



2022 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

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

2022 EU-wide Transparency Exercise

Key Metrics

Groupe BPCE

(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	69,897	69,764	68,181	68,557	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	69,897	69,764	68,181	68,557	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	69,897	69,764	68,181	68,557	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	69,897	69,764	68,181	68,557	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	78,093	82,715	83,061	82,322	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	78,093	82,715	83,061	82,322	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	442,119	441,428	448,000	459,214	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	442,119	441,428	448,000	459,214	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	15.81%	15.80%	15.22%	14.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.81%	15.80%	15.22%	14.93%	(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	15.81%	15.80%	15.22%	14.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.81%	15.80%	15.22%	14.93%	(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	17.66%	18.74%	18.54%	17.93%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.66%	18.74%	18.54%	17.93%	(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	1,208,391	1,212,857	1,242,971	1,355,218	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	5.78%	5.75%	5.49%	5.06%	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

Groupe BPCE

(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	69,897	69,764	68,181	68,557	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	69,897	69,764	68,181	68,557	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,208,391	1,212,857	1,242,971	1,355,218	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,208,391	1,212,857	1,242,971	1,355,218	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.75%	5.49%	5.06%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.78%	5.75%	5.49%	5.06%	[A.2]/[B.2]	

		(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	78,093	82,715	83,061	82,322	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)	69,897	69,764	68,181	68,557	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)	28,096	28,217	28,341	28,435	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,012	6,813	4,192	4,621	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,807	1,518	1,173	1,057	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	40,302	40,232	43,219	44,090	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	192	193	200	184	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-500	-562	-1,051	-1,654	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,906	-4,826	-4,908	-5,043	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTILs	-697	-699	-708	-683	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-220	-203	-192	-190	C.01.00 (0380,0050)	Articles 36(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), 36(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), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-22	-22	-22	-22	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 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(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 36(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), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 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	-6	-15	-29	-55	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(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 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-613	-816	-936	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-260	-269	-1,217	-1,247	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (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(3) to (5), and 48 to 48 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) + 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)	69,897	69,764	68,181	68,557	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,196	12,951	14,880	13,765	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,608	13,674	15,461	14,452	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,541	-947	-689	-794	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	129	123	108	107	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	442,119	441,428	448,000	459,214	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.81%	15.80%	15.22%	14.93%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.81%	15.80%	15.22%	14.93%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	18.74%	18.54%	17.93%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	69,897	69,764	68,181	68,557	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	15.80%	15.22%	14.93%	GA1 (E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0040)	-

(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.



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe BPCE

	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	370,057	367,885	374,326	383,204	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	144,688	149,609	151,262	154,459	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	54,079	53,504	55,904	59,133	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	111,803	111,765	116,308	120,801	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	49,847	43,647	40,759	39,589	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13,685	11,863	12,452	11,817	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	2,687	2,536	2,379	3,086	C 02.00 (r0640, c0010)
Settlement risk	4	11	22	23	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,233	4,100	4,164	4,316	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,005	15,142	14,794	16,842	C 02.00 (r0520, c0010)
Of which the standardised approach	8,115	9,571	8,399	8,481	C 02.00 (r0530, c0010)
Of which IMA	4,890	5,571	6,395	8,361	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	283	514	468	337	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	38,318	39,741	39,741	39,741	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	38,318	39,741	39,741	39,741	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	129	150	122	184	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	442,119	441,428	448,000	459,214	

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.

