

Bank Name	Bpifrance S.A. (Banque Publique d'Investissement)
LEI Code	969500FYSB4IT3QWYB65
Country Code	FR



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	21,916	21,705	22,535	22,879	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	21,916	21,705	22,535	22,879	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,916	21,705	22,535	22,879	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	21,916	21,705	22,535	22,879	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,078	21,895	22,678	23,025	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	22,078	21,895	22,678	23,025	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	71,017	71,900	74,493	74,762	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	71,017	71,900	74,493	74,762	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	30.86%	30.19%	30.25%	30.60%	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	30.86%	30.19%	30.25%	30.60%	(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	30.86%	30.19%	30.25%	30.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.86%	30.19%	30.25%	30.60%	(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	31.09%	30.45%	30.44%	30.80%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.09%	30.45%	30.44%	30.80%	(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	91,563	92,835	95,696	96,989	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	23.94%	23.38%	23.55%	23.59%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,916	21,705	22,535	22,879	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	21,916	21,705	22,535	22,879	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	91,563	92,835	95,696	96,989	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,563	92,835	95,696	96,989	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	23.9%	23.4%	23.5%	23.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	23.9%	23.4%	23.5%	23.6%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Bpifrance S.A. (Banque Publique d'Investissement)

		() = === ()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	22,078	21,895	22,678		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	21,916	21,705	22,535		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	20,451	20,451	20,451		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	instruments) Retained earnings	374	740	606		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	676	-50	387		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,172	1,170	1,566		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	352	348	355		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-14	-14	-15		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,088	-933	-806		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 CC
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	0	0			C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	711113	() Excess deddedsii ireiii / (i I iteliis evel / (i I edpital					0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (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		0	0	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	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	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 institiution has a significant investment	0	0	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
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	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	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-7	-7	-7	-10	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (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	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	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)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	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	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	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	0	0	0	0	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)	21,916	21,705	22,535	22,879	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	161	190	143	146	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	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	161	190	143	146	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	71,017	71,900	74,493	74,762	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	30.86%	30.19%	30.25%	30.60%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	30.86%	30.19%	30.25%	30.60%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	31.09%	30.45%	30.44%	30.80%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	21,916	21,705	22,535	22,879	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	30.86%	30.19%	30.25%	30.60%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
Memo items 1)The fully loaded CET1 ratio is an e	F F	Adjustments to T2 due to IFRS 9 transitional arrangements	0 0 ulatory point of view at the repo	0 0 orting date are not taken into a	0 0 ccount in this calculation.	0	C 05.01 (r440,c030)	

(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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	68,181	69,015	71,540	71,661	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	68,181	69,015	71,540	71,661	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	10	10	10	10	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 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	7	6	5	4	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	179	177	168	167	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	530	582	660	596	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	530	582	660	596	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*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 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,110	2,110	2,110	2,324	C 02.00 (R590, c010)
Of which basic indicator approach	2,110	2,110	2,110	2,324	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	71,017	71,900	74,493	74,762	



2019 EU-wide Transparency Exercise P&L Bpifrance S.A. (Banque Publique d'Investissement)

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	1 067	1 410	224	705
Interest income Of which dobt cognitive income	1,067	1,419 262	334	705
Of which debt securities income	167		50	135
Of which loans and advances income	824	855	212	426
Interest expenses (Of which denosits expenses)	522 277	1,010	226 98	454
(Of which deposits expenses)	210	512 288	76	192 158
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	210	280	70	138
Dividend income	140	290	1	204
Net Fee and commission income	38	454	84	170
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial	30	7.71	OT.	170
assets, net	0	0	19	19
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	228	205	5	118
Gains or (-) losses from hedge accounting, net	0	3	3	5
Exchange differences [gain or (-) loss], net	2	3	0	-3
Net other operating income /(expenses)	59	86	25	55
TOTAL OPERATING INCOME, NET	1,010	1,451	245	820
(Administrative expenses)	443	606	166	322
(Depreciation)	31	43	17	34
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	159	220	168	96
(Commitments and guarantees given)	159	220	168	96
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		2		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-146	-180	-157	-55
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	-146	-180	-157	-54
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	64	153	13	78
(of which Goodwill)	0	4	0	0
Negative goodwill recognised in profit or loss	0	0	0	23
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	361	528	122	291
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	819	1,138	161	658
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	714	1,035	136	621
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	714	1,035	136	621
Of which attributable to owners of the parent	700	1,020	133	614

