



2015 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	9695005MSX1OYEMGDF46
Country Code	FR

2015 EU-wide Transparency Exercise

Capital
Groupe BPCE

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	60,537	62,764	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,587	48,700	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,816	20,857	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	29,111	30,241	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	983	1,409	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	-1,283	-945	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	3,863	3,856	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	382	7	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-4,846	-4,676	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,026	-1,837	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-1,615	-1,660	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,202	1,448	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	985	735	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	218	713	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,382	1,835	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	3,876	2,293	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-493	-459	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,969	50,535	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,568	12,229	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	11,289	13,246	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-720	-1,017	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	392,887	394,307	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.86%	12.35%	CA3 {1}	-
Tier 1 Capital ratio	12.72%	12.82%	CA3 {3}	-
Total Capital ratio	15.41%	15.92%	CA3 {5}	-



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Risk exposure amounts

Groupe BPCE

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	332,379	335,099
Risk exposure amount for securitisation and re-securitisations in the banking book	14,933	13,903
Risk exposure amount for contributions to the default fund of a CCP	508	274
Risk exposure amount Other credit risk	316,938	320,922
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,740	15,349
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	595	661
Risk exposure amount for Credit Valuation Adjustment	8,436	6,505
Risk exposure amount for operational risk	35,324	37,350
Other risk exposure amounts	8	4
Total Risk Exposure Amount	392,887	394,307

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Groupe BPCE

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	28,982	13,985
Of which debt securities income	918	488
Of which loans and advances income	21,744	10,425
Interest expenses	18,341	8,978
(Of which deposits expenses)	6,285	3,102
(Of which debt securities issued expenses)	5,690	2,836
(Expenses on share capital repayable on demand)	0	0
Dividend income	178	93
Net Fee and commission income	8,679	4,845
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	459	263
Gains or (-) losses on financial assets and liabilities held for trading, net	1,217	665
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-271	555
Gains or (-) losses from hedge accounting, net	-138	26
Exchange differences [gain or (-) loss], net	246	127
Net other operating income /(expenses)	1,403	193
TOTAL OPERATING INCOME, NET	22,415	11,775
(Administrative expenses)	14,926	7,544
(Depreciation)	918	439
(Provisions or (-) reversal of provisions)	4	4
(Commitments and guarantees given)	29	23
(Other provisions)	-25	-19
Of which pending legal issues and tax litigation ¹	137	
Of which restructuring ¹	27	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,817	998
(Loans and receivables)	1,570	973
(Held to maturity investments, AFS assets and financial assets measured at cost)	246	25
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	101	21
(of which Goodwill)	43	5
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	455	308
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,105	3,078
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,331	1,953
Profit or (-) loss after tax from discontinued operations	-4	-31
PROFIT OR (-) LOSS FOR THE YEAR	3,327	1,922
Of which attributable to owners of the parent	2,906	1,679

