



2020 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

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

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Key Metrics

Groupe BPCE

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	65,255	66,096	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,255	66,096	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	65,263	66,104	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	65,263	66,104	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	78,245	78,297	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	78,245	78,297	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	422,397	430,456	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	422,397	430,456	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.45%	15.35%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.45%	15.35%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.45%	15.36%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.45%	15.36%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.52%	18.19%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.52%	18.19%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,251,628	1,349,002	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.21%	4.90%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	65,263	66,104	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	65,233	66,074	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,251,628	1,349,002	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,251,628	1,349,002	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	4.9%	C 47.00 (r330,c010)	

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Capital

Groupe BPCE

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	78,245	78,297	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	65,255	66,096	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,874	27,045	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,068	3,262	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,327	1,103	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	36,382	37,402	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,914	4,633	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,307	-518	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,985	-4,989	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-816	-807	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-469	-290	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-734	-744	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8	8	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-22	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	30	30	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	65,263	66,104	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,982	12,193	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,069	13,543	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,099	-1,363	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	12	12	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	422,397	430,456	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.45%	15.35%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.45%	15.36%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.52%	18.19%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	65,233	66,074	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.44%	15.35%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

Groupe BPCE

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	352,422	356,085	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	143,172	144,710	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,455	55,881	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	104,302	99,501	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	45,931	46,532	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10,392	9,483	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,372	1,535	C 02.00 (R640, c010)
Settlement risk	35	11	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4,836	4,884	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	13,042	19,159	C 02.00 (R520, c010)
Of which the standardised approach	6,105	6,837	C 02.00 (R530, c010)
Of which IMA	6,937	12,322	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	230	145	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	39,298	39,298	C 02.00 (R590, c010)
Of which basic indicator approach	252	252	C 02.00 (R600, c010)
Of which standardised approach	39,046	39,046	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	422,397	430,456	

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

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

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P&L
Groupe BPCE

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	6,106	11,423
Of which debt securities income	284	509
Of which loans and advances income	4,219	8,160
Interest expenses	3,910	7,034
(Of which deposits expenses)	1,081	2,037
(Of which debt securities issued expenses)	1,155	2,137
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	61
Net Fee and commission income	2,603	5,034
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	63	64
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,943	-633
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2,168	798
Gains or (-) losses from hedge accounting, net	-25	-9
Exchange differences [gain or (-) loss], net	86	140
Net other operating income /(expenses)	120	257
TOTAL OPERATING INCOME, NET	5,286	10,102
(Administrative expenses)	4,266	7,240
(Cash contributions to resolution funds and deposit guarantee schemes)		431
(Depreciation)	313	628
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-2	-35
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-5	52
(Other provisions)	3	-87
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	492	1,403
(Financial assets at fair value through other comprehensive income)	-3	-4
(Financial assets at amortised cost)	495	1,407
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	-22
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	163	297
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-170
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	380	584
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	175	302
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	175	302
Of which attributable to owners of the parent	182	312

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

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

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Total Assets: fair value and impairment distribution

Groupe BPCE

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		101,715				152,734				IAS 1.54 (i)
Financial assets held for trading		202,432	42,842	154,953	4,636	188,842	47,990	136,748	4,104	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		11,622	2,761	1,022	7,840	12,158	3,037	1,513	7,609	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		6	0	2	4	7	0	2	5	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		46,619	40,419	3,291	2,908	52,506	44,473	5,110	2,924	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		820,318				842,615				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		11,479	0	11,479	0	11,293	0	11,293	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		8,739				9,350				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		48,380				49,493				
TOTAL ASSETS		1,251,310				1,318,999				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	43,613	13	89	-3	0	-77	49,417	20	90	-3	0	-79	Annex V. Part 1.31, 44(b)
	Loans and advances	45	0	0	-1	0	0	17	0	0	-1	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	27,874	1,086	200	-8	-5	-164	27,765	945	199	-8	-5	-165	Annex V. Part 1.31, 44(b)
	Loans and advances	717,058	65,787	21,593	-1,092	-2,034	-9,976	743,845	61,101	22,652	-1,388	-2,130	-10,196	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Groupe BPCE

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	174,404	162,080	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	23,252	25,317	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	921,706	1,001,373	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	16,432	16,728	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	315	302	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,680	5,729	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,705	1,813	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	30,266	27,875	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	467	1,624	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,174,228	1,242,842	IAS 1.9(b);IG 6
TOTAL EQUITY	77,083	76,157	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,251,310	1,318,999	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe BPCE

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		78,755	68,802	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7,165	8,826	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	10,385	9,082	Annex V.Part 1.31
Deposits	Central banks	44,462	87,857	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	843	598	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	16,590	18,681	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,296	10,606	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	60,928	65,809	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,959	5,342	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	112,437	93,811	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26,164	22,209	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	174,651	203,341	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	130,886	160,627	ECB/2013/33 Annex 2.Part 2.9.1
	Households	354,291	365,263	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	269,598	280,132	Annex V.Part 1.42(f), 44(c)
Debt securities issued		270,698	276,879	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,190	17,033	Annex V.Part 1.37
Other financial liabilities		5,433	7,147	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,135,794	1,205,498	