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	А	s of 30/09/20:	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	chy		Fai	ir value hierarc	hy		Fai	r value hierarc	hy		Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	829				1,688				789				728				IAS 1.54 (i)
Financial assets held for trading	0	0	0	0	10	0	10	0	16	0	16	0	10	0	10	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	4,673	0	117	4,555	5,011	0	97	4,913	5,059	0	97	4,962	5,250	0	93	5,157	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,962	6,515	165	2,281	8,726	5,668	453	2,605	10,077	6,590	1,079	2,408	11,032	6,528	1,474	3,030	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	54,294				54,568				55,317				55,996				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8	0	8	0	6	0	6	0	7	0	7	0	4	0	4	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	194				289				424				564				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,426				6,455				6,943				6,394				
TOTAL ASSETS	75,385				76,753				78,632				79,978				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	n EUR)			As of 30/09/20	18					As of 31	./12/2018					As of 31	/03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	nulated impairment		Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impa	irment	Gro	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹	;	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Credit	tage 3 t-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 creditimpaired	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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaire assets	Stage 1 Assets withou significant dincrease in credit risk since initial recognition	increase in credit risk	assets	Stage 1 Assets withour significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	() (o	0	0	0	286	0		0 0	0	0	1,178	(0	0	0	0	0 1,697	ď		0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C)	0	0	0	0	0	0		0 0	0	0	0	(o	0	0	0	0	C		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,739)	0	-1	0	0	8,364	0		0 -4	0	0	8,388		o	0	3	0	0 8,043	C		-3	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	37,135	7,407	1,644	-117	-278	-234	37,588	7,745	1,51	9 -118	-271	-256	39,050	6,882	2 1,65	55 -11	.5 -25	6 -28	3 40,07	. 6,785	1,77	-125	-253	-297	Annex V.Part 1.32, 44(a)

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

Market Risk

Bpifrance S.A. (Banque Publique d'Investissement)

	SA					M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR	(Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE	ALL P	RICE RISKS (CHARGE FOR (VaR (Memor	andum item)	STRESSED VaR (Memorandum item)	DEFAU MIGRATI	MENTAL ILT AND ION RISK L CHARGE		ICE RISKS CAI IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISH EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30	/09/2018									As of 31/1	2/2018					
ded Debt Instruments		0	0	0 0	0							0	0	0	0						
of which: General risk	C	0	0	0 0	0							0	0	0	0						
f which: Specific risk		0	0	0 0	0							0	0	0	0						
ies		0	0	0	0							0	0	0	0						1
f which: General risk f which: Specific risk					0							0	0	0	0						
gn exchange risk	53(582																			
modities risk		0 0	0	0 0	0							0	0		0						
al	530	582	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2019	As of 30/06/2019			As of 31,	/03/2019									As of 30/0	6/2019					
led Debt Instruments	(0	0	0 0	0							0	0	0	0						
f which: General risk	(0	0	0 0	0							0	0	0	0						
f which: Specific risk	(0	0	0 0	0							0	0	0	0						
ies		0	0	0	0							0	0		0						
which: General risk which: Specific risk			0	0	0							0		0	0						
gn exchange risk	ا ا	506	0									0		١							
nodities risk	(0 1		0 0								0									
	660	596	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Standardise	d Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	16,697	17,299	116		10,015	10,134	244	
	Regional governments or local authorities	164	162	32		161	159	32	
	Public sector entities	0	0	0		7,533	8,108	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,049	1,535	598		1,062	1,520	618	
	Corporates	43,266	34,752	30,091		43,107	34,677	30,894	
	of which: SME	30,305	24,190	20,697		29,033	23,271	20,284	
	Retail	7,734	6,036			7,817	5,789	3,308	
	of which: SME	7,734	6,036			7,817	5,789	3,308	
Consolidated data	Secured by mortgages on immovable property	3,938	3,467	2,279		3,951	3,468	2,283	
	of which: SME	2,465	2,164			2,417	2,133	1,358	
	Exposures in default	4,177	2,488			4,111	2,357	2,707	1,511
	Items associated with particularly high risk	18,655	18,430	27,637		18,836	18,609	27,906	
	Covered bonds	0	0	0		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	574	558	111		525	503	100	
	Collective investments undertakings (CIU)	695	695			695	695	347	
	Equity	25	25			26	26	65	
	Other exposures	500	486	486		531	518	518	
	Standardised Total ²	97,474	85,933		4,410				3,892