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

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	96,166	107,732	8,926		91,972	104,485	9,420	
	Regional governments or local authorities	60,244	68,457	13,972		59,440	66,729	13,876	
	Public sector entities	20,804	18,612	1,765		22,762	19,954	3,525	
	Multilateral Development Banks	197	197	1		1,941	1,940	0	
	International Organisations	288	288	0		531	531	0	
	Institutions	18,254	18,546	2,496		16,910	16,715	2,597	
	Corporates	94,734	75,400	63,074		90,711	72,968	61,588	
	of which: SME	20,614	14,965	14,250		19,211	13,892	13,273	
	Retail	21,718	9,946	7,136		21,308	9,900	7,081	
	of which: SME	2,742	2,447	1,551		2,809	2,477	1,568	
	Secured by mortgages on immovable property	65,757	52,720	21,688		65,868	52,758	21,552	
	of which: SME	5,662	5,662	2,548		5,918	5,782	2,666	
	Exposures in default	9,498	5,049	5,792	3,404	10,481	5,601	6,324	3,779
	Items associated with particularly high risk	21	21	31		21	21	31	
	Covered bonds	270	270	189		293	293	214	
	Claims on institutions and corporates with a ST credit assessment	1,531	1,530	371		1,961	1,977	289	
	Collective investments undertakings (CIU)	3,025	3,025	1,883		2,532	2,532	1,013	
Equity	67	65	47		80	78	60		
Securitisation	12,441	12,151	12,784		11,582	11,313	11,644		
Other exposures	6,344	6,344	5,740		6,353	6,352	4,077		
Standardised Total²	410,459	380,352	146,895	3,973	404,744	374,147	143,292	4,362	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	88,283	100,483	8,269		85,277	97,453	8,663	
	Regional governments or local authorities	52,042	58,867	12,115		51,041	57,858	11,931	
	Public sector entities	20,115	18,099	1,626		22,461	19,837	3,446	
	Multilateral Development Banks	2	2	1		15	15	0	
	International Organisations	1	1	0		3	3	0	
	Institutions	5,815	7,009	1,959		6,534	6,672	1,181	
	Corporates	83,318	65,084	57,525		80,423	63,872	55,963	
	of which: SME	20,873	14,866	14,151		19,094	13,786	13,167	
	Retail	18,762	7,624	5,541		18,660	7,491	5,417	
	of which: SME	1,926	1,717	1,111		1,864	1,659	1,071	
	Secured by mortgages on immovable property	62,197	49,236	20,400		61,987	48,976	20,180	
	of which: SME	5,607	5,485	2,514	2,546	5,863	5,727	2,640	2,809
	Exposures in default	7,401	3,817	4,436		8,264	4,365	4,955	
	Items associated with particularly high risk	13	13	19		13	13	19	
	Covered bonds	44	44	16		43	43	15	
	Claims on institutions and corporates with a ST credit assessment	632	656	73		1,036	1,052	122	
	Collective investments undertakings (CIU)	2,548	2,548	1,704		2,073	2,073	845	
Equity	41	41	23		53	53	35		
Securitisation									
Other exposures	4,830	4,836	4,234		5,148	5,148	2,901		
Standardised Total²	483,000	483,352	146,895	3,077	479,992	474,147	143,292	3,293	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	131	197	0		140	199	0	
	Regional governments or local authorities	2,216	1,869	507		2,346	1,979	538	
	Public sector entities	27	27	5		2	2	1	
	Multilateral Development Banks	0	0	0		271	270	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	617	621	110		1,314	1,326	132	
	Corporates	1,262	1,552	302		407	706	259	
	of which: SME	0	0	0		0	0	0	
	Retail	9	8	6		11	9	8	
	of which: SME	6	6	5		7	7	5	
	Secured by mortgages on immovable property	60	59	22		68	66	24	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	4	0	0	3
	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	2	2	0		8	8	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	580	580	580		522	522	509		
Standardised Total²	580	580	580	4	522	522	509	4	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	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		9	9	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,330	8,331	432		6,166	6,168	421	
	Corporates	2,363	2,354	244		2,750	2,744	308	
	of which: SME	55	55	55		60	60	60	
	Retail	8	6	5		9	7	5	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	276	268	100		276	267	99	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	14	15	3	15	11	12	4
	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	322	322	6		347	347	7	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	473	473	473		342	342	334		
Standardised Total²	473	473	473	3	342	342	334	4	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
ITALY	Central governments or central banks	3,191	3,201	91		3,092	3,101	99	
	Regional governments or local authorities	1,715	1,705	350		1,677	1,668	343	
	Public sector entities	31	31	18		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	19	13		35	37	24	
	Corporates	206	200	150		298	252	187	
	of which: SME	1	1	1		1	1	1	
	Retail	14	12	9		16	11	9	
	of which: SME	4	4	3		3	3	3	
	Secured by mortgages on immovable property	108	107	40		99	98	37	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	12	12	6	18	12	12	6
	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)	401	401	80		393	393	79	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	25	25	19		65	65	59		
Standardised Total²				7				6	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	190	191	0		406	406	0	
	Regional governments or local authorities	54	551	7		109	109	14	
	Public sector entities	50	50	4		39	39	5	
	Multilateral Development Banks	0	0	0		17	17	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,336	843	88		478	482	72	
	Corporates	152	147	118		167	165	124	
	of which: SME	1	1	1		0	0	0	
	Retail	3	3	2		4	3	2	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	29	28	11		30	28	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	63	63	16	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	121	121	121		61	61	61		
Standardised Total²				19				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
LUXEMBOURG	Central governments or central banks	62	62	0		53	53	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	195	195	0		1,504	1,504	0	
	International Organisations	287	287	0		504	504	0	
	Institutions	18	21	5		20	21	6	
	Corporates	348	313	284		308	272	257	
	of which: SME	28	22	22		28	26	26	
	Retail	83	59	37		93	65	43	
	of which: SME	17	13	7		18	7	4	
	Secured by mortgages on immovable property	443	442	162		492	491	183	
	of which: SME	30	30	15		32	32	15	
	Exposures in default	106	27	28	78	123	29	30	94
	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	7	7	2		8	8	2	
	Collective investments undertakings (CIU)	68	68	86		57	57	78	
Equity	5	3	3		5	3	3		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				99				97	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Other Countries	Central governments or central banks	0	0	0		186	205	8	
	Regional governments or local authorities	0	0	0		50	34	7	
	Public sector entities	0	0	0		15	1	0	
	Multilateral Development Banks	0	0	0		124	124	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		12	16	4	
	Corporates	0	0	0		190	177	91	
	of which: SME	0	0	0		15	12	12	
	Retail	0	0	0		34	34	25	
	of which: SME	0	0	0		27	27	20	
	Secured by mortgages on immovable property	0	0	0		105	99	37	
	of which: SME	0	0	0		10	10	3	
	Exposures in default	0	0	0	0	42	32	39	9
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SPAIN	Central governments or central banks	298	380	28		91	116	0	
	Regional governments or local authorities	942	885	20		766	741	20	
	Public sector entities	47	22	11		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	75	140	42		76	137	41	
	Corporates	196	135	135		131	122	123	
	of which: SME								
	Retail	2	2	2		4	3	3	
	of which: SME	5	4	3		7	7	5	
	Secured by mortgages on immovable property	14	14	6		13	13	5	
	of which: SME	1	1	1		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	53	53	26		52	52	26	
	Claims on institutions and corporates with a ST credit assessment	56	56	1		34	34	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	21	21	21	10	12	12	11	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SWITZERLAND	Central governments or central banks	0	9	0		0	0	0	
	Regional governments or local authorities	697	1,426	311		794	1,537	336	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		25	25	0	
	Institutions	740	15	2		755	16	2	
	Corporates	103	72	72		122	69	69	
	of which: SME	7	3	3		7	3	3	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	39	38	15		42	41	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
NETHERLANDS	Central governments or central banks	233	277	0		231	273	0	
	Regional governments or local authorities	10	0	0		10	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	11	12	6		4	5	2	
	Corporates	502	391	290		573	463	333	
	of which: SME	8	6	6		0	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	134	101	50		90	58	21	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	14	12	18	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		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	1	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 does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe BPCE

