



2022 EU-wide Transparency Exercise

Bank Name	Bpifrance
LEI Code	969500STN7T9MRUMJ267
Country Code	FR

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

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Key Metrics

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(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,318	24,197	25,416	24,408	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,318	24,197	25,416	24,408	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	24,318	24,197	25,416	24,408	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	24,318	24,197	25,416	24,408	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	24,365	24,246	25,416	24,408	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,365	24,246	25,416	24,408	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	75,816	79,230	79,072	82,970	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	75,816	79,230	79,072	82,970	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	32.07%	30.54%	32.14%	29.42%	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	32.07%	30.54%	32.14%	29.42%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	32.07%	30.54%	32.14%	29.42%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32.07%	30.54%	32.14%	29.42%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	32.14%	30.60%	32.14%	29.42%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32.14%	30.60%	32.14%	29.42%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	115,588	115,994	116,720	117,648	C 47.00 (r0300,c0010)	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	21.04%	20.86%	21.78%	20.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	24,318	24,197	25,416	24,408	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	24,318	24,197	25,416	24,408	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	115,588	115,994	116,720	117,648	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	115,588	115,994	116,720	117,648	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	21.04%	20.86%	21.78%	20.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	21.04%	20.86%	21.78%	20.75%	[A.2]/[B.2]	

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Capital
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		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	24,365	24,246	25,416	24,408	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,318	24,197	25,416	24,408	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,122	21,122	21,058	21,058	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	839	414	970	443	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,301	2,152	1,939	1,224	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,794	2,816	3,755	3,922	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	29	0	0	0	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,558	-1,977	-1,976	-1,893	C.01.00 (0250,0050)	Articles 12 to 15 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-193	-228	-222	-232	C.01.00 (0280,0050) + C.01.00 (0380,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Article 4(15), 26(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Article 26(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 26(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0472,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Article 26(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 26(1) point (k) (ii) and 270(3) of CRR, Article 26(1) point (k) (iv) and 153(6) of CRR and Article 26(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 26(1) point (k) (i), 24(3) point (b), 24(3) 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 (0480,0050)	Articles 4(27), 26(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 (0490,0050)	Articles 26(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-2	-7	C.01.00 (0510,0050)	Articles 26(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Article 26(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 26(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-88	-91	-91	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-15	-15	-15	-18	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	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 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	24,318	24,197	25,416	24,408	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	47	49	0	0	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	47	49	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	75,816	79,230	79,072	82,970	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	32.07%	30.54%	32.14%	29.42%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	32.07%	30.54%	32.14%	29.42%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	32.14%	30.60%	32.14%	29.42%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,318	24,197	25,416	24,408	SAI-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	32.07%	30.54%	32.14%	29.42%	(B.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

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Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	72,845	76,044	76,042	79,039	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	72,845	76,044	76,042	79,039	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	10	19	6	6	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	8	12	4	4	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8	7	6	100	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	685	888	753	907	C 02.00 (r0520, c0010)
Of which the standardised approach	685	888	753	907	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,260	2,260	2,260	2,914	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,260	2,260	2,260	2,914	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	75,816	79,230	79,072	82,970	

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

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

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(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,357	1,827	500	992
Of which debt securities income	80	105	25	51
Of which loans and advances income	998	1,161	333	682
Interest expenses	716	949	273	549
(Of which deposits expenses)	181	232	86	193
(Of which debt securities issued expenses)	245	326	80	154
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	549	746	41	478
Net Fee and commission income	55	79	25	51
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	-170	-169	-2	-2
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	442	1,084	-6	364
Gains or (-) losses from hedge accounting, net	1	4	1	3
Exchange differences (gain or (-) loss), net	2	-15	9	14
Net other operating income /(expenses)	103	138	36	90
TOTAL OPERATING INCOME, NET	1,623	2,745	332	1,442
(Administrative expenses)	546	780	198	396
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	61	83	21	42
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-11	-14	16	29
(Payment commitments to resolution funds and deposit guarantee schemes)	8	8	14	14
(Commitments and guarantees given)	-19	-22	2	15
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	24	97	-11	94
(Financial assets at fair value through other comprehensive income)	0	0	-3	0
(Financial assets at amortised cost)	24	97	-8	95
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-6	25	18	17
(of which Goodwill)	15	13	0	0
Negative goodwill recognised in profit or loss	0	0	0	2
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	159	240	120	273
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	1,169	2,014	211	1,139
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,033	1,829	147	1,030
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,033	1,829	147	1,030
Of which attributable to owners of the parent	1,033	1,829	147	1,030

¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	12,316				9,896				11,013				8,228				IAS 1.54 (f)	
Financial assets held for trading	0	0	0	0	12	0	12	0	2	0	2	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	5,656	173	40	5,442	6,311	173	40	6,097	6,386	73	40	6,273	6,802	223	50	6,529	IFRS 7.8(a)(i); 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	17,879	11,664	876	5,340	19,213	12,639	522	6,052	17,852	11,250	488	6,114	17,236	10,207	497	6,532	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	61,186				60,569				61,194				62,337				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3	0	3	0	11	0	11	0	18	0	18	0	30	0	30	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	275				124				473				1,072				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,054				4,179				5,094				5,516					
TOTAL ASSETS	101,370				100,314				102,031				101,222				IAS 1.9(a), IAS 6	

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	3,236	0	0	0	0	3,141	0	0	0	0	2,494	0	0	0	0	0	2,213	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	8,127	0	0	0	0	8,053	0	0	0	0	8,270	0	0	0	0	0	8,911	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	42,113	9,615	2,396	-220	-363	-481	39,518	11,751	2,373	-137	-454	-535	39,752	11,880	2,403	-126	-439	-546	38,137	14,107	2,393	-130	-504	-577

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	3	0	0	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,520	8,622	8,705	9,117	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	62,550	60,508	61,179	59,536	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	58	37	23	29	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	418	265	623	1,322	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	128	138	140	147	IAS 37.10; IAS 1.54(l)
Tax liabilities	173	169	157	89	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,401	2,210	3,202	3,167	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	74,252	71,948	74,029	73,407	IAS 1.9(b);IG 6
TOTAL EQUITY	27,118	28,367	28,002	27,814	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,370	100,314	102,031	101,222	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		61	37	23	30	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	20,627	20,582	20,538	18,545	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	203	203	203	203	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,523	932	591	711	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7	34	9	7	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,327	2,248	2,284	2,145	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	293	244	342	174	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		37,757	36,402	37,429	37,797	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		8,632	8,763	8,839	9,251	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,131	69,167	69,907	68,682	

2022 EU-wide Transparency Exercise
Market Risk
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	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	685	888	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	685	888	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	752	907	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	752	907	0	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.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB 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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bpifrance

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB 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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
f 0 - 3M f		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		11	11	0	0	0	0	11	0	0	0	0	0	2	0	0	0
f 3Y - 5Y f		33	32	0	0	0	0	32	0	0	0	0	0	15	0	0	0
f 5Y - 10Y f		147	146	0	0	0	0	146	0	0	0	0	0	33	0	0	0
f 10Y - more		92	92	0	0	0	0	92	0	0	0	0	0	332	0	0	0
Total		302	299	0	0	0	0	299	0	0	0	0	0	381	0	0	89
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		60	59	0	0	0	0	59	0	0	0	0	0	46	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		65	65	0	0	0	0	65	0	0	0	0	0	46	0	0	19

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
	Finland																
	France																
	Germany																
	Croatia																
	Greece																
	Hungary																
	Ireland																
	Italy																
	Latvia																
	Total	24,842	24,824	0	0	0	0	24,824	0	0	0	0	0	653	0	819	

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet								
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0
		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
		44	44	0	0	0	0	44	0	0	0	0	0	0	0	0	0	0
		137	136	0	0	0	0	136	0	0	0	0	0	0	0	0	0	0
		140	139	0	0	0	0	139	0	0	0	0	0	0	0	0	0	0
		353	352	0	0	0	0	352	0	0	0	0	0	0	0	303	0	102
		4	4	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	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		68	66	0	0	0	0	66	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
		72	70	0	0	0	0	70	0	0	0	0	0	0	34	0	25	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
by finance