⁽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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	16,548	16,756	104		9,844	10,113	223	
	Regional governments or local authorities	164	162	32		161	159	32	
	Public sector entities	0	0	0		7,491	7,534	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	763	1,255	554		819	1,301	587	
	Corporates	43,111	34,740	30,079		42,797	34,666	30,883	
	of which: SME	30,295	24,180	20,688		29,023	23,262	20,275	
	Retail	7,734	6,036	3,449		7,817	5,789	3,308	
FRANCE	of which: SME	7,734	6,036	3,449		7,817	5,789	3,308	
TIVANCE	Secured by mortgages on immovable property	3,938	3,467	2,279		3,951	3,468	2,283	
	of which: SME	2,465	2,164	1,375		2,417	2,133	1,358	
	Exposures in default	4,176	2,488	2,981	1,455	4,109	2,357	2,707	1,511
	Items associated with particularly high risk	17,986	17,761	26,633		18,400	18,173	27,253	
	Covered bonds	0	0	0		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	574	558	111		525	503	100	
	Collective investments undertakings (CIU)	695	695	348		695	695	347	
	Equity	25	25	62		26	26	65	
	Other exposures	500	486	486		531	518	518	
	Standardised Total ²				4,409				3,891

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0			0	0		
Country of	of which: SME	0	0			0	0	0	
_	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 2	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	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	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		criparty excitates those for seed	ristisation exposures, additional	valuation adjustments (AVAS) at	ia other own rands reduction	s related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	./12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0 0	0		0	0	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	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Original Exposure Palue Risk exposure amount Provisions provisions provisions				Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Caakaf	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
our part :	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	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				0				

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

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31,	12/2018			
		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		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0			0	0	0			
	of which: SME	0	0			0					
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 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	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				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sect	iristisation exposures, additional	valuation aujustments (AVAS) al	nd other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 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			n l	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0		0	0	0		0
	Covered bonds	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				0				0



Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0			0	0		
Country of	of which: SME	0	0			0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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	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				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	12/2018				
		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			
	(mln EUR, %)											
İ	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0 0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 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 Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	ا ۱	0	0		0 n	l 0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0	,			0			
		<i>(</i> 2)			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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
_		0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0		
	Exposures in default	0	١	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	Ü	0	0		
	Covered bonds	0				n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0		
	Collective investments undertakings (CIU)	0	l o			n l	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				0				0

Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	9,418	9,525	254	1	8,794	8,924	314	
	Regional governments or local authorities	159	157	31		159	157	31	
	Public sector entities	6,771	7,241	2	2	7,705	8,350	3	
	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	1,207	1,531			1,274	1,632	600	
	Corporates	45,490	37,151			39,621	30,710	26,769	
	of which: SME	29,364	23,874			25,945	19,947	16,876	
	Retail	7,870	6,171	3,526	5	7,989	6,031	3,446	
Consolidated data	of which: SME	7,870	6,171	3,526		7,989	6,031	3,446	
Consolidated data	of which: SME Secured by mortgages on immovable property	3,942	3,467	2,295		9,773	9,149	6,356	
	of which: SME	2,350	2,073			5,939	5,579	3,780	
	Exposures in default	4,206	2,353			4,309	2,558	2,924	1,495
	Items associated with particularly high risk	19,354	19,140	28,703	3	20,112	19,903	29,848	
	Covered bonds	182	182	22	2	352	352	45	
	Claims on institutions and corporates with a ST credit assessment	1,156	1,132			1,437	1,418	283	
	Collective investments undertakings (CIU)	695	695		7	694	694	347	
	Equity	25	25	63	3	28	28	71	
	Other exposures	538	524	524	1	650	635	635	
	Standardised Total ²	101,011	89,293	71,550	3,810	102,899	90,541	71,672	4,156

(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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		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		
	(mln EUR, %)										
	Central governments or central banks	9,175	9,495	224		8,554	8,892	281			
	Regional governments or local authorities	159	157	31		159	157	31			
	Public sector entities	6,729	6,643	0		7,665	7,708	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,162	1,485	597		1,211	1,568	569			
	Corporates	45,165	37,143	32,171		39,305	30,703	26,763			
	of which: SME	29,357	23,867	20,604		25,937	19,942	16,870			
	Retail	7,869	6,170	3,526		7,989	6,031	3,446			
FRANCE	of which: SME	7,869	6,170	3,526		7,989	6,031	3,446			
FRANCE	Secured by mortgages on immovable property	3,942	3,467	2,295		9,773	9,149	6,356			
	of which: SME	2,350	2,073	1,323		5,939	5,579	3,780			
	Exposures in default	4,204	2,353	2,758	1,602	4,306	2,558	2,924	1,495		
	Items associated with particularly high risk	18,840	18,626	27,931		19,554	19,345	29,011			
	Covered bonds	182	182	22		352	352	45			
	Claims on institutions and corporates with a ST credit assessment	1,155	1,132	226		1,437	1,418	283			
	Collective investments undertakings (CIU)	695	695	347		694	694	347			
	Equity	25	25	63		28	28	71			
	Other exposures	538	524	524		650	635	635			
	Standardised Total ²				3,809				4,155		

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
					<u> </u>	и приосен			
			As of 31	/03/2019			As of 30,	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
25 d. 163. pa. c =	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 Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0 n	0		0	0 0		
	Equity	0	l o			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				0				0

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

		exposures, but includes genera	xposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 31,	03/2019			As of 30	/06/2019				
		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			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	0					
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 5	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	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other expecures	0	0	0		0	0	0				
	Other exposures Chandaudicad Tabal ²	U	U	U		U	U	U	•			
	Standardised Total ²				1 0 1				l O			



Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Bpifrance S.A.	(Banque Publique d'Ir	ivestissement)		
					Standardise	d Approach			
			As of 31/	/03/2019			As of 30	0/06/2019	
		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
	(mln EUR, %) Central governments or central banks	n	n	n		n	n	0	
	Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0 0	
	Multilateral Development Banks International Organisations	0 0	0 0	0		0 0	0	0	
	Institutions Corporates	0 0	0 0	0 0		0 0	0	0 0	
Country of	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property	0 0	0	0		0	0	0	
·	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0 0	0	0 0		0	0	0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Exp (2) Total value adjustments and	provisions per country of cour						
		exposures, but includes genera	l credit risk adjustments.		Standardise	ed Approach			
			As of 31/	/03/2019			As of 30	0/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0 0	
	Public sector entities Multilateral Development Banks International Organisations	0 0	0	0		0	0	0	
	Institutions Corporates	0 0	0 0	0		0	0 0 n	0 0	
	of which: SME Retail	0 0	0	0 0		0	0	0 0	
Country of Counterpart 5	of which: SME Secured by mortgages on immovable property	0 0	0	0 0		0	0	0 0	
Counterpart 5	of which: SME Exposures in default	0 0	0 0	0 0	0	0 0	0	0 0	0
	Items associated with particularly high risk Covered bonds	0 0	0	0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0		0	0	0	
	Equity Other exposures Standardised Total ²	0	0	0		0	0	0	
					0				0
		(1) Original exposure, unlike Exp (2) Total value adjustments and	provisions per country of cour						0
			provisions per country of cour			I valuation adjustments (AVAs)			0
		(2) Total value adjustments and	I provisions per country of cour I credit risk adjustments.		uristisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reductio		0
		(2) Total value adjustments and	I provisions per country of cour I credit risk adjustments.	nterparty excludes those for sec	Standardise	l valuation adjustments (AVAs)	and other own funds reductio	ns related to the	0
		(2) Total value adjustments and	I provisions per country of cour I credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	l valuation adjustments (AVAs)	and other own funds reductio	ns related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
Country of	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
Country of Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	703/2019	Standardise Value adjustments and	d Approach	and other own funds reduction As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Control of country of countr	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes genera	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors uristisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of the conversion factors are suristisation exposures, additional conversion factors are surjected by the conversion factors are surjected	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value Composure value, is reported beford provisions per country of	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors ruristisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Bpifrance S.A. (Banque Publique d'Investissement)