2022 EU-wide Transparency Exercise
P&L
 Groupe BPCE

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	16,934	22,658	5,782	11,866
Of which debt securities income	1,119	1,514	450	1,064
Of which loans and advances income	11,729	15,732	4,044	8,262
Interest expenses	9,486	12,614	3,224	6,784
(Of which deposits expenses)	2,833	3,787	1,149	2,328
(Of which debt securities issued expenses)	2,559	3,300	747	1,627
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	108	162	23	109
Net Fee and commission income	8,144	11,537	2,823	5,734
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	54	38	60	77
Gains or (-) losses on financial assets and liabilities held for trading, net	2,441	3,023	-1,039	-2,422
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-802	-831	1,681	3,561
Gains or (-) losses from hedge accounting, net	20	41	32	134
Exchange differences (gain or (-) loss), net	101	159	31	87
Net other operating income /(expenses)	331	501	107	228
TOTAL OPERATING INCOME, NET	17,845	24,674	6,276	12,589
(Administrative expenses)	11,114	15,422	3,982	7,798
(Cash contributions to resolution funds and deposit guarantee schemes)	463	464	634	627
(Depreciation)	1,002	1,365	333	689
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-225	33	-160	-187
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	25	-27	-42	-74
(Other provisions)	-250	61	-119	-113
Of which pending legal issues and tax litigation ¹⁾	0	-86	0	0
Of which restructuring ²⁾	0	9	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)	1,309	1,938	451	908
(Financial assets at fair value through other comprehensive income)	6	-17	0	5
(Financial assets at amortised cost)	1,302	1,954	451	903
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	27	38	-1	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	593	701	155	293
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-16	-72	19	-966
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,733	6,043	1,211	2,084
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,430	4,304	808	1,198
Profit or (-) loss after tax from discontinued operations	0	0	0	985
PROFIT OR (-) LOSS FOR THE YEAR	3,430	4,304	808	2,184
Of which attributable to owners of the parent	3,184	4,004	785	2,114

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."

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Groupe BPCE

ASSETS:	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	201,397				193,688				181,991				134,407				IAS 1.54 (f)
Financial assets held for trading	179,782	70,877	102,291	6,613	186,528	63,888	115,447	7,193	193,588	61,952	122,754	8,883	189,344	64,029	116,014	9,302	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	11,588	2,596	531	8,461	12,135	2,727	684	8,724	11,685	2,453	770	8,462	11,745	2,318	574	8,853	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	47	0	2	45	44	0	0	44	47	0	0	47	50	0	0	50	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	47,596	41,737	2,497	3,362	48,753	42,322	2,786	3,645	49,445	42,481	2,885	4,079	47,221	40,340	3,006	3,875	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	881,909				893,406				911,523				929,710				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	7,344	0	7,344	0	7,163	0	7,163	0	6,605	0	6,605	0	8,699	0	8,699	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	6,277				5,394				1,525				-2,395				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	41,067				38,385				39,003				38,617				
TOTAL ASSETS	1,377,006				1,385,495				1,395,413				1,357,399				IAS 1.9(a), I.G 6

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

Breakdown of financial assets by instrument and by counterparty sector ²	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	43,637	42	6	-6	-1	-4	44,528	58	6	-7	-2	-5	45,309	116	6	-5	-2	-5	43,139	182	5	-10	-9	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	17	0	0	-1	0	0	21	0	0	-1	0	0	21	0	0	-1	0	0	21	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	24,278	704	117	-13	-9	-94	24,331	598	117	-9	-7	-96	24,609	571	117	-4	-6	-101	25,792	564	117	-4	-6	-103	Annex V.Part 1.31, 44(b)
	Loans and advances	769,861	78,753	20,832	-1,372	-2,971	-9,338	781,710	78,742	20,552	-1,430	-3,218	-9,053	796,576	81,985	20,596	-1,385	-3,443	-9,112	771,234	124,371	20,536	-1,235	-3,774	-9,049	Annex V.Part 1.32, 44(a)

⁽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

Groupe BPCE

(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	150,912	162,500	168,948	157,885	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	26,249	26,802	22,447	21,461	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,080,024	1,076,184	1,081,909	1,055,398	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	12,790	12,521	12,253	13,923	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	192	184	268	347	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	5,413	5,276	4,923	4,679	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,241	2,138	2,311	2,751	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	18,217	18,095	20,271	18,777	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,974	1,946	1,671	1,438	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	1,298,012	1,305,645	1,315,002	1,276,658	IAS 1.9(b); IG 6
TOTAL EQUITY	78,994	79,850	80,411	80,740	IAS 1.9(c); IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,377,006	1,385,495	1,395,413	1,357,399	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