	As of 30/09/2021									As of 31/12/2021									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days		Of which non-performing ³			On performing exposures ³	On non-performing exposures ³		
			Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3				Of which: defaulted	Of which Stage 3			Of which Stage 3		
Cash balances at central banks and other demand deposits	12,314	0	0	0	0	0	0	0	0	9,896	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,863	0	210	210	0	1	208	0	0	12,769	0	221	221	0	1	207	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,420	0	0	0	0	0	0	0	0	10,229	0	0	0	0	0	0	0	0	0
Credit institutions	735	0	0	0	0	0	0	0	0	736	0	0	0	0	0	0	0	0	0
Other financial corporations	125	0	0	0	0	0	0	0	0	162	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,583	0	210	210	0	0	208	0	0	1,642	0	0	0	0	0	207	0	0	0
Loans and advances (including at amortised cost and fair value)	54,124	213	2,396	2,396	2,396	583	481	481	640	53,643	124	2,373	2,373	2,373	592	535	535	540	540
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,601	0	14	14	14	5	1	1	0	7,605	0	13	13	13	3	0	0	0	0
Credit institutions	1,461	0	0	0	0	0	0	0	0	432	0	0	0	0	0	0	0	0	0
Other financial corporations	1,112	0	64	64	64	17	11	11	20	1,110	0	60	60	60	15	15	15	17	17
Non-financial corporations	43,048	213	2,318	2,318	2,318	561	470	470	611	44,630	124	2,300	2,300	2,300	573	519	519	519	519
of which: small and medium-sized enterprises	39,451	200	1,961	1,961	1,961	529	397	397	522	40,100	104	1,939	1,939	1,939	541	425	425	440	440
of which: Loans collateralised by commercial immovable property	14,334	108	432	432	432	237	17	17	338	14,715	84	378	378	378	199	69	69	280	280
Households	-	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than MTF	79,304	213	2,664	2,664	2,396	584	689	481	640	76,308	124	2,594	2,594	2,373	592	742	535	540	540
OFF-BALANCE SHEET EXPOSURES	36,123		2,006	2,006	154	48	1	0	0	25,121		1,912	1,912	99	44	1	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽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 PFRDP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Bpifrance

	As of 31/03/2022										As of 30/06/2022																				
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures									
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾													
			Of which: defaulted		Of which Stage 3								Of which: defaulted		Of which Stage 3																
Cash balances at central banks and other demand deposits	11,813	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	
Debt securities (including at amortised cost and fair value)	12,342	0	0	221	221	0	1	207	0	0	0	0	12,835	0	226	226	0	1	225	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	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
General governments	9,685	0	0	0	0	0	0	0	0	0	0	0	9,252	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	626	0	0	0	0	0	0	0	0	0	0	0	1,514	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	190	0	0	0	0	0	0	0	0	0	0	0	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,641	0	221	221	0	0	207	0	0	0	0	0	1,769	0	226	226	0	0	225	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	54,036	102	2,403	2,403	2,403	566	546	546	558	558	54,636	95	2,393	2,393	2,393	634	577	577	432	432											
Central banks	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	
General governments	7,432	10	12	12	12	6	1	1	8	7,441	1	12	12	12	12	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	723	0	0	0	0	0	0	0	0	421	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,094	1	52	52	52	15	15	15	13	1,073	3	58	58	58	58	14	14	14	12	12											
Non-financial corporations	44,782	90	2,339	2,339	2,339	544	530	530	536	45,699	91	2,324	2,324	2,324	615	562	562	412	412												
of which: small and medium-sized enterprises	40,314	87	2,012	2,012	2,012	530	440	440	464	41,113	80	2,020	2,020	2,020	576	472	472	266	266												
of which: Loans collateralised by commercial immovable property	14,812	75	432	432	432	195	70	70	332	14,882	51	340	340	340	214	74	74	346	346												
Households	5	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	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	
of which: Credit for consumption	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	
DEBT INSTRUMENTS other than HFT	77,391	102	2,625	2,625	2,603	566	793	546	558	75,700	95	2,620	2,620	2,393	634	801	577	432	432												
OFF-BALANCE SHEET EXPOSURES	26,187		1,976	1,976	172	43	4	0	1	27,803		1,966	1,966	162	56	4	0	0	0												