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
•	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0 n) n		
	Equity	0	0			0	0	0	
	Other exposures	0	0	0		0	0		
	Standardised Total ²				0				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.			.,			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 Collective investments undertakings (CIU)	0	0	0		0 0	0	0	
	Equity	0	0			0	l 0		
	Other exposures	0	0	0		0	0		
	Standardised Total ²				0	,			0

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

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

		exposures, but includes gener	ar credit risk aujustinerits.						
					Standardise	d Approach			
			As of 31	./03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)	0	^			0			
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail CM5	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	U	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	0				0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	
	Standardised Total ²			was baling into a second some office	0				0



Credit Risk - IRB Approach

						Бріпап	C J.A. (Dariqu	e rublique u frivestis	Scineill)									
									IRB A	pproach								
			As of 30	/09/2018			As of 31	/12/2018				As of 31,	/03/2019			As of 3	30/06/2019	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment	Original Exposure ¹	Exposure	Risk exposure amou	adjustment	Original Expo	osure ¹	Exposure	Risk exposure amount	Value adjustment	Original Exposu	Exposui	Risk exposure am	mount Value
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions	Of whic defaulte		Of whic defaulte		C	Of which: defaulted	Value ¹	Of which: defaulted		Of wi	Value ¹ nich: ulted	Of w	which: provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total ²			0		U	U	0	U	U	0	0	0 0		U	U	0	

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



General governments exposures by country of the counterparty

						ъртансе 3	As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet		exposures		Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Bpifrance S	.A. (Banque Publique d'Ir	nvestissement)						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(mm zewy											Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	2,906 1,252 5,624 740 1,670 4,782 515	1,670 4,782 515	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,906 1,252 5,624 740 1,670 4,782 515	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 8	0 0 0 0 0 0	255
[0 - 3M [Germany													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

			Bpifrance S.A. (Banque Publique d'Investissement) As of 31/12/2018												
						Dire	ct exposures	<u> </u>							
	(mln EUR)			On balance s	heet				Deriva	tives	Off bala	nce sheet			
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	neet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Lithuania														
[0 - 3M [Luxembourg	0 2 0 0 0 4 0	0 2 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0		
[0 - 3M [Malta														
[0 - 3M [Netherlands														
[0 - 3M [Poland														
[0 - 3M [Portugal														
[0 - 3M [Romania														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia														
[0 - 3M [Slovenia														



General governments exposures by country of the counterparty

			Bpifrance S.A. (Banque Publique d'Investissement)												
							As of 31/12/2018								
						Direc	ct exposures								
	(mln EUR)			On balance sl	heet				Derivativ	ves		Off balan	ce sheet		
												Off-balance sho	eet exposures		
			Total carrying amount of					Derivatives with positiv	e fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain														
[0 - 3M [Sweden														
[0 - 3M [United Kingdom														
Total [0 - 3M [Iceland														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein														
[0 - 3M [Norway														
Total [0 - 3M [Australia														
Total [0 - 3M [Canada														
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