Groupe BPCE

(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		46,829	52,977	52,067	60,935	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11,486	13,259	10,726	9,328	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	10,309	12,715	16,063	12,564	Annex V.Part 1.31
Deposits	Central banks	118,554	117,071	110,297	89,699	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,171	1,952	1,730	625	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	20,230	24,490	25,981	32,942	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,763	9,345	11,206	11,628	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	82,437	74,292	85,433	66,304	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,985	4,112	5,947	5,606	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	91,316	78,003	92,526	76,842	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	27,749	16,552	21,426	17,046	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	211,865	218,648	222,706	219,446	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	165,249	168,926	169,319	166,754	ECB/2013/33 Annex 2.Part 2.9.1
	Households	397,350	399,086	396,623	407,953	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	312,498	315,191	317,791	326,125	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		272,576	280,183	264,695	260,495	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,712	18,706	20,303	19,996	Annex V.Part 1.37
Other financial liabilities		7,024	7,283	8,440	12,159	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,269,976	1,278,007	1,285,558	1,248,666	

2022 EU-wide Transparency Exercise
Market Risk
 Groupe BPCE

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	3,031	3,243	35	5	150	27							55	12	196	35							
Of which: General risk	757	713	28	4	122	22							48	11	170	30							
Of which: Specific risk	2,150	2,411	7	1	28	5							7	2	25	5							
Equities	728	822	35	6	107	20							32	7	88	18							
Of which: General risk	168	200	22	4	67	16							22	6	64	14							
Of which: Specific risk	364	474	13	2	39	4							10	2	23	4							
Foreign exchange risk	3,085	3,708	8	1	32	7							11	3	43	8							
Commodities risk	1,268	1,725	0	0	0	0							0	0	0	0							
Total	8,111	9,498	79	12	288	54	24	24	0	0	0	4,890	98	23	327	62	21	19	0	0	0	0	5,571
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	2,854	2,731	78	24	191	41							138	27	210	53							
Of which: General risk	882	948	66	20	162	35							110	23	175	46							
Of which: Specific risk	1,853	1,579	11	3	29	6							28	4	35	7							
Equities	656	673	39	10	96	21							51	6	98	16							
Of which: General risk	100	86	29	9	73	17							42	5	79	13							
Of which: Specific risk	415	439	10	2	23	4							10	2	19	3							
Foreign exchange risk	3,617	3,708	23	8	57	12							52	14	73	24							
Commodities risk	1,188	1,364	0	0	0	0							0	0	0	0							
Total	8,316	8,476	140	42	344	74	28	25	0	0	0	6,395	242	48	381	93	37	46	0	0	0	0	8,361

Market risk template does not include CII 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.

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(Info EPR, %)								
Consolidated data	Central governments or central banks	96,246	111,776	6,218	90,755	49,814	105,923	6,444
	Regional governments or local authorities	48,802	85,318	11,046				
	Public sector entities	23,032	19,982	4,338				
	Multilateral Development Banks	214	320	0				
	International Organizations	2,235	2,235	0				
	Institutions	20,168	20,366	1,413				
	Corporates	115,678	85,751	69,204				
	of which: SME	24,643	22,793	19,216				
	Retail	24,318	8,818	6,385				
	of which: SME	2,075	1,869	1,191				
	Secured by mortgages on immovable property	62,661	52,094	21,259				
	of which: SME	11,862	10,937	4,378				
	Exposures in default	7,504	3,480	4,631				
	Items associated with particularly high risk	9,876	7,944	11,914				
	Covered bonds	135	135	12				
	Claims on institutions and corporates with a ST credit assessment	565	461	271				
	Collective Investments Undertakings (CIU)	2,031	2,029	3,994				
Equity	11	11	11					
Other exposures	7,012	7,012	6,792					
Standardised Total ⁽²⁾	426,982	377,837	146,372	4,922	421,543	388,790	151,497	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(Info EPR, %)								
FRANCE	Central governments or central banks	79,390	94,318	5,772	74,282	89,149	5,987	
	Regional governments or local authorities	43,172	49,816	9,949				
	Public sector entities	21,742	17,940	4,155				
	Multilateral Development Banks	0	0	0				
	International Organizations	0	0	0				
	Institutions	9,800	10,886	802				
	Corporates	100,997	75,062	60,620				
	of which: SME	32,629	22,454	18,056				
	Retail	19,370	6,006	4,344				
	of which: SME	1,898	1,747	1,092				
	Secured by mortgages on immovable property	56,995	47,623	19,333				
	of which: SME	11,274	10,010	4,168				
	Exposures in default	6,648	3,157	3,610				
	Items associated with particularly high risk	9,819	7,900	11,849				
	Covered bonds	125	125	12				
	Claims on institutions and corporates with a ST credit assessment	403	289	175				
	Collective Investments Undertakings (CIU)	1,887	1,887	3,446				
Equity	0	0	0					
Other exposures	6,436	6,436	5,749					
Standardised Total ⁽²⁾				4,207			4,217	