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(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 FROEFP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - TFS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEFP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	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)	1,099	592	150	118	350	128	1,218	592	161	130	393	109
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	8	1	1	8	8	8	8	0	0	7	7
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	18	16	5	3	2	2	18	16	5	4	2	2
Non-financial corporations	1,072	567	145	115	340	119	1,192	568	156	126	384	100
of which: small and medium-sized enterprises	972	522	132	106	335		1,120	516	143	115	380	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,099	592	150	118	350		1,218	592	161	130	393	
Loan commitments given	1	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,237	624	162	131	360	115	1,265	674	172	142	371	126
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12	12	0	0	8	8	11	11	0	0	8	8
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	23	16	4	3	5	4	23	16	4	3	5	5
Non-financial corporations	1,203	597	157	128	347	102	1,231	647	168	139	358	114
of which: small and medium-sized enterprises	1,123	532	142	114	343	0	1,164	593	155	127	309	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,237	624	162	131	360	115	1,265	674	172	142	371	126
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bpifrance

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	192	11	11	192	4	0	176	14	14	176	3	0	182	14	14	182	4	0	193	14	14	193	4	0
B Mining and quarrying	103	1	1	103	1	0	111	1	1	111	0	0	108	0	0	108	0	0	111	0	0	111	0	0
C Manufacturing	4,811	494	494	4,811	136	0	4,959	522	522	4,959	171	0	4,929	460	460	4,929	164	0	5,168	487	487	5,168	209	0
D Electricity, gas, steam and air conditioning supply	4,160	61	61	4,160	104	0	4,352	72	72	4,352	86	0	4,429	67	67	4,429	93	0	4,468	66	66	4,468	96	0
E Water supply	315	16	16	315	6	0	319	17	17	319	6	0	333	18	18	333	6	0	348	16	16	348	6	0
F Construction	1,394	84	84	1,394	37	0	1,420	91	91	1,420	36	0	1,467	95	95	1,467	39	0	1,541	129	129	1,541	49	0
G Wholesale and retail trade	4,113	252	252	4,113	109	0	4,092	241	241	4,092	117	0	4,135	255	255	4,135	115	0	4,233	228	228	4,233	128	0
H Transport and storage	1,338	87	87	1,338	26	0	1,373	91	91	1,373	26	0	1,343	114	114	1,343	29	0	1,359	89	89	1,359	31	0
I Accommodation and food service activities	2,116	136	136	2,116	91	0	2,176	117	117	2,176	87	0	2,186	120	120	2,186	71	0	2,249	116	116	2,249	72	0
J Information and communication	2,389	194	194	2,389	53	0	2,361	186	186	2,361	64	0	2,391	245	245	2,391	65	0	2,462	218	218	2,462	75	0
K Financial and insurance activities	5,315	188	188	5,315	186	0	5,257	172	172	5,257	151	0	5,172	172	172	5,172	112	0	5,153	139	139	5,153	116	0
L Real estate activities	10,192	291	291	10,192	169	0	10,481	278	278	10,481	157	0	10,491	278	278	10,491	157	0	10,615	251	251	10,615	171	0
M Professional, scientific and technical activities	4,993	339	339	4,993	136	0	5,069	364	364	5,069	153	0	5,039	353	353	5,039	153	0	5,143	403	403	5,143	172	0
N Administrative and support service activities	1,842	77	77	1,842	24	0	1,784	55	55	1,784	26	0	1,849	74	74	1,849	26	0	1,864	65	65	1,864	28	0
O Public administration and defence, compulsory social security	39	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	144	26	26	144	5	0	146	26	26	146	5	0	151	22	22	151	6	0	152	22	22	152	7	0
Q Human health services and social work activities	268	7	7	268	3	0	257	7	7	257	3	0	255	15	15	255	4	0	254	13	13	254	4	0
R Arts, entertainment and recreation	264	25	25	264	13	0	264	24	24	264	12	0	266	22	22	266	11	0	272	19	19	272	18	0
S Other services	58	19	19	58	18	0	43	12	12	43	21	0	55	11	11	55	21	0	123	9	9	123	6	0
Loans and advances	43,948	2,318	2,318	43,948	1,031	0	44,630	2,300	2,300	44,630	1,093	0	44,782	2,339	2,339	44,782	1,074	0	45,609	2,324	2,324	45,609	1,128	0

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