			As of 31/12/2018												
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balaı	nce sheet		
												Off-balance sl	neet exposures		
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [U.S.														
Total [0 - 3M [China														
Total [0 - 3M [Switzerland														
[0 - 3M [Other advanced economies non EEA														
[0 - 3M [Other Central and eastern Europe countries non EEA														
[0 - 3M [Middle East														
[0 - 3M [Latin America and the Caribbean														



General governments exposures by country of the counterparty

Bpifrance S.A. (Banque Publique d'Investissement)

						Dpinance s	S.A. (Danque Fublique u II	investissement)						
							As of 31/12/2018	3						
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balaı	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	9 0 0 0 2 12 17 39	9 0 0 0 2 12 17 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 2 12 17 39		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 14 39 97 153	0 0 0 0 0 0	22
[0 - 3M [Others	0 0 0 0 0 15 0 0	0 0 0 0 15 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 15 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	

Notes and definition

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

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 Barthélemy, Turks And Caicos Islands, 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, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, - (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.



General governments exposures by country of the counterparty

			Bpifrance S.A. (Banque Publique d'Investissement) As of 30/06/2019												
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet		ec exposures		Deriva	tives		Off balar	nce sheet		
	(IIIIII EUK)														
												Off-balance sl	neet exposures		
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value				
		Total annual annual action	Total carrying amount of non-derivative financial											Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)												
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions		
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M [[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Austria														
[10Y - more															
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium														
[10Y - more Total															
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria														
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [_														
[0 - 3M [Cyprus														
Total [0 - 3M [
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Czech Republic														
[0 - 3M [
Total [0 - 3M [[3M - 1Y [
[0 - 3M [Denmark														
[3Y - 5Y [[5Y - 10Y [[10Y - more Total															
[0 - 3M [[3M - 1Y [
[0 - 3M [Estonia														
[5Y - 10Y [



General governments exposures by country of the counterparty

		Bpifrance S.A. (Banque Publique d'Investissement)												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	3,188 1,742 4,258 660 1,796 4,245 481	3,188 1,742 4,258 660 1,796 4,245 481	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3,188 1,742 4,258 660 1,796 4,245 481 16,370	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0 8	0 0 0 0 0 0	313
[0 - 3M	Germany													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Bpifrance S.A. (Banque Publique d'Investissement)												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 4 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Bpifrance S.A. (Banque Publique d'Investissement) As of 30/06/2019												
						Dire	ct exposures	<u> </u>						
	(mln EUR)			On balance sl	heet				Deriva	tives	Off bala	nce sheet		
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	heet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Spain													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Sweden													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		As of 30/06/2019												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
Total [0 - 3M [U.S.													
[0 - 3M [China													
[3M - 1Y [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bpifrance S.A. (Banque Publique d'Investissement)

		bpiliance S.A. (banque rubilque u investissement)													
		As of 30/06/2019													
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet			Derivatives Off balance sheet							
								Derivatives with positive fair value		Derivatives with	n negative fair value	Off-balance s	neet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Country / Region Total gross carrying amount of nonderivative financial assets Total call non-derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	10 0 0 2 25 0 36	10 0 0 2 25 0 36	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10 0 0 2 25 0 36		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 47 77 124	0 0 0 0 0 0	33	
[0 - 3M [Others	0 0 0 0 0 13 19 0	0 0 0 0 13 19 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 13 19 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 47 0	0 0 0 0 0 0		

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo,
(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.