2020 EU-wide Transparency Exercise

Market Risk
Groupe BPCE

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020									
Traded Debt Instruments	2,043	2,058	130	59	221	80							252	32	365	68						
Of which: General risk	640	658	122	56	201	77							237	31	345	65						
Of which: Specific risk	1,319	1,342	8	3	20	4							15	2	20	3						
Equities	547	495	39	12	86	14							74	11	71	14						
Of which: General risk	71	93	31	11	69	13							67	9	60	11						
Of which: Specific risk	320	228	7	1	16	1							7	2	11	2						
Foreign exchange risk	2,684	3,217	18	17	40	23							88	7	110	10						
Commodities risk	809	1,039	0	0	0	0							0	0	0	0						
Total	6,082	6,809	186	88	346	118	22	22	0	0	0	6,937	414	50	545	92	23	27	0	0	0	12,322

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	83,383	95,113	5,209		93,630	107,323	5,435	
	Regional governments or local authorities	49,854	57,463	11,880		49,798	57,190	11,794	
	Public sector entities	22,253	18,929	4,215		26,054	21,828	4,270	
	Multilateral Development Banks	138	252	0		180	301	0	
	International Organisations	1,085	1,085	0		1,946	1,946	0	
	Institutions	34,987	32,800	2,157		31,452	29,452	1,719	
	Corporates	106,031	81,504	68,412		109,749	83,416	70,151	
	of which: SME	30,050	22,416	20,250		32,768	23,955	21,673	
	Retail	24,919	9,800	7,022		25,074	9,903	7,086	
	of which: SME	2,879	2,394	1,496		2,506	2,021	1,264	
	Secured by mortgages on immovable property	66,534	55,241	22,193		65,805	54,783	21,979	
	of which: SME	8,604	8,385	3,496		9,434	9,152	3,820	
	Exposures in default	7,565	3,615	4,131	2,844	7,611	3,552	4,045	2,949
	Items associated with particularly high risk	9,908	7,864	11,795		10,208	8,142	12,213	
	Covered bonds	174	174	45		153	153	40	
Claims on institutions and corporates with a ST credit assessment	560	493	313		478	412	239		
Collective investments undertakings (CIU)	645	643	696		1,014	1,011	888		
Equity	24	24	24		39	39	39		
Other exposures	8,455	8,447	6,929		7,362	7,362	6,596		
Standardised Total ²	416,614	373,444	145,022	4,331	430,552	386,812	146,495	4,409	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	67,814	79,335	4,828		78,054	91,528	5,034	
	Regional governments or local authorities	44,708	51,581	10,318		44,628	51,286	10,257	
	Public sector entities	21,178	17,943	3,979		24,834	20,786	3,998	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,717	22,162	1,423		20,616	20,347	1,864	
	Corporates	93,229	71,557	60,424		96,216	72,598	61,615	
	of which: SME	29,046	21,544	19,431		31,827	23,179	20,949	
	Retail	23,311	8,342	5,974		23,373	8,370	5,980	
	of which: SME	2,604	2,168	1,312		2,204	1,778	1,104	
	Secured by mortgages on immovable property	63,285	52,025	20,861		62,641	51,654	20,693	
	of which: SME	8,551	8,333	3,475		9,379	9,100	3,798	
	Exposures in default	6,928	3,377	3,864	2,459	6,949	3,303	3,755	2,546
	Items associated with particularly high risk	9,674	7,653	11,480		9,883	7,850	11,776	
	Covered bonds	143	143	14		125	125	13	
Claims on institutions and corporates with a ST credit assessment	321	254	176		328	262	155		
Collective investments undertakings (CIU)	293	293	556		676	676	771		
Equity	24	24	24		23	23	23		
Other exposures	6,832	6,832	6,226		6,644	6,644	6,164		
Standardised Total ²				3,844				3,901	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	154	196	0		151	190	0	
	Regional governments or local authorities	1,981	1,819	834		1,907	1,752	802	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,394	4,394	110		3,673	3,525	97	
	Corporates	1,511	1,799	896		1,871	2,150	1,135	
	of which: SME	62	59	56		53	50	46	
	Retail	6	6	4		7	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	146	145	53		143	142	51	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	0	3	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	12	12	3		11	11	2		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,040	1,040	268		413	413	191		
Standardised Total ²				1				2	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	7	0		0	7	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		9	9	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,732	1,911	152		2,435	1,700	150	
	Corporates	1,082	863	611		672	603	363	
	of which: SME	90	87	82		44	42	37	
	Retail	49	40	30		41	32	24	
	of which: SME	5	0	0		5	0	0	
	Secured by mortgages on immovable property	286	282	106		280	277	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	7	8	2	9	7	8	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	19	19	54		12	12	30		
Equity	0	0	0		0	0	0		
Other exposures	491	491	353		233	233	171		
Standardised Total ²				3				2	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	444	444	0		678	678	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	138	252	0		180	301	0	
	International Organisations	1,035	1,035	0		1,253	1,253	0	
	Institutions	49	63	11		54	70	14	
	Corporates	772	825	679		961	998	847	
	of which: SME	161	150	148		207	170	169	
	Retail	118	78	57		137	78	58	
	of which: SME	22	13	9		23	12	7	
	Secured by mortgages on immovable property	527	525	186		537	535	190	
	of which: SME	4	4	2		3	3	1	
	Exposures in default	44	11	11	32	43	11	11	32
