84	48.13%	5,627	1,680	327	11	55	120	36.83%	5,380	1,787	467	10	57	153	32.87%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	JAPAN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	40	5	0	0	0	0	18.37%	38	7	0	0	0	0	18.38%	37	8	0	0	0	0	18.38%
111		Corporates	723	109	19	2	6	3	17.36%	674	131	47	1	6	8	17.41%	648	138	65	1	6	12	17.75%
112		Corporates - Of Which: Specialised Lending	222	81	15	1	4	2	13.93%	202	80	36	0	5	5	13.74%	194	77	47	0	4	7	13.96%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	14	4	0	0	0	0	74.53%	13	4	0	0	0	0	48.04%	13	5	0	0	0	0	29.00%
116		Retail - Secured by residential estate property	11	3	0	0	0	0	7.59%	10	3	0	0	0	0	7.45%	10	4	0	0	0	0	7.06%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	25.76%	0	0	0	0	0	0	29.04%	0	0	0	0	0	0	27.44%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	2	1	0	0	0	0	91.32%	2	1	0	0	0	0	77.32%	2	1	0	0	0	0	60.89%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.66%	0	0	0	0	0	0	50.02%	0	0	0	0	0	0	48.40%
121		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	91.68%	2	1	0	0	0	0	77.75%	2	1	0	0	0	0	61.12%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	776	118	20	2	6	3	17.70%	725	142	47	1	6	8	17.54%	697	151	66	1	6	12	17.82%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	78	9	0	0	0	0	10.50%	74	13	0	0	0	0	6.85%	71	16	1	0	0	0	5.35%
132		Corporates	3,467	239	31	6	11	16	49.73%	3,264	406	66	3	9	25	38.44%	3,144	495	97	3	9	33	33.80%
133		Corporates - Of Which: Specialised Lending	1,280	82	8	2	3	2	25.11%	1,188	158	24	1	3	6	23.85%	1,136	196	38	1	3	8	21.66%
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	90.51%	0	0	0	0	0	0	83.50%	0	0	0	0	0	0	77.89%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	443	105	16	0	2	7	40.48%	420	122	22	0	2	7	32.62%	406	127	32	0	2	8	25.32%
137		Retail - Secured by residential estate property	385	93	10	0	1	2	24.48%	365	109	14	0	2	3	19.04%	352	113	23	0	2	3	14.82%
138		Retail - Qualifying Revolving	7	1	0	0	0	0	56.93%	7	1	0	0	0	0	50.15%	6	1	0	0	0	0	43.18%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	52	11	6	0	0	4	63.42%	49	13	7	0	0	4	58.74%	48	13	8	0	0	4	53.84%
141		Retail - Other Retail - Of Which: SME	2	2	0	0	0	0	33.40%	2	1	0	0	0	0	29.75%	2	1	0	0	0	0	27.87%
142		Retail - Other Retail - Of Which: non-SME	50	10	6	0	0	4	64.66%	47	11	7	0	0	4	60.20%	46	12	8	0	0	4	55.28%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	3,988	353	47	6	13	22	46.53%	3,759	541	88	3	11	33	36.90%	3,621	638	130	3	11	41	31.60%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	5	0	0	0	0	0	28.77%	5	0	0	0	0	0	29.47%	5	0	0	0	0	0	29.59%
153		Corporates	3,388	597	132	15	42	75	56.49%	3,016	884	218	11	54	103	47.09%	2,832	981	304	9	57	131	42.90%
154		Corporates - Of Which: Specialised Lending	1,398	360	31	2	18	10	33.18%	1,213	512	63	1	23	17	27.63%	1,135	562	91	1	25	24	26.08%
155		Corporates - Of Which: SME general corporates	161	16	9	2	2	4	43.24%	141	30	15	2	4	6	41.29%	128	35	23	1	5	9	40.02%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	49	11	4	0	0	2	45.60%	47	13	5	0	0	2	42.57%	45	14	6	0	0	2	37.54%
158		Retail - Secured by residential estate property	34	10	1	0	0	0	10.74%	33	11	2	0	0	0	11.41%	31	11	2	0	0	0	11.57%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	74.85%	1	0	0	0	0	0	67.03%	1	0	0	0	0	0	58.19%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	14	2	3	0	0	2	57.57%	13	2	3	0	0	2	56.32%	12	3	4	0	0	2	54.23%
162		Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	80.33%	0	0	1	0	0	0	78.99%	0	0	1	0	0	0	77.68%
163		Retail - Other Retail - Of Which: non-SME	13	1	3	0	0	1	52.75%	12	2	3	0	0	1	51.56%	12	2	3	0	0	1	49.51%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	3,442	609	136	15	42	77	56.12%	3,067	898	223	11	54	105	46.98%	2,881	996	311	9	57	133	42.79%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	49	36	1	0	0	0	35.30%	48	38	1	0	0	0	36.32%	47	38	1	0	0	0	36.22%
174		Corporates	2,474	451	56	8	30	20	35.69%	2,214	649	119	6	38	39	32.54%	2,065	735	181	5	40	56	31.08%
175		Corporates - Of Which: Specialised Lending	816	181	24	1	18	9	36.21%	707	268	47	1	21	14	30.36%	664	291	65	1	21	19	28.77%
176		Corporates - Of Which: SME general corporates	126	11	8	1	1	3	35.72%	109	23	14	1	2	5	36.01%	98	27	20	1	3	7	35.39%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	75	17	2	0	0	0	19.60%	71	21	2	0	0	0	17.21%	68	22	4	0	0	1	14.72%
179		Retail - Secured by residential estate property	45	11	1	0	0	0	11.56%	42	14	2	0	0	0	10.06%	40	14	2	0	0	0	8.64%
180		Retail - Qualifying Revolving	2	0	0	0	0	0	65.69%	2	0	0	0	0	0	59.40%	2	0	0	0	0	0	51.52%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	28	6	1	0	0	0	28.58%	27	7	1	0	0	0	25.54%	26	7	1	0	0	0	22.37%
183		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	19.77%	1	0	0	0	0	0	18.67%	1	0	0	0	0	0	17.90%
184		Retail - Other Retail - Of Which: non-SME	27	5	0	0	0	0	35.26%	25	7	1	0	0	0	29.33%	24	7	1	0	0	0	23.94%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	2,598	505	58	9	31	21	35.20%	2,332	707	122	6	39	39	32.25%	2,180	796	186	5	40	57	30.76%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Groupe BPCE	Central banks	132,743	19	210	0	128,427	7	19	0	1	19	100.00%
2		Central governments	180,172	37	7,836	0	137,999	28	37	4	1	36	99.29%
3		Regional governments or local authorities	54,635	23	2,049	32	49,782	2,397	27	3	5	3	12.78%
4		Public sector entities	20,252	63	4,602	90	14,513	2,175	79	7	13	22	27.68%
5		Multilateral Development Banks	1,765	0	26	0	981	0	0	0	0	0	0.00%
6		International Organisations	1,053	0	0	0	285	0	0	0	0	0	0.00%
7		Institutions	21,091	13	2,984	17	7,186	341	18	2	2	17	99.26%
8		Corporates	79,328	974	63,094	1,166	64,624	10,468	2,281	299	806	1,630	71.47%
9		of which: Other - SME	14,654	307	11,601	383	11,921	2,945	602	97	360	283	47.07%
10		of which: Specialised Lending	6,971	30	8,107	40	6,329	593	67	21	32	45	67.57%
11		Retail	7,000	339	5,007	444	5,819	1,082	466	126	34	410	88.08%
12		of which: SME	1,645	60	1,039	78	1,262	383	81	10	2	28	35.11%
13		Secured by mortgages on immovable property and ADC exposures	68,129	2,338	40,945	2,612	53,577	14,422	3,243	113	422	915	28.21%
14		of which: Residential immovable property	33,586	1,124	10,818	1,124	28,168	5,002	1,352	31	144	259	19.18%
15		of which: Commercial immovable property	19,419	387	12,082	390	14,790	4,801	573	35	176	157	27.45%
16		of which: Land, acquisition, development and construction exposures (ADC)	15,124	827	18,045	1,099	10,620	4,619	1,318	48	102	498	37.81%
17		Subordinated debt exposures	82	0	0	0	82	0	0	0	0	0	0.00%
18		Covered bonds	230	0	119	0	52	4	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	532	3	246	3	340	7	3	0	0	0	3.00%
20		Collective investments undertakings (CIU)	4,449	0	6,134	9	704	4	0	1	0	0	0.00%
21		Equity	10,961	6	34,255	16	0	15	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	6,640	0	5,714	0	6,484	128	28	0	0	0	0.00%
24		**TOTAL**	**589,062**	**3,814**	**173,220**	**4,390**	**470,854**	**31,078**	**6,200**	**555**	**1,283**	**3,054**	**49.26%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	FRANCE	Central banks	111,519	0	0	0	111,285	0	0	0	0	0	0.00%
26		Central governments	141,367	0	5,521	0	128,515	12	0	0	0	0	0.00%
27		Regional governments or local authorities	49,134	12	1,075	17	45,840	2,329	16	2	4	1	8.66%
28		Public sector entities	18,684	57	4,286	85	14,027	2,147	62	5	12	8	13.56%
29		Multilateral Development Banks	2	0	0	0	2	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	8,480	13	1,850	17	5,356	151	12	2	1	12	98.95%
32		Corporates	66,788	677	52,780	883	55,913	8,954	1,958	219	771	1,396	71.30%
33		of which: Other - SME	13,188	296	10,423	368	10,694	2,720	580	91	355	272	46.91%
34		of which: Specialised Lending	6,721	24	7,812	33	6,105	570	61	20	31	44	72.44%
35		Retail	3,624	195	2,520	274	2,990	580	291	22	20	237	81.49%
36		of which: SME	1,489	59	930	77	1,169	319	79	9	2	28	35.17%
37		Secured by mortgages on immovable property and ADC exposures	62,914	2,276	38,977	2,540	48,620	14,159	3,160	107	417	893	28.28%
38		of which: Residential immovable property	28,809	1,094	9,257	1,094	23,599	4,793	1,317	26	143	255	19.34%
39		of which: Commercial immovable property	19,180	387	11,904	389	14,572	4,776	572	34	174	157	27.42%
40		of which: Land, acquisition, development and construction exposures (ADC)	14,925	795	17,817	1,057	10,449	4,590	1,270	47	100	482	37.93%
41		Subordinated debt exposures	82	0	0	0	82	0	0	0	0	0	0.00%
42		Covered bonds	60	0	21	0	0	4	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	273	3	140	3	264	7	3	0	0	0	3.00%
44		Collective investments undertakings (CIU)	3,502	0	4,197	9	358	3	0	0	0	0	0.00%
45		Equity	9,812	0	31,419	0	0	15	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	5,719	0	5,126	0	5,580	115	24	0	0	0	0.00%
48		**TOTAL**	**481,960**	**3,233**	**147,911**	**3,829**	**418,832**	**28,477**	**5,526**	**357**	**1,225**	**2,549**	**46.13%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED STATES	Central banks	8,198	0	0	0	8,198	0	0	0	0	0	0.00%
50		Central governments	13,782	0	0	0	595	0	0	0	0	0	0.00%
51		Regional governments or local authorities	1,339	0	370	0	1,339	0	0	0	0	0	0.00%
52		Public sector entities	29	0	6	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	2,994	0	163	0	560	0	0	0	0	0	0.00%
56		Corporates	897	0	607	0	240	77	0	3	0	0	0.00%
57		of which: Other - SME	34	0	29	0	5	29	0	0	0	0	0.00%
58		of which: Specialised Lending	8	0	12	0	0	9	0	0	0	0	0.00%
59		Retail	4	0	3	0	3	1	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	98	2	25	2	87	11	2	0	0	0	5.39%
62		of which: Residential immovable property	98	2	25	2	87	11	2	0	0	0	5.52%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	1	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	264	0	647	0	0	0	0	0	0	0	0.00%
69		Equity	790	0	1,969	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	156	0	134	0	156	0	0	0	0	0	0.00%
72		**TOTAL**	**28,552**	**2**	**3,925**	**2**	**11,178**	**89**	**2**	**3**	**0**	**0**	**5.20%**