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
Consolidated data	Central banks and central governments	104,982	52	107,864	913	0	66	90,406	55	93,190	847	0	70
	Institutions	35,779	442	34,061	10,027	0	336	39,277	240	37,548	8,838	0	182
	Corporates	170,909	7,510	140,978	69,278	1,972	3,226	179,646	7,630	147,972	71,783	2,017	3,435
	Corporates - Of Which: Specialised Lending	17,980	1,480	15,274	4,202	0	422	20,127	1,328	17,198	4,259	0	382
	Corporates - Of Which: SME	21,534	1,302	18,794	16,494	140	625	21,822	1,330	19,065	16,580	100	629
	Retail	297,534	10,042	291,776	51,966	2,613	5,292	305,532	10,223	299,380	54,248	2,820	5,572
	Retail - Secured on real estate property	176,523	3,451	174,695	31,120	779	1,279	184,554	3,690	181,954	33,102	809	1,417
	Retail - Secured on real estate property - Of Which: SME	32,976	1,497	32,667	10,123	306	603	33,717	1,608	33,362	10,331	325	658
	Retail - Secured on real estate property - Of Which: non-SME	143,548	1,954	142,028	20,997	474	676	150,837	2,082	148,591	22,771	485	759
	Retail - Qualifying Revolving	9,534	250	8,020	1,594	53	228	9,571	239	8,149	1,648	46	223
	Retail - Other Retail	111,477	6,341	109,061	19,252	1,781	3,785	111,407	6,295	109,277	19,497	1,965	3,932
	Retail - Other Retail - Of Which: SME	38,424	4,229	37,020	9,642	1,202	2,629	38,529	4,268	37,197	9,701	1,214	2,680
	Retail - Other Retail - Of Which: non-SME	73,053	2,113	72,041	9,610	579	1,156	72,879	2,026	72,080	9,796	750	1,252
Equity	12,485	19	12,485	42,115	65		13,560	38	13,560	45,661	122		
Securitisation	12,615		10,084	2,149		206	12,272		9,645	2,259		222	
Other non credit-obligation assets				8,236									
IRB Total				184,976						191,633			