	Items associated with particularly high risk	10	8	12		9	8	12	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	18	18	7		9	9	4		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				37				38	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	3,703	3,702	71		3,805	3,805	69	
	Regional governments or local authorities	1,146	1,144	259		1,105	1,105	221	
	Public sector entities	0	0	0		37	37	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	12	2		18	0	2	
	Corporates	485	304	279		410	241	220	
	of which: SME	38	32	29		55	36	33	
	Retail	23	20	15		21	19	14	
	of which: SME	7	6	4		6	5	4	
	Secured by mortgages on immovable property	76	76	29		94	94	39	
	of which: SME	0	0	0		1	1	1	
	Exposures in default	12	7	7	5	13	8	9	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	313	310	62		305	302	60		
Equity	0	0	0		0	0	0		
Other exposures	6	6	5		11	11	10		
Standardised Total ²				13				11	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	229	229	0		224	231	0	
	Regional governments or local authorities	529	1,154	231		528	1,151	230	
	Public sector entities	47	51	10		47	50	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	50	50	0		693	693	0	
	Institutions	820	226	38		706	115	29	
	Corporates	1,103	750	674		987	720	645	
	of which: SME	55	52	50		39	36	35	
	Retail	20	17	13		23	21	15	
	of which: SME	12	10	8		12	11	8	
	Secured by mortgages on immovable property	783	773	405		803	792	416	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	2	2	27	34	3	3	31
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				30				34	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	5,099	5,099	0		4,543	4,543	0	
	Regional governments or local authorities	793	534	182		764	511	175	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	805	805	14		757	757	15	
	Corporates	133	125	125		126	120	120	
	of which: SME	17	13	13		17	13	13	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	162	162	94		76	76	42		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	21	21	21		17	17	17		
Standardised Total ²				1				1	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	1,003	1,003	0		1,069	1,069	0	
	Regional governments or local authorities	165	165	17		225	225	29	
	Public sector entities	132	132	7		129	129	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,463	2,216	67		2,253	1,991	59	
	Corporates	1,013	691	535		848	666	558	
	of which: SME	88	80	69		74	64	55	
	Retail	105	79	59		93	69	52	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	27	27	11		27	27	11	
	of which: SME	3	3	2		3	3	1	
	Exposures in default	5	3	4	1	4	2	3	2
	Items associated with particularly high risk	10	10	15		10	10	15	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				9				9	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	1,670	1,690	0		1,798	1,819	0	
	Regional governments or local authorities	272	250	13		263	260	28	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136	117	6		152	133	5	
	Corporates	253	160	155		230	137	127	
	of which: SME	18	18	16		23	16	14	
	Retail	7	6	4		6	6	4	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	26	21	9		25	20	9	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	7	7	7		7	7	7		
Standardised Total²				2				4	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	287	301	0		287	303	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		7	7	2	
	Corporates	654	633	460		1,170	1,155	723	
	of which: SME	21	21	20		18	18	16	
	Retail	36	36	5		34	34	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	16	16	6		16	15	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	(in EUR, %)											
	Central banks and central governments	137,236	86	139,618	702	0	187,893	86	194,156	606	0	
	Institutions	29,266	46	29,312	4,520	0	26,893	35	26,106	4,847	0	
	Corporates	211,845	7,201	175,454	90,133	3,108	4,140	217,929	8,264	176,189	95,636	4,180
	Corporates - Of Which: Specialised Lending	27,484	633	21,100	5,660	375	154	26,797	1,029	20,788	5,827	945
	Corporates - Of Which: SME	35,991	1,385	31,409	24,225	214	799	43,205	1,511	36,100	22,374	237
	Retail	414,060	9,307	400,643	66,501	3,388	6,042	430,159	9,475	420,543	62,389	3,461
	Retail - Secured on real estate property	256,980	3,785	251,909	37,480	1,404	1,867	291,648	3,958	290,396	38,101	1,456
	Retail - Secured on real estate property - Of Which: SME	49,290	1,437	48,418	17,133	575	1,042	51,524	1,479	51,379	16,774	536
	Retail - Secured on real estate property - Of Which: non-SME	207,690	2,348	203,491	20,347	828	1,945	240,145	2,479	239,017	21,327	920
	Retail - Qualifying Revolving	16,233	308	11,519	2,288	26	275	18,855	323	12,951	1,744	84
	Retail - Other Retail	140,844	5,274	137,215	26,793	2,558	3,780	119,636	5,194	117,196	22,544	1,921
	Retail - Other Retail - Of Which: SME	38,777	3,288	38,724	12,644	1,708	2,422	46,451	3,359	43,765	10,707	1,132
Retail - Other Retail - Of Which: non-SME	102,067	1,986	100,491	14,119	850	1,359	74,184	1,835	73,431	11,837	789	
Equity	14,446	6	14,023	45,931	17	14,255	4	14,006	46,532	14	0	
Other non credit-obligation assets												
IRB Total ³			217,248					218,672				