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	UNITED KINGDOM	**Central banks**	77	0	0	0	0	0	0	0	0	0	0.00%
74		**Central governments**	265	0	0	0	23	0	0	0	0	0	0.00%
75		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
76		**Public sector entities**	2	0	0	0	0	0	0	0	0	0	0.00%
77		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
78		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
79		**Institutions**	3,827	0	154	0	291	0	0	0	0	0	0.00%
80		**Corporates**	410	0	311	0	157	103	0	9	0	0	0.00%
81		of which: Other - SME	12	0	10	0	1	12	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		**Retail**	30	0	28	0	24	6	1	0	0	1	79.75%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		**Secured by mortgages on immovable property and ADC exposures**	176	5	45	5	154	23	6	0	0	0	4.88%
86		of which: Residential immovable property	174	5	44	5	153	22	6	0	0	0	4.88%
87		of which: Commercial immovable property	2	0	2	0	1	1	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
90		**Covered bonds**	12	0	12	0	0	0	0	0	0	0	0.00%
91		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
92		**Collective investments undertakings (CIU)**	16	0	35	0	0	0	0	0	0	0	0.00%
93		**Equity**	26	0	62	0	0	0	0	0	0	0	0.00%
94		**Securitisation**											
95		**Other exposures**	632	0	349	0	632	0	0	0	0	0	0.00%
96		**TOTAL**	**5,473**	**6**	**998**	**6**	**1,282**	**132**	**7**	**9**	**0**	**1**	**13.70%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	LUXEMBOURG	**Central banks**	4	0	0	0	4	0	0	0	0	0	0.00%
98		**Central governments**	2,094	0	0	0	0	0	0	0	0	0	0.00%
99		**Regional governments or local authorities**	1	0	0	0	0	0	0	0	0	0	0.00%
100		**Public sector entities**	14	0	3	0	0	0	0	0	0	0	0.00%
101		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Institutions**	70	0	47	0	8	0	0	0	0	0	0.00%
104		**Corporates**	1,109	59	867	1	814	37	65	4	2	64	98.43%
105		of which: Other - SME	18	0	15	0	18	0	2	0	0	2	100.00%
106		of which: Specialised Lending	14	0	18	0	14	0	0	0	0	0	0.00%
107		**Retail**	22	0	16	0	3	1	0	0	0	0	0.00%
108		of which: SME	3	0	2	0	3	0	0	0	0	0	0.00%
109		**Secured by mortgages on immovable property and ADC exposures**	139	32	128	42	123	17	49	0	0	17	34.65%
110		of which: Residential immovable property	13	0	4	0	12	1	0	0	0	0	54.35%
111		of which: Commercial immovable property	37	0	21	0	34	4	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	89	32	103	42	77	12	48	0	0	17	34.47%
113		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
114		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
115		**Claims on institutions and corporates with a ST credit assessment**	1	0	1	0	1	0	0	0	0	0	0.00%
116		**Collective investments undertakings (CIU)**	170	0	435	0	0	0	0	0	0	0	0.00%
117		**Equity**	109	0	246	0	0	0	0	0	0	0	0.00%
118		**Securitisation**											
119		**Other exposures**	1	0	1	0	1	0	0	0	0	0	0.00%
120		**TOTAL**	**3,733**	**91**	**1,744**	**43**	**954**	**54**	**113**	**4**	**2**	**80**	**71.00%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	JAPAN	**Central banks**	8,389	0	0	0	8,389	0	0	0	0	0	0.00%
122		**Central governments**	1,264	0	13	0	0	0	0	0	0	0	0.00%
123		**Regional governments or local authorities**	432	0	182	0	238	0	0	0	0	0	0.00%
124		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
125		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
126		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
127		**Institutions**	2,936	0	136	0	46	0	0	0	0	0	0.00%
128		**Corporates**	420	5	119	7	39	9	6	0	1	1	12.77%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	39	5	39	7	31	9	6	0	1	1	12.77%
131		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		**Secured by mortgages on immovable property and ADC exposures**	4	0	1	0	4	0	0	0	0	0	0.00%
134		of which: Residential immovable property	4	0	1	0	4	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
139		**Claims on institutions and corporates with a ST credit assessment**	50	0	30	0	20	0	0	0	0	0	0.00%
140		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
141		**Equity**	2	0	5	0	0	0	0	0	0	0	0.00%
142		**Securitisation**											
143		**Other exposures**	39	0	39	0	39	0	0	0	0	0	0.00%
144		**TOTAL**	**13,535**	**5**	**524**	**7**	**8,774**	**10**	**6**	**0**	**1**	**1**	**12.77%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	SWITZERLAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
146		**Central governments**	452	0	0	0	465	0	0	0	0	0	0.00%
147		**Regional governments or local authorities**	1,241	0	248	0	1,241	0	0	0	0	0	0.00%
148		**Public sector entities**	54	0	11	0	54	0	0	0	0	0	0.00%
149		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
150		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
151		**Institutions**	146	0	30	0	140	0	5	0	0	5	100.00%
152		**Corporates**	1,332	17	1,253	17	1,250	53	17	0	0	0	1.89%
153		of which: Other - SME	10	0	8	0	6	4	0	0	0	0	100.00%
154		of which: Specialised Lending	29	0	33	0	29	0	0	0	0	0	0.00%
155		**Retail**	34	6	29	0	23	1	6	0	0	5	93.40%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		**Secured by mortgages on immovable property and ADC exposures**	1,420	1	538	1	1,412	8	1	4	0	0	25.97%
158		of which: Residential immovable property	1,418	1	536	1	1,409	8	1	4	0	0	25.97%
159		of which: Commercial immovable property	2	0	2	0	2	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
165		**Equity**	39	0	95	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**4,717**	**23**	**2,204**	**18**	**4,585**	**61**	**29**	**4**	**0**	**11**	**38.72%**