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(Info EPR, %)								
UNITED STATES	Central governments or central banks	141	171	0	142	171	0	
	Regional governments or local authorities	1,823	1,502	431				
	Public sector entities	66	66	0				
	Multilateral Development Banks	0	0	0				
	International Organizations	0	0	0				
	Institutions	4,149	4,148	182				
	Corporates	1,387	1,839	919				
	of which: SME	46	43	37				
	Retail	17	13	13				
	of which: SME	0	0	0				
	Secured by mortgages on immovable property	128	127	47				
	of which: SME	1	1	0				
	Exposures in default	1	1	1				
	Items associated with particularly high risk	0	0	0				
	Covered bonds	0	0	0				
	Claims on institutions and corporates with a ST credit assessment	2	2	0				
	Collective Investments Undertakings (CIU)	0	0	0				
Equity	0	0	0					
Other exposures	81	81	81					
Standardised Total ⁽²⁾				2			1	

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(Info EPR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0				
	Public sector entities	0	0	0				
	Multilateral Development Banks	147	261	261				
	International Organizations	0	0	0				
	Institutions	2,243	2,386	97				
	Corporates	157	433	330				
	of which: SME	49	46	44				
	Retail	57	49	37				
	of which: SME	1	1	1				
	Secured by mortgages on immovable property	245	243	89				
	of which: SME	1	1	1				
	Exposures in default	6	5	6				
	Items associated with particularly high risk	0	0	0				
	Covered bonds	0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0				
	Collective Investments Undertakings (CIU)	8	8	28				
Equity	0	0	0					
Other exposures	25	25	19					
Standardised Total ⁽²⁾				2			2	

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(Info EPR, %)								
LUXEMBOURG	Central governments or central banks	907	907	0	749	749	0	
	Regional governments or local authorities	0	0	0				
	Public sector entities	0	0	0				
	Multilateral Development Banks	147	261	261				
	International Organizations	0	0	0				
	Institutions	349	349	348				
	Corporates	28	29	16				
	of which: SME	1,136	808	691				
	Retail	38	28	24				
	of which: SME	13	14	14				
	Secured by mortgages on immovable property	579	576	307				
	of which: SME	8	8	8				
	Exposures in default	59	34	34				
	Items associated with particularly high risk	4	3	5				
	Covered bonds	0	0	0				
	Claims on institutions and corporates with a ST credit assessment	15	15	5				
	Collective Investments Undertakings (CIU)	27	27	94				
Equity	0	0	0					
Other exposures	1	1	1					
Standardised Total ⁽²⁾				35			35	

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

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

Table for Italy showing credit risk exposure data by category (Central governments, Public sector entities, etc.) for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Table for Switzerland showing credit risk exposure data by category for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Table for Germany showing credit risk exposure data by category for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Table for Spain showing credit risk exposure data by category for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Table for Netherlands showing credit risk exposure data by category for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Table for Japan showing credit risk exposure data by category for As of 30/09/2021 and As of 31/12/2021.