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

		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	(in EUR, %)											
	Central banks and central governments	105,234	0	106,762	1	0	153,484	0	158,840	0	0	
	Institutions	4,588	5	5,126	894	0	6	3,975	5	4,563	727	0
	Corporates	110,363	3,995	93,311	60,540	3,103	2,309	126,490	4,551	102,158	62,287	1,300
	Corporates - Of Which: Specialised Lending	6,207	25	5,643	1,265	19	6,006	36	5,288	1,145	32	
	Corporates - Of Which: SME	34,724	1,299	30,346	23,246	181	790	41,267	1,415	34,996	26,528	196
	Retail	411,800	9,303	398,095	65,188	3,965	6,007	427,435	9,407	412,961	62,021	3,437
	Retail - Secured on real estate property	255,228	3,745	250,180	37,220	1,391	1,967	289,844	3,916	288,579	37,844	1,441
	Retail - Secured on real estate property - Of Which: SME	49,182	1,433	48,310	17,989	574	1,040	51,416	1,474	51,373	16,708	535
	Retail - Secured on real estate property - Of Which: non-SME	206,047	2,312	201,870	20,136	817	928	238,428	2,442	237,207	21,116	906
	Retail - Qualifying Revolving	16,168	307	11,409	2,249	26	177	18,368	322	12,878	1,208	83
	Retail - Other Retail	139,884	5,251	136,455	26,648	2,548	3,766	118,823	5,169	116,476	22,439	1,813
	Retail - Other Retail - Of Which: SME	38,674	3,280	36,641	12,608	1,705	2,416	45,348	3,280	43,682	10,680	1,130
Retail - Other Retail - Of Which: non-SME	101,310	1,971	99,814	14,040	843	1,350	73,475	1,889	72,794	11,759	783	
Equity	12,912	0	12,489	41,313	0	12,245	1	12,245	41,237	2	0	
Other non credit-obligation assets												
IRB Total												

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

		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	(in EUR, %)											
	Central banks and central governments	16,484	0	16,509	0	0	14	18,476	0	18,497	10	0
	Institutions	3,818	13	3,290	406	0	14	2,925	13	2,707	205	13
	Corporates	24,032	653	19,541	6,596	529	225	20,209	844	15,874	5,806	768
	Corporates - Of Which: Specialised Lending	4,646	233	3,391	1,204	168	13	4,863	321	3,517	1,204	225
	Corporates - Of Which: SME	90	45	89	58	20	20	81	39	81	60	37
	Retail	175	2	168	17	0	1	177	2	169	19	0
	Retail - Secured on real estate property	130	1	129	12	0	0	134	1	134	12	0
	Retail - Secured on real estate property - Of Which: SME	129	1	127	12	0	0	133	1	133	12	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	
	Retail - Qualifying Revolving	4	0	4	0	0	5	0	4	0	0	
	Retail - Other Retail	41	0	41	4	0	37	0	37	0	7	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	40	0	40	4	0	36	0	36	0	7		
Equity	551	0	551	1,818	0	1,132	0	633	2,087	0	0	
Other non credit-obligation assets												
IRB Total												

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

		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	(in EUR, %)											
	Central banks and central governments	259	0	331	0	0	319	0	374	0	0	
	Institutions	5,053	0	4,923	603	0	0	5,514	0	5,378	569	0
	Corporates	5,773	39	7,107	2,173	26	33	5,770	39	7,002	2,257	21
	Corporates - Of Which: Specialised Lending	1,091	34	897	365	19	15	1,091	34	820	374	19
	Corporates - Of Which: SME	87	0	87	81	0	0	105	0	105	104	0
	Retail	275	5	267	41	2	3	286	7	276	40	2
	Retail - Secured on real estate property	221	4	218	34	1	2	224	4	224	32	1
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	219	4	216	33	1	2	222	4	222	31	1
	Retail - Qualifying Revolving	6	0	6	0	0	6	0	7	0	0	
	Retail - Other Retail	52	1	43	7	1	1	53	2	45	7	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	3	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	49	1	42	6	1	1	51	2	44	7	1	
Equity	71	0	71	195	0	73	0	73	187	0	0	
Other non credit-obligation assets												
IRB Total												