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11
			Restated 31/12/2024*										
169	ITALY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	4,210	0	203	0	3,116	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	644	0	129	0	645	0	0	0	0	0	0.00%
172		**Public sector entities**	4	0	4	0	0	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	184	0	5	0	4	0	0	0	0	0	0.00%
176		**Corporates**	197	20	160	27	93	64	27	0	1	6	23.57%
177		of which: Other - SME	29	0	25	0	2	27	0	0	0	0	0.00%
178		of which: Specialised Lending	12	0	15	0	12	0	0	0	0	0	0.00%
179		**Retail**	20	1	14	1	4	16	1	0	0	1	58.50%
180		of which: SME	11	1	7	1	2	9	1	0	0	0	37.50%
181		**Secured by mortgages on immovable property and ADC exposures**	99	1	69	1	82	19	2	0	2	1	46.78%
182		of which: Residential immovable property	20	1	5	1	17	3	2	0	0	1	43.10%
183		of which: Commercial immovable property	78	0	64	0	65	16	1	0	2	0	57.63%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Claims on institutions and corporates with a ST credit assessment**	1	0	1	0	1	0	0	0	0	0	0.00%
188		**Collective investments undertakings (CIU)**	237	0	48	0	237	0	0	1	0	0	0.00%
189		**Equity**	3	0	8	0	0	0	0	0	0	0	0.00%
190		**Securitisation**											
191		**Other exposures**	69	0	53	0	57	8	4	0	0	0	0.00%
192		**TOTAL**	**5,669**	**22**	**692**	**29**	**4,239**	**108**	**35**	**2**	**3**	**8**	**23.64%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
193	SPAIN	**Central banks**	118	0	24	0	0	0	0	0	0	0	0.00%
194		**Central governments**	3,643	0	52	0	634	0	0	0	0	0	0.00%
195		**Regional governments or local authorities**	368	0	2	0	52	59	0	0	1	0	0.00%
196		**Public sector entities**	28	0	1	0	3	2	0	0	0	0	0.00%
197		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
198		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
199		**Institutions**	590	0	104	0	81	0	0	0	0	0	0.00%
200		**Corporates**	177	4	162	6	96	20	4	2	0	1	13.21%
201		of which: Other - SME	27	0	24	0	21	6	0	0	0	0	0.00%
202		of which: Specialised Lending	24	0	31	0	24	0	0	0	0	0	0.00%
203		**Retail**	420	17	315	16	394	10	34	16	0	34	100.00%
204		of which: SME	3	0	2	0	1	2	0	0	0	0	0.00%
205		**Secured by mortgages on immovable property and ADC exposures**	143	1	84	1	141	3	2	0	0	1	51.81%
206		of which: Residential immovable property	69	1	23	1	67	3	2	0	0	1	51.81%
207		of which: Commercial immovable property	74	0	61	0	74	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
211		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Collective investments undertakings (CIU)**	0	0	1	0	0	0	0	0	0	0	0.00%
213		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
214		**Securitisation**											
215		**Other exposures**	12	0	4	0	11	0	0	0	0	0	0.00%
216		**TOTAL**	**5,498**	**22**	**749**	**23**	**1,412**	**94**	**40**	**19**	**1**	**35**	**88.49%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks	128,427	6	21	0	0	20	95.08%	128,426	5	22	0	0	21	91.40%	128,426	5	24	0	0	21	88.54%
2		Central governments	137,902	76	85	1	0	37	43.75%	137,800	127	136	1	0	38	28.03%	137,696	127	241	1	0	91	37.95%
3		Regional governments or local authorities	49,752	2,411	43	3	2	14	32.92%	49,721	2,425	59	3	2	18	29.59%	49,689	2,440	77	3	2	21	27.69%
4		Public sector entities	14,536	2,146	85	0	10	22	26.35%	14,455	2,215	97	0	11	23	24.04%	14,396	2,261	110	0	14	24	21.91%
5		Multilateral Development Banks	980	1	0	0	0	0	40.00%	980	1	1	0	0	0	40.00%	979	1	1	0	0	0	40.00%
6		International Organisations	285	0	0	0	0	0	40.00%	285	0	0	0	0	0	40.00%	284	0	0	0	0	0	40.00%
7		Institutions	7,120	398	26	2	3	20	78.23%	7,022	485	37	3	4	24	66.21%	6,915	581	48	3	5	28	59.22%
8		Corporates	62,910	11,049	3,415	177	687	1,939	56.78%	60,235	12,534	4,605	166	736	2,252	48.91%	57,887	13,670	5,816	158	917	2,569	44.17%
9		of which: Other - SME	11,674	2,910	883	44	257	362	41.04%	11,174	3,128	1,166	42	266	439	37.64%	10,777	3,239	1,451	40	318	515	35.46%
10		of which: Specialised Lending	6,244	604	141	13	40	64	45.82%	6,062	704	223	13	50	86	38.49%	5,865	811	312	13	71	109	34.87%
11		Retail	5,734	1,022	610	10	38	437	71.55%	5,810	834	723	9	29	457	63.16%	5,874	683	810	9	26	472	58.27%
12		of which: SME	1,167	406	152	3	17	42	27.72%	1,206	317	202	3	11	51	25.21%	1,243	246	237	3	7	57	24.04%
13		Secured by mortgages on immovable property and ADC exposures	53,750	13,400	4,092	75	513	1,071	26.18%	53,060	13,251	4,932	73	518	1,224	24.81%	52,668	12,842	5,733	71	630	1,370	23.89%
14		of which: Residential immovable property	28,087	4,724	1,710	23	168	309	18.09%	27,993	4,471	2,057	22	161	357	17.38%	28,056	4,093	2,372	22	180	402	16.96%
15		of which: Commercial immovable property	14,773	4,456	935	43	246	233	24.93%	14,256	4,599	1,309	43	270	310	23.67%	13,797	4,674	1,693	41	359	388	22.93%
16		of which: Land, acquisition, development and construction exposures (ADC)	10,890	4,220	1,447	9	99	529	36.54%	10,810	4,180	1,566	8	87	556	35.52%	10,815	4,074	1,668	8	91	579	34.73%
17		Subordinated debt exposures	74	9	0	0	0	0	0.03%	67	12	3	0	0	0	0.03%	62	14	6	0	0	0	0.03%
18		Covered bonds	47	5	3	1	1	1	43.74%	46	4	6	1	1	2	43.75%	45	3	8	1	1	3	43.74%
19		Claims on institutions and corporates with a ST credit assessment	339	7	3	0	0	0	4.29%	339	8	3	0	0	0	5.47%	339	8	3	0	0	0	6.57%
20		Collective investments undertakings (CIU)	703	4	0	0	0	0	40.00%	703	4	0	0	0	0	40.00%	703	4	0	0	0	0	40.00%
21		Equity	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%
22		Securitisation																					
23		Other exposures	6,480	130	30	0	0	0	0.00%	6,476	132	32	0	0	0	0.00%	6,472	134	34	0	0	0	0.01%
24		**TOTAL**	**469,040**	**30,679**	**8,413**	**270**	**1,254**	**3,562**	**42.34%**	**465,425**	**32,052**	**10,655**	**255**	**1,301**	**4,059**	**38.10%**	**462,436**	**32,786**	**12,910**	**247**	**1,594**	**4,601**	**35.63%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	FRANCE	Central banks	111,285	0	0	0	0	0	0.00%	111,285	0	0	0	0	0	0.00%	111,285	0	0	0	0	0	0.00%
26		Central governments	128,451	44	32	0	0	0	1.55%	128,383	78	66	0	0	1	1.41%	128,314	60	153	0	0	54	35.07%
27		Regional governments or local authorities	45,818	2,340	28	3	2	10	34.81%	45,794	2,350	41	3	1	13	32.65%	45,770	2,361	54	3	1	17	31.49%
28		Public sector entities	14,054	2,114	66	0	10	9	12.89%	13,975	2,186	73	0	10	9	12.07%	13,918	2,235	82	0	13	9	11.24%
29		Multilateral Development Banks	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	5,313	189	18	2	1	14	81.78%	5,246	249	24	2	2	17	70.47%	5,173	315	31	2	3	20	63.21%
32		Corporates	54,945	9,058	2,822	128	603	1,617	57.30%	52,987	10,112	3,727	125	646	1,843	49.45%	51,156	11,005	4,664	121	811	2,077	44.53%
33		of which: Other - SME	10,518	2,650	825	38	245	336	40.76%	10,079	2,836	1,078	37	256	401	37.20%	9,694	2,958	1,341	36	308	468	34.91%
34		of which: Specialised Lending	6,023	582	131	13	38	62	47.29%	5,851	675	210	13	49	82	39.14%	5,668	772	297	12	70	105	35.21%
35		Retail	2,899	577	385	4	28	254	65.80%	2,955	452	454	4	23	264	58.21%	3,005	352	504	4	21	272	53.94%
36		of which: SME	1,096	328	144	3	13	41	28.48%	1,130	249	189	3	9	49	26.13%	1,164	185	219	3	6	55	25.04%
37		Secured by mortgages on immovable property and ADC exposures	49,038	12,956	3,944	71	501	1,044	26.47%	48,430	12,787	4,721	70	505	1,189	25.19%	48,060	12,408	5,470	68	616	1,330	24.31%
38		of which: Residential immovable property	23,756	4,335	1,618	20	159	300	18.55%	23,739	4,061	1,909	20	152	344	18.00%	23,815	3,716	2,178	20	171	384	17.65%
39		of which: Commercial immovable property	14,557	4,435	930	42	245	232	24.97%	14,048	4,574	1,300	42	267	307	23.65%	13,598	4,644	1,679	41	356	384	22.87%
40		of which: Land, acquisition, development and construction exposures (ADC)	10,726	4,186	1,396	9	97	512	36.64%	10,643	4,152	1,513	8	85	539	35.60%	10,647	4,049	1,613	8	89	561	34.79%
41		Subordinated debt exposures	74	9	0	0	0	0	0.03%	67	12	3	0	0	0	0.03%	62	14	6	0	0	0	0.03%
42		Covered bonds	1	3	0	0	0	0	26.84%	2	2	0	0	0	0	26.84%	3	1	1	0	0	0	26.84%
43		Claims on institutions and corporates with a ST credit assessment	264	7	3	0	0	0	4.09%	264	8	3	0	0	0	5.13%	264	8	3	0	0	0	6.10%
44		Collective investments undertakings (CIU)	358	3	0	0	0	0	40.00%	358	3	0	0	0	0	40.00%	358	3	0	0	0	0	40.00%
45		Equity	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%
46		Securitisation																					
47		Other exposures	5,577	117	26	0	0	0	0.00%	5,574	118	27	0	0	0	0.00%	5,571	120	29	0	0	0	0.01%
48		**TOTAL**	**418,080**	**27,431**	**7,324**	**210**	**1,145**	**2,948**	**40.25%**	**415,323**	**28,373**	**9,139**	**205**	**1,188**	**3,337**	**36.51%**	**412,941**	**28,898**	**10,996**	**199**	**1,465**	**3,778**	**34.36%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED STATES	Central banks	8,198	0	0	0	0	0	0.00%	8,198	0	0	0	0	0	0.00%	8,198	0	0	0	0	0	0.00%
50		Central governments	594	0	0	0	0	0	3.18%	594	0	0	0	0	0	3.20%	594	0	0	0	0	0	3.21%
51		Regional governments or local authorities	1,338	0	0	0	0	0	0.03%	1,337	1	1	0	0	0	0.03%	1,337	1	1	0	0	0	0.04%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	552	7	0	0	0	0	18.50%	542	17	1	0	0	0	18.48%	531	28	1	0	0	0	18.49%
56		Corporates	207	99	12	3	4	5	42.34%	171	124	23	2	3	10	45.04%	142	142	34	2	3	16	45.89%
57		of which: Other - SME	10	24	1	0	2	0	28.29%	12	21	1	0	0	0	28.80%	12	20	2	0	0	1	29.08%
58		of which: Specialised Lending	1	7	0	0	0	0	45.00%	1	6	1	0	0	0	45.00%	2	6	1	0	0	1	45.00%
59		Retail	3	1	0	0	0	0	27.37%	3	1	0	0	0	0	22.80%	3	1	0	0	0	0	20.70%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	88	9	2	0	0	0	6.73%	88	8	3	0	0	0	6.88%	89	7	3	0	0	0	6.98%
62		of which: Residential immovable property	88	9	2	0	0	0	6.05%	88	8	3	0	0	0	6.33%	89	7	3	0	0	0	6.51%
63		of which: Commercial immovable property	0	0	0	0	0	0	44.99%	0	0	0	0	0	0	44.93%	0	0	0	0	0	0	44.87%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	156	0	0	0	0	0	0.03%	156	0	0	0	0	0	0.03%	156	0	0	0	0	0	0.03%
72		**TOTAL**	**11,137**	**117**	**15**	**3**	**4**	**5**	**34.84%**	**11,090**	**151**	**28**	**2**	**3**	**11**	**38.81%**	**11,051**	**179**	**40**	**2**	**3**	**16**	**40.14%**