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	56,258	111,150	6,364		57,420	111,578	6,394	
	Regional governments or local authorities	48,150	94,560	18,909		47,975	94,371	18,854	
	Public sector entities	23,941	20,040	4,529		23,519	19,464	4,470	
	Multilateral Development Banks	262	358	0		323	462	0	
	International Organisations	502	502	0		533	533	0	
	Institutions	31,606	21,700	1,594		31,655	21,833	1,781	
	Corporates	121,371	89,781	73,624		123,817	93,158	76,340	
	of which: SME	34,346	22,023	19,006		33,546	20,176	18,026	
	Retail	24,351	8,851	6,435		24,273	8,743	6,326	
	of which: SME	1,620	1,742	1,090		2,017	1,625	1,179	
	Secured by mortgages on immovable property	64,446	53,538	21,346		62,649	56,021	21,489	
	of which: SME	12,545	12,015	4,505		13,153	12,664	4,731	
	Exposures in default	2,701	2,344	3,300	3,058	2,430	3,188	3,724	3,038
	Items associated with particularly high risk	10,746	8,800	13,197		10,806	8,811	13,214	
	Covered bonds	156	156	16		178	178	16	
	Claims on institutions and corporates with a ST credit assessment	884	792	420		854	699	434	
	Collective investments undertakings (CIU)	2,359	2,361	3,973		2,172	2,172	3,700	
	Equity	1	1	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total²	426,238	383,323	152,744	4,978	436,983	386,664	153,615	4,784	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	79,278	99,274	5,908		83,413	97,290	6,260	
	Regional governments or local authorities	63,226	62,211	18,819		62,593	61,041	18,801	
	Public sector entities	22,738	19,014	4,362		22,444	18,568	4,307	
	Multilateral Development Banks	4	4	0		4	4	0	
	International Organisations	15	15	0		0	0	0	
	Institutions	11,261	12,143	616		11,988	14,793	1,004	
	Corporates	104,153	76,841	62,818		102,489	76,777	62,300	
	of which: SME	33,424	22,420	17,908		33,654	21,771	17,795	
	Retail	29,926	5,929	4,300		29,643	5,938	4,027	
	of which: SME	1,739	1,594	993		1,812	1,662	1,071	
	Secured by mortgages on immovable property	57,145	48,240	18,467		57,340	46,828	18,628	
	of which: SME	12,496	11,868	4,488	2,682	13,129	12,460	4,728	2,662
	Exposures in default	2,843	2,948	2,472		2,954	3,084	3,228	
	Items associated with particularly high risk	10,654	8,726	13,089		10,734	8,720	13,080	
	Covered bonds	109	109	11		139	139	11	
	Claims on institutions and corporates with a ST credit assessment	740	548	275		665	511	314	
	Collective investments undertakings (CIU)	2,040	2,040	3,714		1,834	1,834	3,436	
	Equity	1	1	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total²	438,328	393,323	152,744	4,418	449,983	396,664	153,615	4,322	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	140	150	0		140	171	0	
	Regional governments or local authorities	1,571	1,449	416		1,595	1,468	414	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	96	96	0		95	95	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,513	3,458	117		2,905	1,763	99	
	Corporates	1,712	2,006	1,281		1,929	2,061	1,499	
	of which: SME	44	41	38		38	38	32	
	Retail	20	19	15		20	18	14	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	118	117	43		116	116	43	
	of which: SME	2	2	1	0	0	0	0	0
	Exposures in default	2	2	1		2	2	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total²	746	746	556	1	732	732	542	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	2	12	0		3	12	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,427	2,386	137		2,910	1,848	160	
	Corporates	421	3,996	226		421	726	396	
	of which: SME	17	10	9		19	13	11	
	Retail	70	60	45		61	52	39	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	236	235	85		230	227	83	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	9	8	7	1	6	6	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	18		5	5	16	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total²	395	395	395	2	393	393	220	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	660	660	0		589	589	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	162	162	0		234	268	0	
	International Organisations	230	230	0		279	279	0	
	Institutions	43	53	12		41	48	10	
	Corporates	1,520	1,241	967		1,597	1,281	1,026	
	of which: SME	164	129	109		243	193	164	
	Retail	151	93	70		166	99	72	
	of which: SME	23	17	10		35	17	10	
	Secured by mortgages on immovable property	625	625	225		604	603	216	
	of which: SME	25	25	25	20	20	21	21	20
	Exposures in default	19	17	31		50	21	3	
	Items associated with particularly high risk	15	14	21		61	58	87	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
Standardised Total²	30	30	30	20	30	30	30	30	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY (in EUR, %)	Central governments or central banks	3,690	3,690	84	3,420	3,420	82		
	Regional governments or local authorities	956	954	191	901	754	151		
	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	16	15	1	11	0	1		
	Corporates	696	212	164	1,411	807	281		
	of which: SME	51	49	41	48	45	38		
	Retail	27	26	19	23	20	16		
	of which: SME	10	9	5	12	14	9		
	Secured by mortgages on immovable property	76	76	33	72	72	31		
	of which: SME	8	8	4	8	8	4		
	Exposures in default	6	4	5	5	3	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	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	287	286	69	280	279	67			
Equity	0	0	0	0	0	0			
Other exposures	23	23	23	0	23	23			
Standardised Total⁴			0				11		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND (in EUR, %)	Central governments or central banks	301	301	0	381	381	0		
	Regional governments or local authorities	526	516	213	538	519	239		
	Public sector entities	49	57	11	50	54	11		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	818	118	32	966	32	62		
	Corporates	1,712	1,281	1,111	2,073	1,551	1,279		
	of which: SME	47	34	27	33	26	21		
	Retail	17	27	20	36	27	20		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	1,208	1,050	407	1,139	1,115	418		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total⁴			33				34		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY (in EUR, %)	Central governments or central banks	1,545	1,550	0	1,302	1,306	0		
	Regional governments or local authorities	226	226	27	373	373	52		
	Public sector entities	263	263	9	266	266	11		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	1,807	1,808	58	1,457	1,458	54		
	Corporates	961	895	729	1,073	990	826		
	of which: SME	69	64	52	64	62	51		
	Retail	31	26	19	32	25	19		
	of which: SME	1	1	0	0	0	0		
	Secured by mortgages on immovable property	24	24	9	24	23	9		
	of which: SME	1	1	0	1	1	0		
	Exposures in default	10	10	15	10	10	15		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total⁴			6				4		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN (in EUR, %)	Central governments or central banks	1,840	1,851	0	1,857	1,871	0		
	Regional governments or local authorities	340	322	9	374	326	10		
	Public sector entities	0	0	1	0	8	1		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	77	30	32	55	29	18		
	Corporates	869	118	129	1,221	149	182		
	of which: SME	19	19	17	17	14	12		
	Retail	1,054	464	348	1,083	491	368		
	of which: SME	1	1	0	1	1	0		
	Secured by mortgages on immovable property	1	1	0	1	1	0		
	of which: SME	1	1	0	1	1	0		
	Exposures in default	94	107	18	57	17	19		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total⁴			36				52		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS (in EUR, %)	Central governments or central banks	222	240	0	242	260	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	90	30	32	55	29	18		
	Corporates	1,400	844	481	2,250	1,894	1,520		
	of which: SME	41	40	38	48	46	44		
	Retail	25	25	8	24	23	7		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	10	0	11	11	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total⁴			1				2		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
JAPAN (in EUR, %)	Central governments or central banks	6,255	6,255	0	2,640	2,640	0		
	Regional governments or local authorities	619	391	135	562	345	118		
	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	960	960	19	926	926	19		
	Corporates	372	262	262	442	302	262		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	5	5	2	5	5	2		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	154	154	77	118	118	59			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total⁴			2				4		