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
FRANCE	Central banks and central governments	60,929	0	61,236	24	0	0	64,717	0	65,040	54	0	0
	Institutions	10,329	11	10,098	3,037	0	16	9,807	27	9,515	2,466	0	27
	Corporates	93,191	3,452	76,980	15,581	654	1,888	96,332	3,173	79,782	44,985	517	1,726
	Corporates - Of Which: Specialised Lending	4,338	226	3,940	1,123	0	113	4,143	214	3,891	893	0	101
	Corporates - Of Which: SME	20,597	1,203	17,926	15,581	882	100	20,941	1,215	18,414	15,859	96	591
	Retail	309,823	9,550	287,989	19,618	2,592	5,234	302,600	10,127	296,543	53,855	2,798	5,330
	Retail - Secured on real estate property	175,388	3,411	173,571	10,092	771	1,260	183,364	3,647	180,777	32,905	800	1,398
	Retail - Secured on real estate property - Of Which: SME	32,893	1,491	32,584	10,092	305	601	33,634	1,600	33,279	10,302	323	656
	Retail - Secured on real estate property - Of Which: non-SME	142,495	1,920	140,987	20,941	466	659	149,730	2,047	147,497	22,604	476	742
	Retail - Qualifying Revolving	9,484	249	7,937	1,579	53	227	9,519	238	8,104	1,641	46	222
	Retail - Other Retail	124,952	6,290	106,480	9,525	1,769	3,747	109,717	6,243	107,662	19,309	1,952	3,909
	Retail - Other Retail - Of Which: SME	38,366	4,219	36,383	9,525	1,200	2,611	38,490	4,259	37,115	9,676	1,212	2,675
	Retail - Other Retail - Of Which: non-SME	86,586	2,071	70,097	9,528	569	1,137	71,227	1,984	70,547	9,633	741	1,234
Equity	11,607	3	11,607	39,224	6	0	12,574	14	12,574	42,418	35	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
UNITED STATES	Central banks and central governments	34,604	0	34,991	3	0	0	14,417	0	14,871	4	0	0
	Institutions	3,459	81	3,314	815	1	0	29	4,545	68	949	0	19
	Corporates	18,670	697	14,257	1	297	111	19,520	813	15,035	4,787	494	135
	Corporates - Of Which: Specialised Lending	3,132	33	2,408	584	0	11	4,289	36	3,459	909	0	22
	Corporates - Of Which: SME	3	2	3	1	1	2	9	3	9	7	1	3
	Retail	95	1	91	1	0	1	95	2	91	18	1	0
	Retail - Secured on real estate property	68	0	68	0	0	0	67	1	67	14	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	67	0	67	13	0	0	67	1	66	13	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	24	1	21	0	0	0	25	1	21	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	20	4	0	0	23	1	19	3	0	0
Equity	208	6	208	664	21	6	250	6	250	825	23	6	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	25	0	32	0	0	0	143	0	159	0	0	0
	Institutions	7,200	7	7,225	1,631	0	0	8,241	0	8,259	1,519	0	0
	Corporates	3,466	517	2,702	24	54	67	4,029	516	3,254	1,492	26	86
	Corporates - Of Which: Specialised Lending	853	399	826	199	0	47	867	403	847	204	0	64
	Corporates - Of Which: SME	41	0	35	24	0	0	32	0	29	27	0	0
	Retail	178	9	174	3	3	5	175	9	173	30	3	5
	Retail - Secured on real estate property	130	6	130	1	2	4	128	7	127	20	2	4
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	1	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	128	6	127	19	4	126	6	125	19	2	4	
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Other Retail	42	2	40	1	1	1	42	2	41	9	0	1
	Retail - Other Retail - Of Which: SME	4	1	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	39	2	37	0	1	1	39	2	38	8	1	1
Equity	59	0	59	213	0	0	88	0	88	300	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
ITALY	Central banks and central governments	938	0	939	112	0	0	1,411	0	1,411	124	0	0	0
	Institutions	373	0	366	268	0	0	945	0	939	175	0	0	0
	Corporates	4,448	435	3,820	29	84	121	4,176	401	3,579	1,761	64	128	128
	Corporates - Of Which: Specialised Lending	1,006	276	957	398	0	31	1,624	272	1,542	445	0	40	40
	Corporates - Of Which: SME	28	4	28	29	0	2	28	3	27	30	0	0	2
	Retail	80	9	78	2	2	3	72	7	71	19	1	2	2
	Retail - Secured on real estate property	32	3	32	1	0	2	33	3	33	6	0	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	3	30	6	0	2	31	3	31	5	0	1	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0	0
	Retail - Other Retail	45	5	44	1	1	1	37	4	36	12	1	1	1
	Retail - Other Retail - Of Which: SME	3	1	3	1	0	0	3	0	3	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	42	5	41	15	1	1	34	4	33	11	1	1	1
	Equity	12	4	12	44	17	0	14	11	14	52	41	0	0
Securitisation														
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	374	0	475	0	0	0	451	0	515	0	0	0	0
	Institutions	2,423	0	2,320	532	0	0	2,464	0	2,411	431	0	0	0
	Corporates	5,429	5	5,206	9	1	8	5,627	5	5,378	2,205	1	8	8
	Corporates - Of Which: Specialised Lending	222	0	222	36	0	0	470	0	392	125	0	0	0
	Corporates - Of Which: SME	7	0	6	9	0	12	0	12	12	0	0	0	0
	Retail	93	6	88	4	1	4	93	6	87	13	1	4	4
	Retail - Secured on real estate property	52	3	52	1	1	2	57	3	56	7	1	2	2
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	3	49	6	1	2	54	3	53	6	2	2	2
	Retail - Qualifying Revolving	4	0	3	1	0	0	4	0	4	1	0	0	0
	Retail - Other Retail	37	3	33	3	1	2	32	3	27	5	1	2	2
	Retail - Other Retail - Of Which: SME	8	2	8	3	0	1	7	2	7	2	0	1	1
	Retail - Other Retail - Of Which: non-SME	29	1	25	4	0	1	25	1	21	2	0	1	1
	Equity	7	0	7	20	0	0	7	0	7	21	0	0	0
Securitisation														
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
LUXEMBOURG	Central banks and central governments	1,977	0	1,977	12	0	0	1,158	0	1,158	12	0	0	0
	Institutions	601	0	601	316	0	0	543	0	543	199	0	0	0
	Corporates	4,166	237	3,795	37	94	126	3,952	218	3,557	1,368	53	129	129
	Corporates - Of Which: Specialised Lending	467	35	459	89	0	12	529	35	519	71	0	12	12
	Corporates - Of Which: SME	33	33	33	37	36	11	0	0	0	0	0	0	0
	Retail	79	4	76	7	1	1	78	3	74	13	0	1	1
	Retail - Secured on real estate property	40	1	40	3	0	0	41	0	40	8	0	0	0
	Retail - Secured on real estate property - Of Which: SME	7	1	7	3	0	0	5	0	5	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	0	33	4	0	0	35	0	35	5	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0
	Retail - Other Retail	38	3	35	3	0	1	35	2	32	5	0	1	1
	Retail - Other Retail - Of Which: SME	12	2	11	3	0	1	11	2	10	3	0	1	1
	Retail - Other Retail - Of Which: non-SME	26	1	24	2	0	0	24	1	22	2	0	0	0
	Equity	337	0	337	1,128	0	0	297	0	297	980	0	0	0
Securitisation														
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Other Countries	Central banks and central governments	532	52	850	167	0	58	916	56	1,263	247	0	64	64
	Institutions	1,333	286	1,038	404	0	231	1,179	82	1,042	566	0	67	67
	Corporates	5,885	671	4,931	5	337	200	7,055	946	5,707	1,966	403	388	388
	Corporates - Of Which: Specialised Lending	1,486	183	1,215	0	275	44	1,509	182	1,228	254	0	59	59
	Corporates - Of Which: SME	7	3	7	5	0	0	17	7	17	14	0	1	1
	Retail	183	8	174	14	1	4	183	9	172	33	2	4	4
	Retail - Secured on real estate property	103	5	102	7	1	1	111	5	109	18	1	2	2
	Retail - Secured on real estate property - Of Which: SME	19	2	19	7	0	0	19	3	19	7	0	1	1
	Retail - Secured on real estate property - Of Which: non-SME	84	3	83	11	0	1	91	2	89	11	0	1	1
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	4	1	0	0	0
	Retail - Other Retail	75	4	68	7	1	3	68	4	59	14	1	2	2
	Retail - Other Retail - Of Which: SME	18	2	18	7	1	20	19	2	19	5	1	1	1
	Retail - Other Retail - Of Which: non-SME	57	1	50	13	0	2	48	1	40	9	0	1	1
	Equity	41	0	41	123	0	0	85	0	85	260	0	0	0
Securitisation														
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
SPAIN	Central banks and central governments	142	0	142	18	0	0	1,098	0	1,098	99	0	0
	Institutions	1,284	0	1,172	399	0	0	1,034	0	942	389	0	0
	Corporates	2,950	260	3,289	74	71	138	3,639	216	3,148	1,886	37	138
	Corporates - Of Which: Specialised Lending	852	98	818	450	0	82	742	74	710	341	0	61
	Corporates - Of Which: SME	60	6	56	74	1	5	66	5	75	84	0	4
	Retail	58	4	56	2	1	2	58	4	56	11	1	2
	Retail - Secured on real estate property	30	2	30	0	0	2	32	2	32	5	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	2	29	5	0	2	30	2	30	5	1	1
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	25	2	23	1	0	0	24	2	22	5	0	1
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	4	2	0	0
	Retail - Other Retail - Of Which: non-SME	21	1	20	4	0	0	19	1	18	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	33	0	74	0	0	0	0	0	0	0	0	0
	Institutions	729	0	709	67	0	0	532	0	511	179	0	0
	Corporates	4,141	26	3,048	0	4	29	4,464	26	3,354	999	4	28
	Corporates - Of Which: Specialised Lending	89	0	89	11	0	0	80	0	80	6	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	335	16	323	2	3	7	356	16	345	61	3	9
	Retail - Secured on real estate property	248	10	242	1	2	4	265	11	260	48	2	5
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	244	10	238	43	2	4	261	11	256	47	2	5
	Retail - Qualifying Revolving	7	0	6	1	0	0	8	0	7	1	0	0
	Retail - Other Retail	80	6	75	1	1	3	83	6	78	12	1	4
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	78	5	72	12	1	3	81	5	75	11	1	4
	Equity	20	0	20	71	0	0	25	0	25	86	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
NETHERLANDS	Central banks and central governments	456	0	511	0	0	0	726	0	789	0	0	0
	Institutions	789	0	789	75	0	0	745	0	745	48	0	0
	Corporates	3,576	32	3,161	0	24	19	4,087	156	3,310	1,479	197	33
	Corporates - Of Which: Specialised Lending	418	2	363	135	0	1	247	0	197	77	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	13	0	13	14	0	0
	Retail	28	2	26	0	0	1	29	1	27	4	0	0
	Retail - Secured on real estate property	18	1	18	0	0	0	18	0	18	3	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	1	17	2	0	0	17	0	16	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	9	0	8	0	0	0	10	0	9	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	8	1	0	0	9	0	8	1	0	0
	Equity	12	0	12	36	0	0	13	0	13	37	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