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	23	0	0	0	0	0	0.03%	23	0	0	0	0	0	0.03%	23	0	0	0	0	0	0.03%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	288	2	1	0	0	0	6.54%	284	5	2	0	0	0	7.05%	279	9	3	0	0	0	7.92%
80		Corporates	166	83	11	3	3	5	48.18%	167	71	23	2	3	10	43.17%	168	60	33	2	2	14	40.67%
81		of which: Other - SME	0	12	1	0	0	0	21.63%	0	11	1	0	0	0	20.95%	0	11	1	0	0	0	20.13%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	23	7	1	0	0	1	51.12%	23	7	2	0	0	1	38.76%	22	7	2	0	0	1	31.93%
84		of which: SME	0	0	0	0	0	0	44.90%	0	0	0	0	0	0	44.83%	0	0	0	0	0	0	44.82%
85		Secured by mortgages on immovable property and ADC exposures	157	18	7	0	0	0	5.34%	160	14	8	0	0	0	5.65%	162	11	9	0	0	1	5.80%
86		of which: Residential immovable property	156	17	7	0	0	0	5.36%	158	14	8	0	0	0	5.61%	160	10	9	0	0	1	5.73%
87		of which: Commercial immovable property	1	1	0	0	0	0	0.60%	2	1	0	0	0	0	12.15%	2	0	0	0	0	0	15.46%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	632	0	0	0	0	0	0.03%	631	0	0	0	0	0	0.03%	631	1	1	0	0	0	0.03%
96		TOTAL	1,290	110	21	3	4	7	31.50%	1,288	97	35	2	3	11	31.56%	1,285	87	48	2	3	15	31.18%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	8	0	0	0	0	0	2.34%	7	0	0	0	0	0	2.18%	7	1	0	0	0	0	2.12%
104		Corporates	790	51	75	1	2	65	87.25%	749	82	85	1	2	67	78.48%	698	121	96	1	3	69	71.32%
105		of which: Other - SME	16	1	3	0	0	2	91.35%	15	2	3	0	0	3	83.05%	14	3	4	0	0	3	76.36%
106		of which: Specialised Lending	14	0	0	0	0	0	17.56%	14	0	0	0	0	0	17.56%	14	0	0	0	0	0	17.56%
107		Retail	3	1	0	0	0	0	14.75%	3	1	0	0	0	0	14.38%	3	1	0	0	0	0	14.14%
108		of which: SME	3	1	0	0	0	0	14.92%	3	0	0	0	0	0	14.59%	3	0	0	0	0	0	14.38%
109		Secured by mortgages on immovable property and ADC exposures	121	17	49	0	1	17	34.43%	120	18	50	0	1	17	34.22%	118	19	51	0	1	17	33.99%
110		of which: Residential immovable property	11	1	1	0	0	0	41.44%	11	1	1	0	0	0	35.44%	11	1	1	0	0	0	32.25%
111		of which: Commercial immovable property	34	3	0	0	0	0	6.73%	33	3	0	0	0	0	13.33%	33	4	0	0	0	0	15.79%
112		of which: Land, acquisition, development and construction exposures (ADC)	76	13	49	0	1	17	34.40%	75	14	49	0	1	17	34.30%	74	14	49	0	1	17	34.19%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
120		TOTAL	928	70	124	1	2	82	66.16%	885	101	135	1	3	84	61.99%	833	141	147	1	4	86	58.32%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	JAPAN	Central banks	8,389	0	0	0	0	0	0.00%	8,389	0	0	0	0	0	0.00%	8,389	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	237	0	0	0	0	0	0.03%	237	0	0	0	0	0	0.03%	237	0	0	0	0	0	0.04%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	45	0	0	0	0	0	19.37%	45	1	0	0	0	0	19.34%	44	1	0	0	0	0	19.33%
128		Corporates	38	7	8	0	1	2	21.21%	38	6	10	0	1	2	24.82%	38	5	11	0	1	3	26.73%
129		of which: Other - SME	0	0	0	0	0	0	26.98%	0	0	0	0	0	0	20.91%	0	0	0	0	0	0	20.15%
130		of which: Specialised Lending	31	7	8	0	1	2	20.88%	31	6	9	0	1	2	24.47%	31	5	10	0	1	3	26.49%
131		Retail	0	0	0	0	0	0	11.57%	0	0	0	0	0	0	11.86%	0	0	0	0	0	0	11.82%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	4	0	0	0	0	0	10.64%	4	0	0	0	0	0	10.70%	4	0	0	0	0	0	10.72%
134		of which: Residential immovable property	4	0	0	0	0	0	10.64%	4	0	0	0	0	0	10.70%	4	0	0	0	0	0	10.72%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	38	0	0	0	0	0	0.03%	38	0	0	0	0	0	0.03%	38	0	0	0	0	0	0.03%
144		TOTAL	8,773	8	8	0	1	2	21.01%	8,772	7	10	0	1	2	24.40%	8,771	7	11	0	1	3	26.10%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	465	0	0	0	0	0	0.03%	465	0	0	0	0	0	0.03%	464	0	0	0	0	0	0.03%
147		Regional governments or local authorities	1,240	0	0	0	0	0	0.03%	1,240	1	1	0	0	0	0.03%	1,239	1	1	0	0	0	0.04%
148		Public sector entities	54	0	0	0	0	0	27.86%	54	0	0	0	0	0	27.86%	53	0	0	0	0	0	27.86%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	134	6	5	0	0	5	98.87%	128	12	5	0	0	5	97.48%	123	17	5	0	0	5	95.87%
152		Corporates	1,153	120	46	7	9	9	18.54%	1,045	194	81	7	14	18	22.30%	974	223	122	6	22	29	23.94%
153		of which: Other - SME	6	4	0	0	0	0	30.76%	7	2	1	0	0	0	29.64%	8	2	1	0	0	0	29.40%
154		of which: Specialised Lending	29	0	0	0	0	0	32.44%	28	1	0	0	0	0	31.87%	28	1	0	0	0	0	31.58%
155		Retail	21	2	6	0	0	5	85.14%	20	2	7	0	0	6	78.70%	19	3	8	0	0	6	73.53%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	1,337	79	4	0	1	1	11.64%	1,295	116	9	0	1	1	10.15%	1,278	128	14	0	1	1	9.76%
158		of which: Residential immovable property	1,335	79	4	0	1	1	11.64%	1,293	116	9	0	1	1	10.15%	1,276	128	14	0	1	1	9.76%
159		of which: Commercial immovable property	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	39.59%	2	0	0	0	0	0	39.21%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	4,405	207	63	7	10	20	31.50%	4,246	324	104	7	15	30	28.75%	4,152	372	151	6	23	42	27.53%