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe BPCE

Table for Italy showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for Switzerland showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for Germany showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for Spain showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for Netherlands showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

Table for Japan showing IRB Approach data for 31/03/2022 and 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(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).

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

Groupe BPCE

As of 31/12/2021

		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 - 3M]		0	0	0	0	0	0	0	1	704	13	933	0	0			
[3M - 1Y]		110	109	0	0	110	0	16	192	0	0	0	0	0			
[1Y - 2Y]		150	150	0	0	150	0	30	445	1	175	0	0	0			
[2Y - 3Y]		81	81	0	0	81	16	14	532	0	0	0	0	0			
[3Y - 5Y]		285	245	0	0	244	21	32	829	11	395	0	0	0			
[5Y - 10Y]		76	69	3	0	73	0	0	0	0	0	0	0	0			
[10Y - more]		43	43	43	0	0	0	0	0	0	0	0	0	0			
Total		725	697	46	0	643	36	92	2,703	26	1,503	0	0	0			
[0 - 3M]		65	65	55	0	10	0	6	277	0	0	0	0	0			
[3M - 1Y]		697	593	103	0	124	5	3	55	0	8	0	0	0			
[1Y - 2Y]		146	146	11	0	135	0	0	0	0	0	0	0	0			
[2Y - 3Y]		255	255	0	0	245	0	11	0	158	1,055	0	0	0			
[3Y - 5Y]		544	475	42	0	502	0	0	0	0	20	0	0	0			
[5Y - 10Y]		611	523	83	0	528	0	296	768	2	0	0	0	0			
[10Y - more]		298	23	276	0	0	0	0	0	0	0	0	0	0			
Total		2,568	2,066	276	0	1,544	38	305	1,100	159	1,105	83	0	0		26	
[0 - 3M]		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]		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			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		19	19	0	0	19	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		19	19	0	0	19	0	0	0	0	0	0	0	0		2	
[0 - 3M]		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]		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			
[3Y - 5Y]		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			
[10Y - more]		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	3	403	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	8	427	3	398	0	0	0			
[1Y - 2Y]		20	20	0	0	20	0	74	277	0	74	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	2	60	1	10	0	0	0			
[3Y - 5Y]		32	32	0	0	32	0	4	168	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	1	58	11	137	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		52	52	0	0	52	0	93	1,395	16	544	0	0	0		0	
[0 - 3M]		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]		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			
[3Y - 5Y]		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			
[10Y - more]		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	