Groupe BPCE

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: FVO (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		Notional value	Fair-value (+)				Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]		0	0	0	0	0	0	0	-372	-16	25	25	-25	-25		
[3M - 1Y]		103	0	56	52	0	-47	0	-79	-4	10	10	-10	-10		
[1Y - 2Y]		127	0	127	54	0	19	0	-500	-42	21	21	-21	-21		
[2Y - 3Y]		63	0	44	34	0	-18	0	0	0	21	21	-21	-21		
[3Y - 5Y]		309	0	277	199	0	48	0	0	0	25	25	-25	-25		
[5Y - 10Y]		196	0	152	175	0	-23	120	0	0	45	47	-45	-47		
[10Y - more]		-21	0	-10	3	0	3	0	0	0	-21	0	0	0		
Total		819	0	666	521	0	-17	120	10	-951	-62	147	150	-147	-150	
[0 - 3M]		363	0	343	41	1	278	166	0	0	12	12	-12	-12		
[3M - 1Y]		602	0	485	0	0	465	178	7	-74	0	33	33	0	0	
[1Y - 2Y]		0	0	-15	0	0	-15	0	0	0	21	21	-21	-21		
[2Y - 3Y]		731	0	697	151	4	-27	86	0	0	66	66	0	0		
[3Y - 5Y]		269	0	238	144	0	72	745	40	-650	-13	0	0	0	0	
[5Y - 10Y]		652	0	632	322	0	144	223	65	-550	-31	0	0	0	0	
[10Y - more]		126	0	104	70	0	-15	2,420	191	-300	-2	0	0	0	0	
Total		2,743	0	2,483	778	5	902	3,819	311	-1,574	-46	132	132	-33	-33	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		57	0	57	0	0	57	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		57	0	57	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		2	0	2	0	0	2	84	0	-150	-3	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	-40	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	0	2	0	0	2	84	0	-190	-6	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		35	35	35	0	0	0	100	1	0	0	21	21	-21	-21	
[3M - 1Y]		0	0	0	0	0	0	150	0	150	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	810	17	0	0	0	0	0	0	
[2Y - 3Y]		52	0	52	44	0	8	30	1	-200	-23	0	0	0	0	
[3Y - 5Y]		131	0	131	110	0	21	490	24	-50	-11	0	0	0	0	
[5Y - 10Y]		42	0	26	40	0	-14	970	118	0	0	0	0	0	0	
[10Y - more]		7	0	7	0	0	0	155	23	-50	-14	0	0	0	0	
Total		267	35	252	200	0	16	2,705	183	-300	-49	21	21	-21	-21	
[0 - 3M]		1,755	1,593	1,487	120	0	-226	186	2	-313	-24	0	0	0	0	
[3M - 1Y]		5,170	1,283	4,262	2,996	14	-47	170	45	4	-81	4	0	0	0	
[1Y - 2Y]		6,044	1,914	5,338	3,457	2	-293	90	5	-887	-89	0	0	0	0	
[2Y - 3Y]		4,108	952	3,459	2,172	3	-480	38	11	-364	-41	0	0	0	0	
[3Y - 5Y]		7,408	2,125	6,073	3,683	5	-532	339	19	-201	-25	25	25	-25	-25	
[5Y - 10Y]		17,420	9,428	15,663	4,836	5	-836	334	29	-151	-19	0	0	0	0	
[10Y - more]		40,166	33,216	33,347	1,759	2	-1,642	856	231	-454	-102	0	0	0	0	
Total		82,072	50,511	69,729	18,524	30	-4,057	1,889	301	-2,551	-322	25	25	-91	-91	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Groupe BPCE