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	ITALY	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		**Central governments**	3,088	14	14	0	0	0	0.20%	3,058	29	29	0	0	0	0.21%	3,028	44	44	0	0	0	0.22%
171		**Regional governments or local authorities**	639	3	3	0	0	0	0.03%	633	6	6	0	0	0	0.03%	626	9	9	0	0	0	0.03%
172		**Public sector entities**	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		**Institutions**	4	0	0	0	0	0	18.61%	4	0	0	0	0	0	18.45%	4	0	0	0	0	0	18.31%
176		**Corporates**	102	51	31	0	3	8	24.48%	110	38	36	1	2	9	25.22%	113	30	41	1	3	11	25.93%
177		of which: Other - SME	3	25	1	0	1	0	31.51%	12	14	3	0	0	1	31.75%	18	7	4	0	0	1	34.07%
178		of which: Specialised Lending	11	0	0	0	0	0	17.56%	11	1	0	0	0	0	17.56%	11	1	0	0	0	0	17.56%
179		**Retail**	9	11	2	0	3	1	56.43%	12	8	2	0	2	1	53.22%	14	5	3	0	1	1	51.07%
180		of which: SME	5	5	1	0	3	0	42.70%	7	3	1	0	2	1	43.71%	8	2	2	0	1	1	43.94%
181		**Secured by mortgages on immovable property and ADC exposures**	86	13	4	0	2	1	26.30%	84	13	7	0	2	2	31.30%	82	13	9	0	2	3	33.74%
182		of which: Residential immovable property	17	3	2	0	0	1	41.46%	18	3	2	0	0	1	39.90%	18	2	2	0	0	1	38.61%
183		of which: Commercial immovable property	68	10	3	0	2	0	15.88%	66	10	5	0	2	1	27.94%	63	11	7	0	2	2	32.38%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.15%	0	0	0	0	0	0	0.28%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		**Claims on institutions and corporates with a ST credit assessment**	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
188		**Collective investments undertakings (CIU)**	237	0	0	0	0	0	40.00%	237	0	0	0	0	0	40.00%	237	0	0	0	0	0	40.00%
189		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		**Securitisation**																					
191		**Other exposures**	57	8	4	0	0	0	0.00%	57	8	4	0	0	0	0.00%	57	8	4	0	0	0	0.00%
192		**TOTAL**	**4,222**	**101**	**59**	**1**	**8**	**10**	**16.70%**	**4,195**	**102**	**85**	**1**	**6**	**13**	**14.81%**	**4,162**	**110**	**111**	**1**	**6**	**15**	**13.69%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	SPAIN	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		**Central governments**	632	1	1	0	0	0	0.03%	630	2	2	0	0	0	0.03%	628	3	3	0	0	0	0.03%
195		**Regional governments or local authorities**	52	59	0	0	0	0	1.90%	52	59	0	0	0	0	3.02%	52	59	0	0	0	0	3.38%
196		**Public sector entities**	3	2	0	0	0	0	0.03%	3	2	0	0	0	0	0.03%	3	2	0	0	0	0	0.03%
197		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		**Institutions**	81	0	0	0	0	0	9.83%	81	0	0	0	0	0	10.09%	80	0	0	0	0	0	10.16%
200		**Corporates**	91	20	10	1	1	2	20.88%	91	15	15	1	1	3	22.56%	90	12	19	1	1	4	23.34%
201		of which: Other - SME	21	5	1	0	0	0	27.99%	22	3	2	0	0	1	27.33%	21	3	3	0	0	1	27.16%
202		of which: Specialised Lending	23	1	0	0	0	0	17.56%	23	1	0	0	0	0	17.56%	22	2	1	0	0	0	17.56%
203		**Retail**	386	16	36	1	0	36	98.03%	380	19	39	1	1	37	95.93%	374	23	41	1	1	39	94.14%
204		of which: SME	1	2	0	0	0	0	16.16%	2	1	0	0	0	0	14.25%	2	0	0	0	0	0	14.17%
205		**Secured by mortgages on immovable property and ADC exposures**	137	5	3	1	0	1	34.60%	133	6	5	1	0	2	33.67%	131	7	8	1	1	2	33.27%
206		of which: Residential immovable property	65	3	2	0	0	1	44.61%	65	4	2	0	0	1	39.28%	64	4	3	0	0	1	35.70%
207		of which: Commercial immovable property	71	1	1	1	0	0	20.54%	68	3	3	1	0	1	29.41%	66	3	5	0	1	2	31.95%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		**Securitisation**																					
215		**Other exposures**	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%
216		**TOTAL**	**1,393**	**102**	**51**	**3**	**2**	**39**	**76.40%**	**1,382**	**103**	**61**	**3**	**2**	**42**	**69.26%**	**1,370**	**105**	**71**	**3**	**3**	**46**	**64.37%**