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

		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	(in EUR, %)											
	Central banks and central governments	1,992	0	2,205	0	0	2,150	0	2,394	3	0	
	Institutions	803	0	804	32	0	0	1,164	0	1,164	34	0
	Corporates	8,289	99	8,386	2,474	40	94	6,629	98	6,460	2,247	44
	Corporates - Of Which: Specialised Lending	1,256	17	1,200	180	5	8	1,313	17	1,255	184	5
	Corporates - Of Which: SME	150	0	142	125	0	6	148	0	146	130	0
	Retail	129	3	124	24	1	2	127	3	124	19	1
	Retail - Secured on real estate property	71	1	69	11	0	0	73	1	72	9	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	2	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	66	1	65	8	0	0	70	1	69	8	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	0	0	2	0	0
	Retail - Other Retail	56	2	54	14	1	2	52	2	50	10	1
	Retail - Other Retail - Of Which: SME	22	2	21	10	1	2	20	2	19	7	2
Retail - Other Retail - Of Which: non-SME	34	0	32	4	0	0	32	0	31	4	0	
Equity	402	0	402	1,069	0	501	0	501	1,345	0	0	
Other non credit-obligation assets												
IRB Total												

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

2020 EU-wide Transparency Exercise
Credit Risk - IRB Approach
Groupe BPCE

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	720	1,083	109	0	361	755	84	0
Institutions	190	186	98	0	213	212	77	0
Corporates	5,163	242	4,239	2,207	2,294	240	4,229	2,261
Corporates - Of Which: Specialised Lending	2,135	165	1,748	472	35	2,169	165	1,766
Corporates - Of Which: SME	78	6	36	57	77	6	36	56
Retail	81	1	11	0	1	60	2	11
Retail - Secured on real estate property	34	0	34	6	0	35	0	34
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2
Retail - Secured on real estate property - Of Which: non-SME	33	0	33	6	0	33	0	33
Retail - Qualifying Revolving	2	0	2	0	0	4	0	3
Retail - Other Retail	24	1	4	0	1	22	2	19
Retail - Other Retail - Of Which: SME	2	0	2	0	0	2	0	2
Retail - Other Retail - Of Which: non-SME	22	1	2	0	1	20	2	18
Equity	26	0	26	67	0	20	0	46
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	1,642	0	1,584	208	1,005	0	943	86
Corporates	5,322	34	3,596	1,211	32	3,476	1,043	28
Corporates - Of Which: Specialised Lending	96	0	46	10	0	97	0	30
Corporates - Of Which: SME	15	0	4	3	6	0	4	3
Retail	418	20	405	65	7	437	20	424
Retail - Secured on real estate property	342	16	336	54	0	356	17	354
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	4	0	4
Retail - Secured on real estate property - Of Which: non-SME	339	16	333	52	0	352	17	350
Retail - Qualifying Revolving	9	0	8	1	0	12	0	10
Retail - Other Retail	67	3	61	11	1	69	3	60
Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	1
Retail - Other Retail - Of Which: non-SME	66	3	60	10	1	67	3	59
Equity	26	0	26	91	0	33	0	33
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	852	0	852	60	0	662	52	0
Institutions	812	0	812	128	0	882	128	0
Corporates	2,042	0	1,917	325	0	2,012	76	1,850
Corporates - Of Which: Specialised Lending	921	0	869	140	0	883	76	793
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	21	0	20	3	0	21	0	20
Retail - Secured on real estate property	15	0	15	0	0	16	0	16
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1
Retail - Secured on real estate property - Of Which: non-SME	14	0	14	0	0	15	0	15
Retail - Qualifying Revolving	1	0	1	0	0	1	0	1
Retail - Other Retail	1	0	0	0	0	1	0	0
Retail - Other Retail - Of Which: SME	1	0	0	0	0	1	0	0
Retail - Other Retail - Of Which: non-SME	5	0	4	0	0	4	0	4
Equity	16	0	16	48	0	22	0	22
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	1,294	0	1,294	0	0	1,504	0	1,504
Institutions	1,048	0	1,048	211	0	724	203	0
Corporates	2,545	68	2,555	738	19	1,943	68	1,970
Corporates - Of Which: Specialised Lending	834	0	831	60	0	844	0	797
Corporates - Of Which: SME	18	0	10	9	0	10	0	9
Retail	128	3	128	0	0	122	3	122
Retail - Secured on real estate property	77	2	76	10	0	80	2	80
Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	2	0	2
Retail - Secured on real estate property - Of Which: non-SME	75	1	74	9	0	78	0	78
Retail - Qualifying Revolving	4	0	4	1	0	6	0	5
Retail - Other Retail	46	2	46	7	0	43	2	38
Retail - Other Retail - Of Which: SME	9	1	8	3	0	9	1	8
Retail - Other Retail - Of Which: non-SME	37	1	38	4	0	34	1	29
Equity	36	0	36	111	0	32	0	32
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	1,378	0	1,378	0	0	1,467	0	1,463
Institutions	1,161	0	1,083	196	0	923	856	143
Corporates	4,097	84	3,246	1,618	29	3,785	53	3,016
Corporates - Of Which: Specialised Lending	1,009	37	894	268	10	773	37	685
Corporates - Of Which: SME	196	2	176	127	0	3	167	179
Retail	82	2	79	11	1	82	1	79
Retail - Secured on real estate property	43	1	43	6	0	45	1	45
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	3	0	3
Retail - Secured on real estate property - Of Which: non-SME	40	1	40	4	0	42	1	41
Retail - Qualifying Revolving	4	0	3	0	0	0	0	0
Retail - Other Retail	35	0	33	5	0	32	0	30
Retail - Other Retail - Of Which: SME	3	0	2	1	0	2	0	1
Retail - Other Retail - Of Which: non-SME	32	0	31	4	0	30	0	29
Equity	7	0	7	20	0	3	0	3
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	401	0	568	0	0	625	0	0
Institutions	1,363	0	1,408	65	0	1,159	0	1,173
Corporates	6,189	2	4,596	1,472	1	5,523	2	3,786
Corporates - Of Which: Specialised Lending	912	0	801	122	0	876	0	736
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	42	0	39	4	0	42	0	39
Retail - Secured on real estate property	26	0	26	3	0	29	0	29
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1
Retail - Secured on real estate property - Of Which: non-SME	26	0	26	3	0	28	0	28
Retail - Qualifying Revolving	1	0	1	0	0	1	0	1
Retail - Other Retail	15	0	12	1	0	12	0	9
Retail - Other Retail - Of Which: SME	2	0	2	0	0	2	0	2
Retail - Other Retail - Of Which: non-SME	13	0	11	1	0	10	0	9
Equity	9	0	9	31	0	15	0	15
Other non credit-obligation assets								
IRB Total								