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	China	105	105	105	0	0	0	296	3	-897	-33	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	33	33	-54	-54
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	-4	-4
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	21	21	-29	-30
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		105	105	105	0	0	0	296	3	-897	-33	54	55	-87	-88
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		85	85	85	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		33	33	33	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		697	697	697	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		16	16	16	0	0	16	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	12	13	-12	-13
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
[5Y - 10Y]		9	9	9	0	0	9	0	0	0	0	221	214	-200	-192
[10Y - more]	3	3	3	0	0	3	0	0	0	0	0	0	0	0	
Total		28	28	28	0	0	28	0	0	0	233	227	-214	-207	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	-58	-58
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	27	27	-117	-118
[1Y - 2Y]		4	4	4	0	0	1	0	0	0	0	87	87	-103	-104
[2Y - 3Y]		28	28	28	0	0	28	0	0	0	0	141	143	-63	-63
[3Y - 5Y]		13	13	3	0	0	-11	0	0	0	0	169	168	-248	-253
[5Y - 10Y]		47	0	-17	0	0	-17	0	0	0	0	158	153	-121	-114
[10Y - more]	48	1	-3	0	0	-5	0	0	0	0	1	0	0	0	
Total		141	18	15	0	0	-3	0	0	0	591	588	-710	-710	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		54	54	54	0	0	0	100	5	0	0	0	0	0	0
[1Y - 2Y]		23	17	23	0	0	6	0	0	0	0	8	9	-12	-13
[2Y - 3Y]		24	24	24	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	0	9	10	-5	-5
[5Y - 10Y]		16	0	12	0	0	12	0	0	0	0	45	44	-45	-45
[10Y - more]	-5	0	-2	0	0	-2	0	0	0	0	0	0	0	0	
Total		123	95	112	0	0	16	100	5	0	62	63	-63	-63	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	-2	-2
[3M - 1Y]		5	4	5	0	0	0	0	0	0	0	35	26	-109	-98
[1Y - 2Y]		16	16	16	0	0	0	0	0	0	0	164	145	-145	-118
[2Y - 3Y]		18	18	18	0	0	0	0	0	0	0	35	35	-65	-62
[3Y - 5Y]		41	37	41	0	0	1	4	0	0	0	480	348	-588	-445
[5Y - 10Y]		173	90	115	0	0	24	0	0	0	0	580	382	-466	-293
[10Y - more]	14	0	0	0	1	0	0	0	0	0	8	0	0	0	
Total		268	166	204	0	3	35	0	0	0	1,300	944	-1,375	-1,018	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		25	2	25	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	0	0	0	7	7	0	0
[5Y - 10Y]		16	15	16	0	0	2	0	0	0	0	2	0	0	0
[10Y - more]	85	85	85	0	0	0	0	0	0	0	0	0	0	0	
Total		133	108	133	0	0	2	0	0	0	0	0	0	0	0
[0 - 3M]	Others	9	3	8	0	0	0	0	0	0	0	0	0	-7	-7
[3M - 1Y]		9	9	9	8	0	0	0	0	0	0	71	64	-95	-80
[1Y - 2Y]		18	2	18	15	0	0	0	0	0	0	73	65	-82	-81
[2Y - 3Y]		24	7	-9	15	0	-32	0	0	0	0	159	139	-110	-95
[3Y - 5Y]		18	6	18	8	0	3	0	0	0	0	194	175	-231	-304
[5Y - 10Y]		175	87	91	0	1	3	0	0	0	0	114	98	-146	-125
[10Y - more]	62	0	18	0	2	15	0	0	0	0	14	11	-6	-4	
Total		313	105	151	52	3	-10	0	0	0	625	552	-776	-695	