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks	128,427	6	21	0	0	20	95.08%	128,426	5	22	0	0	21	91.40%	128,426	4	24	0	0	21	88.54%
2		Central governments	137,888	83	92	1	0	37	40.72%	137,759	147	157	1	1	39	24.57%	137,624	158	282	1	1	96	34.22%
3		Regional governments or local authorities	49,749	2,412	44	5	2	15	34.54%	49,711	2,430	65	4	2	20	31.66%	49,672	2,448	86	4	2	24	28.52%
4		Public sector entities	14,495	2,186	85	0	20	23	26.69%	13,199	3,464	103	0	42	25	24.26%	13,042	3,595	130	0	50	26	20.15%
5		Multilateral Development Banks	980	1	0	0	0	0	40.00%	980	1	1	0	0	0	40.00%	979	1	1	0	0	0	40.00%
6		International Organisations	285	0	0	0	0	0	40.00%	285	0	0	0	0	0	40.00%	284	0	0	0	0	0	40.00%
7		Institutions	6,910	584	50	8	10	31	62.14%	6,672	793	79	5	12	42	53.73%	6,483	957	104	4	11	52	49.59%
8		Corporates	60,775	12,624	3,975	389	1,271	2,173	54.66%	55,266	15,878	6,229	295	1,434	2,936	47.13%	50,943	17,618	8,813	248	1,416	3,646	41.38%
9		of which: Other - SME	11,296	3,235	936	96	401	391	41.81%	10,167	3,816	1,484	89	463	576	38.78%	9,218	4,034	2,216	73	453	783	35.31%
10		of which: Specialised Lending	6,024	741	223	23	82	90	40.20%	5,610	996	382	20	99	131	34.22%	5,278	1,161	549	18	112	172	31.39%
11		Retail	5,656	1,086	625	16	56	442	70.81%	5,523	1,056	787	16	66	476	60.40%	5,423	962	982	15	62	518	52.76%
12		of which: SME	1,150	420	156	4	20	43	27.75%	1,155	354	217	4	16	54	25.09%	1,164	295	268	3	12	64	23.78%
13		Secured by mortgages on immovable property and ADC exposures	52,280	14,645	4,317	183	959	1,131	26.20%	48,514	16,570	6,158	186	1,165	1,549	25.15%	45,451	16,992	8,800	151	1,181	2,059	23.40%
14		of which: Residential immovable property	27,496	5,243	1,783	53	291	327	18.32%	25,915	6,107	2,499	54	355	452	18.10%	24,744	6,159	3,618	46	353	615	16.99%
15		of which: Commercial immovable property	14,080	5,050	1,034	112	502	262	25.39%	12,495	5,754	1,915	113	603	494	25.79%	11,048	5,967	3,149	89	610	774	24.57%
16		of which: Land, acquisition, development and construction exposures (ADC)	10,705	4,352	1,501	17	166	542	36.13%	10,104	4,709	1,744	19	207	602	34.54%	9,659	4,865	2,032	16	218	670	32.98%
17		Subordinated debt exposures	70	12	0	0	0	0	0.03%	59	19	4	0	0	0	0.03%	55	18	9	0	0	0	0.03%
18		Covered bonds	44	8	4	2	2	2	43.74%	29	16	11	1	6	5	43.74%	25	10	20	1	4	9	43.67%
19		Claims on institutions and corporates with a ST credit assessment	339	7	3	0	0	0	4.29%	339	8	3	0	0	0	5.47%	339	8	3	0	0	0	6.57%
20		Collective investments undertakings (CIU)	703	4	0	0	0	0	40.00%	703	4	0	0	0	0	40.00%	703	4	0	0	0	0	40.00%
21		Equity	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%
22		Securitisation																					
23		Other exposures	6,480	130	30	0	0	0	0.00%	6,476	132	32	0	0	0	0.00%	6,472	134	34	0	0	0	0.01%
24		TOTAL	**465,082**	**33,804**	**9,247**	**605**	**2,319**	**3,875**	**41.90%**	**453,942**	**40,539**	**13,651**	**509**	**2,727**	**5,112**	**37.45%**	**445,920**	**42,924**	**19,288**	**425**	**2,725**	**6,453**	**33.46%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	FRANCE	Central banks	111,285	0	0	0	0	0	0.00%	111,285	0	0	0	0	0	0.00%	111,285	0	0	0	0	0	0.00%
26		Central governments	128,446	46	34	0	0	1	1.53%	128,371	84	72	0	0	1	1.40%	128,295	64	167	0	0	58	35.01%
27		Regional governments or local authorities	45,816	2,340	29	5	2	11	38.38%	45,790	2,352	43	4	2	16	37.71%	45,764	2,364	57	4	1	20	35.27%
28		Public sector entities	14,016	2,152	66	0	19	9	12.90%	12,726	3,433	76	0	41	9	11.70%	12,570	3,568	97	0	50	9	9.79%
29		Multilateral Development Banks	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	5,148	335	36	8	7	23	62.42%	4,947	513	59	4	9	33	54.92%	4,798	645	76	3	9	40	52.09%
32		Corporates	53,054	10,481	3,290	269	1,066	1,779	54.08%	48,595	13,206	5,024	237	1,251	2,314	46.06%	44,941	14,729	7,155	200	1,253	2,879	40.24%
33		of which: Other - SME	10,167	2,962	865	82	376	355	41.02%	9,137	3,501	1,356	79	445	511	37.66%	8,229	3,731	2,033	65	441	696	34.22%
34		of which: Specialised Lending	5,814	713	209	22	79	85	40.90%	5,423	952	361	20	97	124	34.42%	5,109	1,105	522	17	110	164	31.44%
35		Retail	2,857	612	392	6	41	255	65.11%	2,798	575	488	6	47	271	55.54%	2,758	505	598	6	44	290	48.48%
36		of which: SME	1,080	340	148	4	16	42	28.46%	1,080	285	203	3	13	53	25.95%	1,086	234	248	3	11	61	24.68%
37		Secured by mortgages on immovable property and ADC exposures	47,655	14,131	4,152	176	935	1,101	26.53%	44,220	15,837	5,881	180	1,130	1,505	25.59%	41,378	16,207	8,352	146	1,145	1,998	23.92%
38		of which: Residential immovable property	23,234	4,794	1,680	48	273	316	18.80%	21,965	5,445	2,299	50	327	433	18.81%	20,997	5,450	3,262	43	325	582	17.84%
39		of which: Commercial immovable property	13,876	5,023	1,023	111	498	261	25.49%	12,307	5,719	1,895	112	599	489	25.80%	10,875	5,926	3,120	88	605	766	24.54%
40		of which: Land, acquisition, development and construction exposures (ADC)	10,545	4,314	1,449	17	164	525	36.22%	9,948	4,674	1,686	18	204	584	34.61%	9,507	4,831	1,970	16	215	651	33.02%
41		Subordinated debt exposures	70	12	0	0	0	0	0.03%	59	19	4	0	0	0	0.03%	55	18	9	0	0	0	0.03%
42		Covered bonds	0	3	0	0	1	0	26.84%	0	3	1	0	1	0	26.84%	1	2	1	0	0	0	26.84%
43		Claims on institutions and corporates with a ST credit assessment	264	7	3	0	0	0	4.09%	264	8	3	0	0	0	5.13%	264	8	3	0	0	0	6.10%
44		Collective investments undertakings (CIU)	358	3	0	0	0	0	40.00%	358	3	0	0	0	0	40.00%	358	3	0	0	0	0	40.00%
45		Equity	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%	0	15	0	0	0	0	0.01%
46		Securitisation																					
47		Other exposures	5,577	117	26	0	0	0	0.00%	5,574	118	27	0	0	0	0.00%	5,571	120	29	0	0	0	0.01%
48		TOTAL	**414,550**	**30,256**	**8,029**	**464**	**2,070**	**3,179**	**39.59%**	**404,991**	**36,166**	**11,678**	**432**	**2,481**	**4,149**	**35.53%**	**398,039**	**38,250**	**16,545**	**359**	**2,503**	**5,296**	**32.01%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED STATES	Central banks	8,198	0	0	0	0	0	0.00%	8,198	0	0	0	0	0	0.00%	8,198	0	0	0	0	0	0.00%
50		Central governments	594	0	0	0	0	0	3.18%	594	0	0	0	0	0	3.21%	594	1	1	0	0	0	3.23%
51		Regional governments or local authorities	1,338	0	0	0	0	0	0.03%	1,337	1	1	0	0	0	0.04%	1,336	1	1	0	0	0	0.04%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	538	22	0	0	0	0	18.50%	526	33	1	0	0	0	18.23%	514	45	1	0	0	0	18.31%
56		Corporates	202	100	16	4	7	8	51.94%	160	126	32	3	4	16	51.48%	128	143	46	2	4	23	50.59%
57		of which: Other - SME	9	24	1	0	3	0	31.05%	7	26	2	0	0	1	30.63%	5	26	3	0	0	1	30.39%
58		of which: Specialised Lending	0	7	2	0	1	1	45.00%	0	5	3	0	0	1	45.00%	1	5	3	0	0	1	45.00%
59		Retail	3	1	0	0	0	0	26.63%	3	1	0	0	0	0	21.61%	3	1	0	0	0	0	19.98%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	86	11	2	0	0	0	6.76%	83	13	3	0	0	0	7.03%	81	13	6	0	0	0	7.27%
62		of which: Residential immovable property	86	11	2	0	0	0	6.11%	83	13	3	0	0	0	6.58%	81	13	6	0	0	0	6.99%
63		of which: Commercial immovable property	0	0	0	0	0	0	44.98%	0	0	0	0	0	0	44.81%	0	0	0	0	0	0	44.09%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	156	0	0	0	0	0	0.03%	156	0	0	0	0	0	0.03%	156	0	0	0	0	0	0.03%
72		TOTAL	**11,116**	**134**	**19**	**4**	**7**	**8**	**44.19%**	**11,058**	**174**	**37**	**3**	**5**	**17**	**45.02%**	**11,011**	**203**	**55**	**2**	**5**	**24**	**43.80%**