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe BPCE

As of 31/12/2021

Direct exposures																
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		
10 - 3M f	Africa	13	13	0	0	0	13	19	118	3	51	0	0	407		
3M - 1Y f		39	39	0	0	18	21	93	448	9	97	0	0			
1Y - 2Y f		51	51	0	0	11	40	0	879	31	886	0	0			
2Y - 3Y f		83	83	38	0	17	28	3	5	27	1,425	0	0			
3Y - 5Y f		128	128	0	0	7	121	40	1,009	13	448	0	0			
5Y - 10Y f		678	678	13	0	84	380	61	1,469	47	1,412	151	0			
10Y - more	6	6	5	0	5	0	34	655	108	752	0	0				
Total		999	999	57	0	149	793	249	4,563	238	5,071	151	0			
10 - 3M f	Others	42	42	0	0	6	35	35	318	7	345	182	3	582		
3M - 1Y f		1,063	1,063	0	0	115	948	2	120	0	0	1	0			
1Y - 2Y f		187	187	0	0	153	34	4	220	0	0	6	0			
2Y - 3Y f		58	58	0	0	20	39	0	76	1	101	12	0			
3Y - 5Y f		245	245	0	0	125	88	0	0	0	0	0	0			
5Y - 10Y f		376	376	0	0	136	237	13	282	12	625	10	0			
10Y - more	243	243	0	0	0	214	0	0	0	44	44	0				
Total		2,183	2,183	0	0	554	1,594	54	1,016	20	1,071	259	0			

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

Groupe BPCE

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		
Nominal	Provisions																
[0 - 3M]		0	0	0	0	0	0	0	10	487	10	763	0	0			
[3M - 1Y]		112	112	15	0	0	97	0	0	0	3	279	0	0			
[1Y - 2Y]		101	101	0	0	0	101	0	15	454	16	175	0	0			
[2Y - 3Y]		84	84	5	0	0	63	16	8	453	15	394	0	0			
[3Y - 5Y]		264	231	0	0	0	243	21	20	129	43	959	0	0			
[5Y - 10Y]		167	157	22	0	0	145	0	0	0	2	40	0	0			
[10Y - more]		27	0	27	0	0	0	0	0	0	2	40	0	0			
Total		755	685	69	0	0	649	37	53	1,523	91	2,651	0	0			0
[0 - 3M]		242	110	113	0	0	123	5	1	65	0	0	0	0			
[3M - 1Y]		702	702	153	0	0	549	133	2	0	0	0	0	0			
[1Y - 2Y]		242	242	0	0	0	232	10	0	25	0	0	0	0			
[2Y - 3Y]		238	166	0	0	0	219	20	0	247	0	1,080	0	0			
[3Y - 5Y]		616	557	209	0	0	407	0	0	0	0	0	0	0			
[5Y - 10Y]		557	346	254	0	0	293	10	118	604	14	175	0	0			
[10Y - more]		242	79	263	0	0	25	34	0	0	0	0	0	0			
Total		2,940	2,058	992	0	0	1,434	101	120	694	262	1,255	83	0			14
[0 - 3M]		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]		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			
[3Y - 5Y]		7	7	0	0	0	7	0	0	0	0	0	0	0			
[5Y - 10Y]		9	9	0	0	0	9	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		16	16	0	0	0	16	0	0	0	0	0	0	0			2
[0 - 3M]		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]		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			
[3Y - 5Y]		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			
[10Y - more]		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			
[3M - 1Y]		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			
[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]		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			
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			
[3M - 1Y]		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			
[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]		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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0			0