Notes and definitions

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

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

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

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Austria	107	0	107	52	0	4	377	14	-347	-1	11	11	-11	-11	-11	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		133	0	133	54	0	26	0	0	-500	-42	45	46	-45	-46	-46	
[2Y - 3Y]		142	0	63	114	0	-79	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		225	0	225	189	0	8	0	0	0	0	74	77	-74	-77	-77	
[5Y - 10Y]		276	0	252	275	0	-24	133	7	0	0	0	0	0	0	0	
[10Y - more]	29	0	-18	7	0	-24	0	0	0	0	0	0	0	0	0		
Total	923	0	762	691	0	-90	509	22	-847	-43	130	133	-130	-133	-133		
[0 - 3M]	Belgium	51	0	51	0	0	51	176	1	0	0	36	36	0	0	0	
[3M - 1Y]		206	0	196	0	0	196	375	7	-300	-4	22	22	-22	-22		
[1Y - 2Y]		282	0	240	124	0	-40	86	8	0	0	0	0	0	0	0	
[2Y - 3Y]		605	0	526	105	4	-16	675	30	-600	-10	72	72	0	0	0	
[3Y - 5Y]		348	0	332	221	0	35	391	6	-85	-1	0	0	0	0	0	
[5Y - 10Y]		853	0	813	742	0	21	73	13	-598	-68	0	0	0	0	0	
[10Y - more]	133	0	104	67	1	-12	1,050	88	0	0	0	0	0	0	0		
Total	2,479	0	2,261	1,258	5	245	2,826	154	-1,583	-102	130	130	-22	-22			
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	-100	-3	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	84	0	-90	-2	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	84	0	-190	-5	0	0	0	0	0		
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	870	8	0	0	0	0	0	0	0	
[1Y - 2Y]		41	0	41	0	0	0	0	0	0	0	3	0	0	0	0	
[2Y - 3Y]		28	0	28	28	0	0	200	7	-200	-24	0	0	0	0	0	
[3Y - 5Y]		147	0	128	138	0	-10	320	14	-50	-11	0	0	0	0	0	
[5Y - 10Y]		114	0	114	68	0	46	1,045	95	0	0	0	0	0	0	0	
[10Y - more]	7	0	7	0	0	-14	80	10	-50	-11	0	0	0	0	0		
Total	338	0	304	281	0	22	2,605	137	-300	-45	0	0	0	0	0		
[0 - 3M]	France	3,803	384	3,718	2,953	0	380	36	-17	0	0	0	0	0	0	0	
[3M - 1Y]		2,039	1,636	1,630	13	0	108	15	4	-177	-23	0	0	0	0	0	
[1Y - 2Y]		6,874	2,371	6,096	3,808	3	-316	127	9	-914	-103	0	0	-72	-72		
[2Y - 3Y]		4,364	1,033	3,697	2,035	0	-177	158	9	-362	-69	25	25	-25	-25		
[3Y - 5Y]		8,729	2,856	7,640	4,658	9	-568	729	20	-386	-45	0	0	0	0		
[5Y - 10Y]		16,953	8,368	15,359	5,465	4	-566	429	46	-222	-28	0	0	0	0		
[10Y - more]	39,523	32,897	33,973	1,273	3	-781	851	338	-632	-100	0	0	0	0			
Total	82,284	49,215	72,111	19,974	32	-1,920	1,866	430	-2,711	-365	25	25	-97	-97			

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	China	142	142	142	0	0	1,272	7	-1,166	-24	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	-22	-23
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	36	36	-36	-36
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	23	23	-27	-27
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	-9	-9
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	4	4	-10	-9
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		142	142	142	0	0	1,272	7	-1,166	-24	63	63	-104	-104
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		96	96	96	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		34	34	34	0	0	0	0	0	0	0	0	0	0
[10Y - more]	663	663	663	0	0	0	0	0	0	0	0	0	0	
Total		794	794	794	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	16	0	16	0	0	16	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	13	14	-13	-14
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	-1	-2
[3Y - 5Y]		24	0	24	0	0	24	0	0	0	-1	1	0	0
[5Y - 10Y]		1	0	0	0	1	-1	0	0	0	238	231	-218	-210
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		52	0	51	34	1	16	0	0	0	246	246	-233	-216
[0 - 3M]	Other Central and eastern Europe countries non EEA	4	0	4	0	0	0	0	0	0	26	26	-33	-33
[3M - 1Y]		4	4	4	0	0	4	0	0	0	94	94	-40	-40
[1Y - 2Y]		3	3	3	0	0	3	0	0	0	11	11	-63	-63
[2Y - 3Y]		10	10	10	0	0	10	0	0	0	57	58	-117	-116
[3Y - 5Y]		17	17	12	0	0	-4	0	0	0	167	170	-167	-169
[5Y - 10Y]		8	0	-24	0	0	-24	0	0	0	248	225	-139	-127
[10Y - more]	12	1	-7	0	0	-9	0	0	0	27	23	-25	-22	
Total		53	34	-3	0	-37	0	0	0	629	607	-584	-570	
[0 - 3M]	Middle East	66	66	66	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		57	55	57	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	9	9	-13	-14
[2Y - 3Y]		28	28	28	0	0	0	0	0	0	10	10	-4	-5
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	-2	4	-1	-1
[5Y - 10Y]		4	0	-13	0	0	-13	0	0	0	170	171	-184	-186
[10Y - more]	12	0	-5	0	1	-6	0	0	0	0	0	0	0	
Total		167	149	132	0	1	-17	0	0	186	195	-203	-206	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	2	2	-31	-31
[3M - 1Y]		8	7	8	0	1	0	0	0	0	114	108	-51	-52
[1Y - 2Y]		7	8	8	0	1	0	0	0	0	81	70	-129	-105
[2Y - 3Y]		16	15	16	0	1	0	0	0	0	75	59	-197	-171
[3Y - 5Y]		38	37	38	0	1	0	0	0	0	513	366	-547	-372
[5Y - 10Y]		138	104	113	0	2	7	0	0	0	306	190	-219	-121
[10Y - more]	8	0	0	0	1	0	0	0	0	4	0	0	0	
Total		215	170	186	0	6	9	0	0	1,089	795	-1,176	-852	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		27	4	27	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	2	2	0	0	0	0	0	0	-1	1	0	0
[5Y - 10Y]		204	199	203	0	1	3	0	0	0	0	0	0	0
[10Y - more]	10	3	8	0	0	6	0	0	0	0	0	0	0	
Total		244	210	242	0	1	9	0	0	1	1	0	0	
[0 - 3M]	Others	20	1	20	12	0	0	0	0	0	37	35	-40	-40
[3M - 1Y]		14	2	14	0	0	0	0	0	0	41	37	-57	-55
[1Y - 2Y]		18	6	17	11	1	-1	0	0	0	83	74	-50	-44
[2Y - 3Y]		21	5	8	8	1	-8	0	0	0	162	125	-161	-134
[3Y - 5Y]		123	96	95	0	2	-3	0	0	0	216	208	-295	-259
[5Y - 10Y]		45	0	8	0	1	6	0	0	0	141	121	-96	-75
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	-40	-34	
Total		250	113	171	50	5	2	0	0	680	600	-748	-648	