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	23	0	0	0	0	0	0.03%	23	0	0	0	0	0	0.03%	23	0	0	0	0	0	0.03%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	284	5	1	0	0	0	6.55%	277	10	4	0	0	0	7.38%	269	15	8	0	0	1	8.77%
80		Corporates	158	90	12	3	9	8	66.66%	152	80	29	2	4	14	49.36%	147	71	42	2	3	19	44.63%
81		of which: Other - SME	0	12	1	0	0	0	25.61%	0	11	1	0	0	0	28.53%	0	11	1	0	0	0	30.26%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	23	7	1	0	0	1	50.73%	22	8	2	0	0	1	37.43%	21	8	3	0	0	1	29.47%
84		of which: SME	0	0	0	0	0	0	44.92%	0	0	0	0	0	0	44.90%	0	0	0	0	0	0	44.92%
85		Secured by mortgages on immovable property and ADC exposures	155	20	7	0	1	0	5.41%	151	22	9	0	1	1	6.01%	148	21	14	0	1	1	6.59%
86		of which: Residential immovable property	153	19	7	0	0	0	5.43%	149	21	9	0	1	1	5.95%	146	20	14	0	1	1	6.47%
87		of which: Commercial immovable property	1	1	0	0	0	0	0.54%	2	1	0	0	0	0	14.51%	2	1	0	0	0	0	19.01%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	632	0	0	0	0	0	0.03%	631	0	0	0	0	0	0.03%	631	1	1	0	0	0	0.03%
96		TOTAL	1,275	123	22	3	10	9	41.92%	1,256	119	44	3	5	16	35.74%	1,238	115	67	3	4	21	31.78%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	7	1	0	0	0	0	2.52%	7	1	0	0	0	0	2.61%	7	1	0	0	0	0	2.64%
104		Corporates	768	70	78	2	5	66	85.27%	721	101	94	2	5	70	74.75%	666	140	110	1	5	73	66.82%
105		of which: Other - SME	14	3	4	0	0	3	75.22%	12	3	5	0	0	3	66.84%	11	4	5	0	0	3	62.17%
106		of which: Specialised Lending	14	0	0	0	0	0	17.56%	13	1	1	0	0	0	17.56%	13	0	1	0	0	0	17.56%
107		Retail	3	1	0	0	0	0	14.67%	3	1	0	0	0	0	14.08%	3	1	0	0	0	0	13.67%
108		of which: SME	3	1	0	0	0	0	14.85%	3	1	0	0	0	0	14.32%	3	0	0	0	0	0	14.00%
109		Secured by mortgages on immovable property and ADC exposures	119	19	50	0	1	17	34.30%	114	23	52	0	2	17	33.81%	109	25	54	0	2	18	33.18%
110		of which: Residential immovable property	11	1	1	0	0	0	41.00%	10	2	1	0	0	0	33.73%	10	2	2	0	0	1	28.41%
111		of which: Commercial immovable property	33	4	0	0	0	0	7.36%	33	4	0	0	0	0	19.96%	32	4	1	0	0	0	20.81%
112		of which: Land, acquisition, development and construction exposures (ADC)	74	14	49	0	1	17	34.28%	71	17	50	0	1	17	33.95%	68	19	51	0	1	17	33.60%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%	1	0	0	0	0	0	0.03%
120		TOTAL	903	91	128	2	6	83	65.30%	851	125	146	2	7	87	60.10%	791	166	164	1	7	91	55.61%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	JAPAN	Central banks	8,389	0	0	0	0	0	0.00%	8,389	0	0	0	0	0	0.00%	8,389	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	237	0	0	0	0	0	0.03%	237	0	0	0	0	0	0.04%	237	0	0	0	0	0	0.04%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	45	1	0	0	0	0	19.37%	44	1	0	0	0	0	19.30%	43	2	0	0	0	0	19.29%
128		Corporates	37	7	10	0	1	3	26.34%	35	6	12	0	1	4	29.22%	35	5	14	0	1	4	30.44%
129		of which: Other - SME	0	0	0	0	0	0	29.86%	0	0	0	0	0	0	27.34%	0	0	0	0	0	0	25.05%
130		of which: Specialised Lending	29	7	10	0	1	3	26.23%	28	6	11	0	1	3	29.19%	28	5	13	0	1	4	30.52%
131		Retail	0	0	0	0	0	0	11.84%	0	0	0	0	0	0	13.19%	0	0	0	0	0	0	14.64%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	3	0	0	0	0	0	10.69%	3	0	0	0	0	0	10.83%	3	0	0	0	0	0	10.64%
134		of which: Residential immovable property	3	0	0	0	0	0	10.69%	3	0	0	0	0	0	10.83%	3	0	0	0	0	0	10.64%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	38	0	0	0	0	0	0.03%	38	0	0	0	0	0	0.03%	38	0	0	0	0	0	0.03%
144		TOTAL	8,771	8	10	0	1	3	26.11%	8,768	8	13	0	1	4	28.74%	8,766	9	14	0	1	4	29.62%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	465	0	0	0	0	0	0.03%	465	0	0	0	0	0	0.03%	464	0	0	0	0	0	0.03%
147		Regional governments or local authorities	1,240	0	0	0	0	0	0.03%	1,240	1	1	0	0	0	0.04%	1,239	1	1	0	0	0	0.04%
148		Public sector entities	54	0	0	0	0	0	36.35%	54	0	0	0	0	0	36.35%	53	0	0	0	0	0	32.96%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	123	17	5	0	0	5	98.87%	119	22	5	0	0	5	96.81%	114	26	6	0	0	5	94.72%
152		Corporates	1,123	147	49	14	21	11	21.93%	935	284	100	10	42	30	30.05%	812	329	179	8	43	55	30.71%
153		of which: Other - SME	6	4	0	0	0	0	32.56%	6	3	1	0	0	0	34.13%	6	3	1	0	0	0	32.84%
154		of which: Specialised Lending	27	1	0	0	0	0	32.44%	26	2	1	0	0	0	31.99%	25	2	1	0	0	0	31.76%
155		Retail	21	2	6	0	0	5	85.10%	19	3	7	0	0	6	78.57%	18	3	8	0	0	6	72.82%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	1,319	96	5	0	1	1	11.28%	1,225	180	15	1	4	1	9.58%	1,166	218	36	0	5	3	9.05%
158		of which: Residential immovable property	1,317	96	5	0	1	1	11.28%	1,223	180	15	1	4	1	9.58%	1,164	218	36	0	5	3	9.05%
159		of which: Commercial immovable property	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	38.84%	2	0	0	0	0	0	36.95%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	4,345	262	67	14	22	22	33.17%	4,056	490	129	11	45	42	32.92%	3,867	577	230	9	48	69	30.05%

2025 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	3,080	18	18	0	0	0	1.11%	3,032	42	42	0	1	0	0.55%	2,979	68	69	0	1	0	0.39%
171		Regional governments or local authorities	637	4	4	0	0	0	0.03%	627	9	9	0	0	0	0.03%	616	14	14	0	0	0	0.03%
172		Public sector entities	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.04%	0	0	0	0	0	0	0.04%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	4	0	0	0	0	0	18.61%	4	0	0	0	0	0	18.40%	4	1	0	0	0	0	18.26%
176		Corporates	93	54	37	1	5	9	25.24%	95	44	45	1	4	12	25.96%	96	37	51	1	4	14	26.56%
177		of which: Other - SME	2	25	2	0	1	1	31.35%	11	15	4	0	1	1	31.43%	16	8	5	0	0	2	33.49%
178		of which: Specialised Lending	11	1	0	0	0	0	17.56%	10	1	0	0	0	0	17.56%	9	2	1	0	0	0	17.56%
179		Retail	8	11	2	0	3	1	60.25%	11	8	2	0	2	1	54.85%	13	6	3	0	1	2	50.23%
180		of which: SME	5	5	1	0	3	1	50.02%	7	3	1	0	2	1	49.27%	8	2	2	0	1	1	48.42%
181		Secured by mortgages on immovable property and ADC exposures	82	15	8	1	3	1	17.12%	75	17	12	1	3	3	25.68%	69	19	16	0	3	5	29.14%
182		of which: Residential immovable property	17	3	2	0	0	1	41.22%	17	4	2	0	0	1	38.29%	16	4	2	0	0	1	33.81%
183		of which: Commercial immovable property	64	11	6	1	3	1	9.26%	58	14	10	1	3	2	23.06%	52	15	14	0	3	4	28.31%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
188		Collective investments undertakings (CIU)	237	0	0	0	0	0	40.00%	237	0	0	0	0	0	40.00%	237	0	0	0	0	0	40.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	57	8	4	0	0	0	0.00%	57	8	4	0	0	0	0.00%	57	8	4	0	0	0	0.00%
192		**TOTAL**	**4,199**	**111**	**72**	**1**	**11**	**12**	**16.36%**	**4,139**	**129**	**114**	**1**	**10**	**16**	**14.17%**	**4,071**	**153**	**158**	**1**	**9**	**20**	**12.65%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	SPAIN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	631	2	2	0	0	0	0.03%	628	3	3	0	0	0	0.03%	625	5	5	0	0	0	0.03%
195		Regional governments or local authorities	52	59	0	0	0	0	1.90%	52	59	1	0	0	0	2.97%	51	58	1	0	0	0	3.30%
196		Public sector entities	3	2	0	0	0	0	0.03%	3	2	0	0	0	0	0.03%	3	2	0	0	0	0	0.03%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	81	0	0	0	0	0	11.10%	80	1	0	0	0	0	10.96%	80	1	1	0	0	0	10.93%
200		Corporates	84	24	13	1	3	3	21.86%	79	21	20	1	2	5	23.44%	76	18	26	1	2	6	23.95%
201		of which: Other - SME	18	7	3	0	1	1	27.52%	16	5	6	0	1	2	27.20%	15	4	8	0	1	2	27.11%
202		of which: Specialised Lending	21	2	1	0	0	0	17.56%	19	3	2	0	0	0	17.56%	18	3	2	0	0	0	17.56%
203		Retail	384	17	37	3	1	36	98.08%	374	22	41	2	1	40	95.68%	365	28	46	2	1	43	93.83%
204		of which: SME	1	2	0	0	0	0	16.17%	2	1	0	0	0	0	14.31%	2	1	1	0	0	0	14.29%
205		Secured by mortgages on immovable property and ADC exposures	129	9	7	1	0	2	29.20%	121	13	11	1	1	3	29.76%	116	13	16	1	2	4	28.44%
206		of which: Residential immovable property	64	4	2	0	0	1	43.62%	61	7	3	0	0	1	34.25%	59	7	5	0	0	1	24.83%
207		of which: Commercial immovable property	65	5	5	1	0	1	22.74%	60	6	8	1	1	2	28.23%	57	6	11	1	1	3	29.92%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%
216		**TOTAL**	**1,376**	**112**	**58**	**4**	**4**	**41**	**70.49%**	**1,349**	**120**	**77**	**4**	**5**	**48**	**62.21%**	**1,328**	**125**	**94**	**4**	**5**	**54**	**57.51%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Groupe BPCE

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	1,279						
2		SEC-SA	15,089						
3		SEC-ERBA	5,219						
4		SEC-IAA	0						
5		**Total**	**21,587**						
6	REA	SEC-IRBA	219	219	219	219	223	239	265
7		SEC-SA	3,124	3,159	3,224	3,291	3,305	3,705	4,221
8		SEC-ERBA	1,736	1,895	2,151	2,410	2,116	2,756	3,545
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**5,078**	**5,272**	**5,593**	**5,920**	**5,644**	**6,701**	**8,032**
12	**Impairments**	**Total banking book others than assessed at fair value**		**3**	**1**	**1**	**19**	**3**	**3**