Performing and non-performing exposures

			A	s of 30/09/201	8				As of 31/12/2018							
		Gross carry	ing amount		provisions ⁴ fina		Collaterals and financial guarantees		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees received on non-performing		
		Of which performing but past due >30		erforming but Of which non-performing		On performing On non- performing	received on non- performing		Of which performing but past due >30			On performing	performing			
(males ELID)		days and <=90 days		Of which: defaulted	- exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
(mln EUR) Debt securities (including at amortised cost and fair value)	10,039	0	326	326	1	113	0	10,009	0	322	322	4	149	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,958	0	0	0	1	0	0	7,869	0	0	0	1	0	0		
Credit institutions	781	0	0	0	0	0	0	742	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,300	0	326	326	0	113	0	1,398	0	321	321	2	149	0		
Loans and advances(including at amortised cost and fair value)	47,015	456	1,644	1,644	395	234	936	48,540	466	1,519	1,519	389	256	864		
Central banks	829	0	0	0	0	0	0	1,688	0	0	0	0	0	0		
General governments	6,722	0	0	0	0	0	0	6,733	0	0	0	0	0	0		
Credit institutions	1,275	0	0	0	0	0	0	1,332	0	0	0	0	0	0		
Other financial corporations	4	0	0	0	0	0	0	4	0	0	0	0	0	0		
Non-financial corporations	38,184	456	1,644	1,644	395	234	936	38,782	466	1,519	1,519	389	256	864		
of which: small and medium-sized enterprises at amortised cost	26,628	316	1,325	1,325	272	189	754	26,470	315	1,261	1,261	263	212	718		
Households	2	0	0	0	0	0	0	2	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	57,054	456	1,970	1,970	396	347	936	58,549	466	1,841	1,841	393	405	864		
OFF-BALANCE SHEET EXPOSURES	24,694		1,965	1,965	2	1	0	23,013		1,969	1,969	2	1	0		

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019						
		Gross carryi	ng amount		provisions ⁴ financia		Collaterals and financial		Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees
		Of which performing but past due >30	UI UI		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	10,904	0	299	299	3	131	0	11,149	0	264	264	3	88	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,911	0	0	0	0	0	0	7,599	0	0	0	0	0	0
Credit institutions	1,616	0	0	0	0	0	0	2,101	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,377	0	299	299	2	131	0	1,450	0	264	264	2	88	0
Loans and advances(including at amortised cost and fair value)	48,376	474	1,655	1,655	371	284	942	49,359	482	1,775	1,775	378	297	1,010
Central banks	789	0	0	0	0	0	0	728	0	0	0	0	0	0
General governments	6,622	0	0	0	0	0	0	7,427	0	0	0	0	0	0
Credit institutions	1,411	0	0	0	0	0	0	901	0	0	0	0	0	0
Other financial corporations	4	0	0	0	0	0	0	4	0	0	0	0	0	0
Non-financial corporations	39,549	474	1,655	1,655	371	284	942	40,298	482	1,775	1,775	378	297	1,010
of which: small and medium-sized enterprises at amortised cost	26,059	314	941	941	246	161	536	26,491	314	1,388	1,388	246	233	790
Households	1	0	0	0	0	0	0	1	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	59,279	474	1,954	1,954	374	414	942	60,509	482	2,039	2,039	381	385	1,010
OFF-BALANCE SHEET EXPOSURES	23,474		2,004	2,004	2	1	0	23,511		2,016	2,016	2	1	0

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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.



Forborne exposures

			As of 30/09/2018					As of 31/12/2018	;	
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	posures with posures with measures measures		Of which non- performing exposures with forbearance measures	performing		received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	841	362	41	36	0	834	377	48	43	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	841	362	41	36	0	834	377	48	43	0
of which: small and medium-sized enterprises at amortised cost	624	291	33	29	0	622	313	39	36	0
Households	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	841	362	41	36	0	834	377	48	43	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019						
	Gross carrying exposures with measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures Of which on non- performing exposures with forbearance measures received on exposures with forbearance measures			Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	887	418	61	56	0	895	432	54	49	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	887	418	61	56	0	895	432	54	49	0		
of which: small and medium-sized enterprises at amortised cost	549	238	35	32	0	639	338	41	38	0		
Households	louseholds 0		0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	887	418	61	56	0	895	432	54	49	0		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.