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

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2020

Direct exposures															Risk weighted exposure amount
On balance sheet															
Derivatives															
Off balance sheet															
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet exposures		Risk weighted exposure amount	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Japan	4,543	4,543	0	0	0	4,543	0	0	0	0	0	0	0	0
[3M - 1Y]		291	291	0	0	0	291	0	0	0	0	0	0	0	0
[1Y - 2Y]		331	331	0	0	0	331	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		80	80	0	0	0	80	0	0	0	0	0	0	0	0
[5Y - 10Y]		71	71	0	0	0	71	0	0	0	0	0	0	0	0
[10Y - more]	720	711	26	0	0	693	0	0	0	0	0	0	0	0	
Total		6,036	6,028	26	0	702	5,307	0	0	0	0	0	0	0	227
[0 - 3M]	U.S.	705	533	705	0	0	0	0	0	20	0	1,839	0	0	0
[3M - 1Y]		3,567	3,567	392	0	2,790	356	21	235	0	26	0	0	0	0
[1Y - 2Y]		4,563	4,563	9	0	4,554	0	59	574	72	922	0	0	0	0
[2Y - 3Y]		1,883	1,883	13	0	1,789	81	43	384	75	927	0	0	0	0
[3Y - 5Y]		1,424	1,424	101	0	1,099	224	35	4,634	165	2,080	0	0	0	0
[5Y - 10Y]		1,657	1,658	6	0	1,092	558	106	3,094	334	6,891	0	0	0	0
[10Y - more]	3,997	3,997	3,180	0	0	817	710	4,754	558	2,580	5	0	0	0	
Total		17,796	17,623	4,406	0	10,790	2,571	974	13,674	1,225	15,266	5	0	0	812
[0 - 3M]	China	2,893	2,893	2,893	0	0	0	0	495	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		19	19	0	0	19	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2,912	2,912	2,893	0	19	0	0	495	0	0	0	0	0	2
[0 - 3M]	Switzerland	0	0	0	0	0	0	15	7,031	42	0	4,949	0	0	0
[3M - 1Y]		223	223	0	0	0	223	21	2,770	15	223	2,100	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		13	13	0	0	13	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		143	143	0	0	0	143	0	0	0	0	0	0	0	0
[10Y - more]	420	420	0	0	0	420	0	0	0	0	0	0	0	0	
Total		799	799	0	0	799	35	9,801	57	7,049	1	0	0	0	229
[0 - 3M]	Other advanced economies non EEA	980	980	0	0	0	978	0	0	0	0	0	0	0	0
[3M - 1Y]		506	506	0	0	0	506	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		23	23	0	0	23	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		59	59	0	0	59	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,567	1,567	0	0	1,565	2	808	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	1	31	0	20	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	0	0	0	1	0	0	0	0	0	0	0	0	
Total		1	1	0	0	1	1	31	0	20	0	0	0	0	2
[0 - 3M]	Middle East	3,136	3,136	3,109	0	27	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1,710	1,710	1,330	0	0	379	0	0	0	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	11	283	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		183	183	4	0	179	0	0	0	0	0	250	0	0	0
[5Y - 10Y]		19	19	0	0	19	0	3	47	0	8	0	0	0	0
[10Y - more]	0	0	0	0	0	0	3	47	0	0	0	0	0	0	
Total		5,048	5,048	4,443	0	605	16	377	0	270	0	0	0	177	
[0 - 3M]	Latin America and the Caribbean	23	23	0	0	0	23	0	0	0	0	14	0	0	0
[3M - 1Y]		42	42	0	0	42	0	0	0	0	0	6	0	0	0
[1Y - 2Y]		19	19	0	0	19	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		87	87	0	0	87	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		65	65	0	0	64	0	0	0	0	2	0	0	0	0
[5Y - 10Y]		201	201	0	0	185	0	0	6	0	213	1	0	0	0
[10Y - more]	395	395	0	0	378	0	0	0	0	4	0	0	0	0	
Total		832	832	0	0	798	0	6	0	239	1	0	0	167	