2025 EU-wide Stress Test: Risk exposure amounts

Groupe BPCE

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	397,596	383,187	387,661	387,167	408,422	393,160	405,149	412,256
2	Risk exposure amount for securitisations and re-securitisations	5,044	5,078	5,272	5,593	5,920	5,644	6,701	8,032
3	Risk exposure amount other credit risk	392,553	378,110	382,389	381,575	402,502	387,516	398,448	404,224
4	Risk exposure amount for market risk	16,502	18,991	18,991	18,991	18,991	21,878	21,878	21,878
5	Risk exposure amount for operational risk	42,212	38,888	38,888	38,888	38,888	38,888	38,888	38,888
6	Other risk exposure amounts	280	280	0	0	0	3,447	-103	-77
7	**Total Risk exposure amount before Output floor**	**456,591**	**441,347**	**445,540**	**445,046**	**466,301**	**457,373**	**465,812**	**472,945**
8	**Unfloored Total Risk exposure amount (transitional)**		**441,347**	**445,540**	**445,046**	**466,301**	**457,373**	**465,812**	**472,945**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**441,347**	**445,540**	**445,046**	**466,301**	**457,373**	**465,812**	**472,945**
10	Standardised Risk exposure amount for credit risk exposures		601,035	597,788	601,916	605,031	613,907	628,906	643,876
11	Standardised Risk exposure amount for market risk exposures		30,297	30,297	30,297	30,297	30,297	30,297	30,297
12	Standardised Risk exposure amount for operational risk		38,888	38,888	38,888	38,888	38,888	38,888	38,888
13	Other Standardised risk exposure amounts		280	0	0	0	3,447	-103	-77
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**612,188**	**609,149**	**614,028**	**618,011**	**629,455**	**642,248**	**658,737**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**673,349**	**670,445**	**674,522**	**677,622**	**690,215**	**701,685**	**716,688**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**456,591**	**441,347**	**445,540**	**445,046**	**466,301**	**457,373**	**465,812**	**472,945**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**456,591**	**488,178**	**486,072**	**489,028**	**491,276**	**500,406**	**508,721**	**519,599**

2025 EU-wide Stress Test: Capital

Groupe BPCE

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**86,057**	**86,267**	**88,161**	**88,348**	**87,266**	**69,258**	**66,859**	**63,531**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**73,847**	**74,057**	**76,257**	**76,444**	**75,362**	**57,354**	**54,955**	**51,627**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		29,349		29,349	29,349	29,349	29,349	29,349	29,349
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		5,887		8,606	10,810	12,648	-2,579	-3,153	-3,646
6		A.1.3	Accumulated other comprehensive income		842		867	888	908	-2,375	-2,279	-2,207
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		720		720	720	720	-2,067	-2,067	-2,067
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		122		122	122	122	-19	-19	-19
9		A.1.3.3	Other OCI contributions		0		25	47	66	-290	-193	-122
10		A.1.4	Other Reserves		48,916		48,916	48,916	48,916	48,916	48,916	48,916
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		219	219	226	242	268	219	219	219
13		A.1.7	Adjustments to CET1 due to prudential filters		-1,514	-1,514	-1,514	-1,514	-1,514	-2,461	-2,461	-2,461
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,088	-1,088	-1,088	-1,088	-1,088	-1,992	-1,992	-1,992
15		A.1.7.2	Cash flow hedge reserve		-202		-202	-202	-202	-246	-246	-246
16		A.1.7.3	Other adjustments		-223		-223	-223	-223	-223	-223	-223
17		A.1.8	(-) Intangible assets (including Goodwill)		-5,106		-5,106	-5,106	-5,106	-5,106	-5,106	-5,106
18		A.1.8.1	of which: Goodwill (-)		-4,255		-4,255	-4,255	-4,255	-4,255	-4,255	-4,255
19		A.1.8.2	of which: Software assets (-)		-323		-323	-323	-323	-323	-323	-323
20		A.1.8.3	of which: Other intangible assets (-)		-529		-529	-529	-529	-529	-529	-529
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-644	-644	-321	-159	-79	-4,290	-4,591	-4,863
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-210	0	-351	-946	-1,359	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-98		-98	-98	-98	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		-22		-22	-22	-22	-22	-22	-22
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-360	-360	-885	-2,505	-5,138	-885	-2,505	-5,139
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-1,122		-1,122	-1,122	-1,122	-1,122	-1,122	-1,122
36		A.1.20	CET1 capital elements or deductions - other		-2,289		-2,289	-2,289	-2,289	-2,289	-2,289	-2,289
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Groupe BPCE

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
52		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		73,847	74,057	76,257	76,444	75,362	57,354	54,955	51,627
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		12,210	12,210	11,904	11,904	11,904	11,904	11,904	11,904
59		A.4.1	Tier 2 Capital instruments		13,592	13,592	13,592	13,592	13,592	13,592	13,592	13,592
60		A.4.2	Other Tier 2 Capital components and deductions		-1,469	-1,469	-1,775	-1,775	-1,775	-1,775	-1,775	-1,775
61		A.4.3	Tier 2 transitional adjustments		87	87	87	87	87	87	87	87
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			441,347	445,540	445,046	466,301	457,373	465,812	472,945
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			441,347	445,540	445,046	466,301	457,373	465,812	472,945
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			612,188	609,149	614,028	618,011	629,455	642,248	658,737
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			673,349	670,445	674,522	677,622	690,215	701,685	716,688
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		456,591	441,347	445,540	445,046	466,301	457,373	465,812	472,945
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		456,591	488,178	486,072	489,028	491,276	500,406	508,721	519,599
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.17%	16.78%	17.12%	17.18%	16.16%	12.54%	11.80%	10.92%
70		C.2	Tier 1 Capital ratio (transitional)		16.17%	16.78%	17.12%	17.18%	16.16%	12.54%	11.80%	10.92%
71		C.3	Total Capital ratio (transitional)		18.85%	19.55%	19.79%	19.85%	18.71%	15.14%	14.35%	13.43%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		73,847	74,057	76,257	76,444	75,362	57,354	54,955	51,627
73		D.2	TIER 1 CAPITAL (fully loaded)		73,847	74,057	76,257	76,444	75,362	57,354	54,955	51,627
74		D.3	TOTAL CAPITAL (fully loaded)		85,970	86,180	88,074	88,261	87,179	69,171	66,772	63,445
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.17%	15.17%	15.69%	15.63%	15.34%	11.46%	10.80%	9.94%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.17%	15.17%	15.69%	15.63%	15.34%	11.46%	10.80%	9.94%
77		E.3	Total Capital ratio (fully loaded)		18.83%	17.65%	18.12%	18.05%	17.75%	13.82%	13.13%	12.21%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		1,435,845		1,435,845	1,435,845	1,435,845	1,435,845	1,435,845	1,435,845
79		H.2	Total leverage ratio exposures (fully loaded)		1,435,845		1,435,845	1,435,845	1,435,845	1,435,845	1,435,845	1,435,845
80		H.3	Leverage ratio (transitional)		5.14%	5.16%	5.31%	5.32%	5.25%	3.99%	3.83%	3.60%
81		H.4	Leverage ratio (fully loaded)		5.14%	5.16%	5.31%	5.32%	5.25%	3.99%	3.83%	3.60%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.90%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.3	O-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85		P.4	G-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		4.40%		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.10%	2.10%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89		R.1.1	of which: CET1		1.18%	1.18%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90		R.1.2	of which: AT1		0.39%	0.39%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.10%	10.10%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92		R.2.1	of which: CET1		5.68%	5.68%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.50%	14.50%	14.75%	14.75%	14.75%	14.75%	14.75%	14.75%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.08%	10.08%	10.27%	10.27%	10.27%	10.27%	10.27%	10.27%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.89%	1.89%	1.92%	1.92%	1.93%	1.92%	1.93%	1.97%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Groupe BPCE

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	7,379	8,353	8,387	8,517	3,915	4,981	6,505
2	Interest income	57,400	42,399	41,449	43,207	53,553	55,956	55,864
3	Interest expense	-50,021	-34,046	-33,061	-34,690	-49,638	-50,975	-49,359
4	**Dividend income**	225	225	225	225	113	113	113
5	**Net fee and commission income**	12,493	12,380	12,118	11,918	10,788	10,639	10,702
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	2,671	2,036	2,036	2,036	-2,282	1,673	1,731
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-785		
8	**Other operating income not listed above, net**	971	630	630	630	903	606	606
9	**Total operating income, net**	23,740	23,625	23,397	23,327	12,651	18,012	19,656
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-1,939	-646	-1,275	-1,661	-4,393	-3,832	-5,172
11	**Other income and expenses not listed above, net**	-17,011	-17,431	-17,615	-17,907	-20,371	-15,055	-15,249
12	**Profit or (-) loss before tax from continuing operations**	4,789	5,548	4,507	3,759	-12,112	-876	-765
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-1,183	-1,568	-1,281	-1,070	3,646	301	272
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**3,606**	**3,980**	**3,225**	**2,689**	**-8,466**	**-574**	**-493**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	859	1,261	1,022	852	0	0	0
17	**Attributable to owners of the parent net of estimated dividends**	2,747	2,719	2,204	1,837	-8,466	-574	-493
18	Memo row: Impact of one-off adjustments		78	78	78	78	78	78
19	Total post-tax MDA-related adjustment		0	0	0	0	1,668	1,668
20	Total assets	1,461,241						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Groupe BPCE

	(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0