Notes and definitions

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

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

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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Groupe BPCE

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted									Of which: defaulted				
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	74,007	0	736	736	-1	302	197	77,220	0	769	721	54	284	158	
Central banks	78	0	0	0	0	0	0	75	0	0	0	0	0	0	
General governments	43,799	0	0	0	-1	0	0	48,115	0	0	0	-1	0	0	
Credit institutions	4,229	0	46	46	0	25	0	2,216	0	46	18	0	23	0	
Other financial corporations	18,264	0	442	442	0	232	0	18,543	0	448	432	46	208	0	
Non-financial corporations	7,637	0	247	247	0	45	197	8,271	0	275	270	9	52	158	
Loans and advances (including at amortised cost and fair value)	764,327	2,423	23,154	23,154	1,560	10,478	11,663	750,265	2,072	24,340	24,289	1,676	10,599	12,582	
Central banks	613	0	21	21	2	21	0	638	0	21	21	1	21	0	
General governments	148,964	43	95	95	46	48	7	141,927	36	173	173	54	53	4	
Credit institutions	58,781	0	108	108	11	89	21	42,603	1	108	108	8	87	13	
Other financial corporations	53,290	1	786	786	15	108	494	55,434	7	732	731	29	97	507	
Non-financial corporations	166,192	506	9,263	9,263	723	4,501	2,772	168,389	347	9,752	9,737	815	4,502	2,796	
Households	336,486	1,872	12,882	12,882	762	5,711	8,369	341,274	1,682	13,554	13,518	769	5,839	9,262	
DEBT INSTRUMENTS other than HFT	838,334	2,423	23,889	23,889	1,558	10,780	11,860	827,485	2,072	25,109	25,010	1,730	10,882	12,740	
OFF-BALANCE SHEET EXPOSURES	171,584		1,238	1,238	126	363	101	171,839		1,461	1,461	187	286	192	

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

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

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

2015 EU-wide Transparency Exercise

Forborne Exposures

Groupe BPCE

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	211	211	13	13	165	204	204	23	23	157
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	211	211	13	13	165	204	204	23	23	157
Loans and advances (including at amortised cost and fair value)	8,297	5,640	1,549	1,543	4,811	8,181	5,690	1,572	1,430	4,532
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	85	1	1	1	0	26	6	1	1	0
Credit institutions	13	13	10	10	0	15	15	11	11	0
Other financial corporations	627	626	70	70	483	692	610	66	65	488
Non-financial corporations	3,883	2,883	998	994	2,060	3,470	2,587	917	807	1,284
Households	3,688	2,117	470	468	2,268	3,977	2,473	578	546	2,760
DEBT INSTRUMENTS other than HFT	8,508	5,851	1,562	1,556	4,976	8,384	5,894	1,596	1,454	4,689
Loan commitments given	253	103	0	0	1,328	143	98	0	0	28

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□



2015 EU-wide Transparency Exercise

Leverage ratio

Groupe BPCE

(min EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	49,969	50,535	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	1,129,248	1,057,035	LRCom {21}	
C	Leverage ratio	4.42%	4.78%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Groupe BPCE

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>147,264</i>	<i>147,264</i>	<i>141,247</i>	<i>140,957</i>
of which: Other financial corporations	<i>65</i>	<i>65</i>	<i>660</i>	<i>660</i>
of which: Non-financial corporations	<i>18,112</i>	<i>18,112</i>	<i>16,995</i>	<i>16,738</i>
of which: Households	<i>129,073</i>	<i>129,073</i>	<i>123,551</i>	<i>123,550</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.