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2020

Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Africa	145	145	133	0	0	11	7	260	1	19	0	0		
[3M - 1Y [		10	10	0	0	0	10	3	32	22	498	0	0		
[1Y - 2Y [		27	27	0	0	27	0	21	260	79	948	0	0		
[2Y - 3Y [		182	182	38	0	30	113	12	1,747	26	377	0	0		
[3Y - 5Y [		120	120	0	0	29	90	2	39	49	1,587	0	0		
[5Y - 10Y [		223	223	4	0	87	133	40	364	125	2,074	51	0		
[10Y - more	19	19	19	0	0	0	28	413	188	964	0	0			
Total		726	726	195	0	173	358	113	3,115	490	6,467	51	0		69
[0 - 3M [	Others	1	1	0	0	1	0	25	0	0	23	0	0		
[3M - 1Y [		223	223	0	0	3	220	0	5	0	0	51	0		
[1Y - 2Y [		44	44	0	0	6	36	1	12	0	89	2	0		
[2Y - 3Y [		95	95	0	0	18	76	0	102	0	0	0	0		
[3Y - 5Y [		234	234	0	0	132	99	0	3	0	3	0	3		
[5Y - 10Y [		303	303	0	0	95	206	3	19	0	0	21	0		
[10Y - more	274	274	0	0	0	245	24	98	0	3	33	0			
Total		1,174	1,174	0	0	254	884	28	265	0	92	135	0		429

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Groupe BPCE

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ¹		Of which Stage 3	Of which performing but past due >=90 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ¹		Of which Stage 3			
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									150,287	0	13	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	79,519	0	298	291	17	239	0	0	85,326	22	295	291	290	16	244	244	0	
Central banks	819	0	0	0	0	0	0	0	450	0	0	0	0	0	0	0	0	
General governments	49,832	0	2	0	5	0	0	0	53,261	0	3	0	0	6	0	0	0	
Credit institutions	6,909	0	0	0	0	0	0	0	8,797	0	0	0	0	0	0	0	0	
Other financial corporations	11,200	0	103	103	8	84	0	0	11,320	0	102	102	102	5	86	86	0	
Non-financial corporations	10,759	0	193	188	5	155	0	0	11,499	22	190	190	188	5	158	158	0	
Loans and advances (including at amortised cost and fair value)	906,692	2,346	23,256	21,936	3,169	9,934	10,962	830,931	2,843	24,035	22,847	22,652	3,481	10,234	10,196	11,412		
Central banks	91,174	0	19	19	1	19	0	31	0	19	19	19	0	19	19	0		
General governments	126,214	105	142	142	37	40	46	130,228	70	152	142	141	42	40	40	36		
Credit institutions	17,427	9	52	40	6	34	2	10,623	2	28	28	28	6	23	23	0		
Other financial corporations	23,065	2	133	133	18	98	22	18,288	2	160	160	160	21	100	100	24		
Non-financial corporations	269,097	1,854	12,713	12,441	2,070	6,359	4,398	287,432	1,808	13,534	13,317	13,145	2,251	6,698	6,682	5,018		
of which: small and medium-sized enterprises at amortised cost	113,687	633	5,903	5,661	1,142	2,937	2,338	131,981	810	6,094	5,977	5,829	1,393	2,963	2,952	2,712		
of which: Loans collateralised by commercial immovable property at amortised cost	31,998	61	1,134	1,070	3	38	1,020	33,432	117	1,148	1,065	830	5	47	47	1,081		
Households	379,715	377	10,198	9,161	1,036	3,384	6,493	384,328	960	10,142	9,182	9,159	1,161	3,356	3,333	6,334		
of which: Loans collateralised by residential immovable property at amortised cost	93,737	259	5,488	4,587	4	30	4,030	104,016	329	5,267	4,483	3,450	5	31	30	3,912		
of which: Credit for consumption at amortised cost	34,212	29	1,448	1,401	224	859	157	34,910	430	1,638	1,582	1,097	300	930	653	150		
DEBT INSTRUMENTS other than HFT	986,211	2,346	23,554	22,227	3,186	10,174	10,962	1,066,544	2,865	24,343	23,139	22,941	3,497	10,478	10,440	11,412		
OFF-BALANCE SHEET EXPOSURES	195,510		1,594	1,354	481	225	111	206,106		1,740	1,606	1,463	408	348	345	193		

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

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

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

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	71	71	57	57	0		71	71	57	57	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	71	71	57	57	0		71	71	57	57	0	
Loans and advances (including at amortised cost and fair value)	9,429	6,098	1,887	1,764	5,507		8,672	6,155	1,977	1,852	5,783	3,529
Central banks	4	4	4	4	0		4	4	4	4	0	0
General governments	65	16	6	5	1		29	16	5	5	1	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	78	78	46	46	22		78	78	46	46	22	22
Non-financial corporations	4,269	2,375	994	944	1,513		3,196	2,388	1,039	998	1,497	1,024
of which: small and medium-sized enterprises at amortised cost	1,601	720	299	265	601		1,199	768	316	285	645	
Households	5,013	3,625	837	764	3,972		5,365	3,669	882	798	4,264	2,484
DEBT INSTRUMENTS other than HFT	9,500	6,169	1,943	1,821	5,507		8,743	6,226	2,035	1,909	5,783	
Loan commitments given	17	13	1	1	0		36	27	2	2	34	22
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												0

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe BPCE

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	4,294	285	4,294	219	0	4,395	298	298	4,395	234	0	
B Mining and quarrying	7,089	497	7,023	178	0	7,012	607	607	6,948	235	0	
C Manufacturing	18,787	1,288	18,780	923	0	20,624	1,334	1,333	20,624	947	0	
D Electricity, gas, steam and air conditioning supply	7,920	226	7,920	96	0	7,598	227	225	7,598	146	0	
E Water supply	1,110	50	1,110	30	0	1,344	48	48	1,344	32	0	
F Construction	13,404	953	13,400	693	0	15,988	1,040	1,020	15,983	713	0	
G Wholesale and retail trade	27,046	2,174	26,976	1,445	0	31,558	2,223	2,213	31,181	1,500	0	
H Transport and storage	6,646	304	6,640	143	0	7,342	498	492	7,328	167	0	
I Accommodation and food service activities	7,337	698	7,337	499	0	9,168	698	690	9,168	535	0	
J Information and communication	3,315	288	3,315	89	0	4,045	264	263	4,045	95	0	
K Financial and insurance activities	29,765	993	29,603	805	0	31,347	1,049	1,049	31,156	864	0	
L Real estate activities	95,629	2,762	95,316	1,771	0	97,370	2,762	2,761	97,058	1,931	0	
M Professional, scientific and technical activities	18,314	841	18,314	523	0	20,615	916	912	20,615	616	0	
N Administrative and support service activities	9,714	219	9,696	156	0	10,642	436	436	10,631	187	0	
O Public administration and defence, compulsory social security	98	1	98	1	0	75	1	1	75	2	0	
P Education	1,452	37	1,451	31	0	1,638	49	49	1,637	38	0	
Q Human health services and social work activities	7,744	221	7,654	147	0	8,024	219	218	7,934	151	0	
R Arts, entertainment and recreation	1,730	119	1,730	75	0	2,213	117	117	2,213	79	0	
S Other services	7,701	757	7,595	604	0	6,433	749	586	6,361	476	0	
Loans and advances	269,097	12,713	268,251	8,430	0	287,432	13,534	13,317	286,297	8,949	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Groupe BPCE

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures		
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	324,487	17,416														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		17,416	17,203	23	1,805	213	15	12	302	235	3	141	67	4	0	0
of which: Households		1,984	1,961	8	206	23	3	3	30	25	0	17	5	1	0	0
of which: Collateralised by residential immovable property		797	789	6	95	8	1	1	10	9	0	7	1	0	0	0
of which: Non-financial corporations		15,162	14,973	15	1,568	189	11	9	270	208	2	124	61	3	0	0
of which: Small and Medium-sized Enterprises		12,576	12,405	14	1,277	171	11	9	234	180	2	107	54	3	0	0
of which: Collateralised by commercial immovable property		1,412	1,393	2	205	20	1	1	31	26	0	19	5	0	0	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.