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

Groupe BPCE

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		
Risk weighted exposure amount																	
		130	130	0	0	0	0	130	0	0	6	39	0	0	0		
		97	97	0	0	63	34	97	5	89	4,316	0	0	0	0		
		67	67	0	0	85	11	94	2,570	16	230	0	0	0	0		
		109	109	68	21	40	21	438	22	226	0	0	0	0	0		
		150	150	0	0	21	128	192	1,364	104	1,296	0	0	0	0		
		688	688	10	0	152	526	521	4,472	145	1,466	149	0	0	0		
		4	4	4	0	0	0	65	568	94	782	0	0	0	0		
		1,244	1,244	83	0	291	870	839	9,444	474	8,355	149	0	0	0	508	
		5	5	0	0	0	0	48	6,234	278	7,303	2	0	0	0		
		999	999	0	0	123	877	23	533	250	3,545	194	0	0	0		
		429	429	0	0	402	27	11	149	0	144	10	0	0	0		
		212	212	0	0	148	64	14	330	6	71	22	0	0	0		
		402	402	0	0	352	51	54	1,433	13	250	1	0	0	0		
		551	551	0	0	332	217	2	101	62	280	5	0	0	0		
		251	251	0	0	0	226	0	0	0	71	0	0	0	0		
		2,854	2,854	0	0	1,355	1,471	153	11,000	608	11,593	305	1	0	538		

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
Groupe BPCE

	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⁾					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 Stage 3		Of which defaulted	Of which Stage 3		Of which defaulted			Of which Stage 3												
Cash balances at central banks and other demand deposits	199,821	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)	75,578	0	332	338	123	28	251	99	0	76,538	0	252	247	123	25	180	101	0	0	0	0	0	0	0	
Central banks	455	0	0	0	0	0	0	0	0	667	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	47,285	0	0	0	0	11	0	0	0	48,267	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,216	0	1	0	0	0	0	0	0	7,030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10,239	0	127	129	89	9	109	79	0	10,689	0	95	95	89	8	86	79	0	0	0	0	0	0	0	0
Non-financial corporations	10,375	0	204	202	34	7	142	59	0	9,864	0	157	152	34	9	95	22	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	873,518	2,009	21,944	21,925	20,832	4,346	9,518	9,330	10,036	885,221	1,740	21,669	21,625	20,552	4,651	9,326	9,053	10,221	0	0	0	0	0	0	0
Central banks	36	0	19	19	19	0	19	19	0	30	0	19	19	19	0	19	19	0	0	0	0	0	0	0	0
General governments	133,881	52	124	124	119	32	50	50	38	132,541	65	123	123	114	32	52	52	27	0	0	0	0	0	0	0
Credit institutions	6,441	5	10	10	4	11	11	5	0	6,807	1	10	10	4	21	10	4	0	0	0	0	0	0	0	0
Other financial corporations	17,000	11	172	172	154	27	112	94	31	19,701	2	169	151	151	29	94	76	34	0	0	0	0	0	0	0
Non-financial corporations	302,909	1,183	13,604	13,584	12,540	3,049	6,316	6,140	5,416	307,603	994	13,104	13,082	12,035	3,259	6,055	5,899	5,211	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	146,017	521	6,182	6,162	5,841	1,803	2,771	2,738	3,093	147,496	411	6,249	6,235	5,914	1,968	2,780	2,746	3,134	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	30,579	102	944	942	942	297	212	204	731	40,227	81	951	950	942	668	352	358	388	0	0	0	0	0	0	0
Households	413,204	720	8,002	8,002	7,994	1,226	3,010	3,009	4,558	418,489	657	8,234	8,231	8,225	1,310	3,005	3,004	4,948	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	89,163	344	3,807	3,807	3,801	260	383	368	2,704	86,296	245	4,065	4,065	4,065	651	883	877	2,294	0	0	0	0	0	0	0
of which: Credit for consumption	37,426	207	1,507	1,507	1,505	344	829	819	143	37,860	233	1,523	1,523	1,521	371	837	834	183	0	0	0	0	0	0	0
DEBT INSTRUMENTS OTHER THAN MTF	1,147,937	2,009	22,274	22,252	20,955	4,375	9,768	9,437	10,036	1,152,721	1,740	21,922	21,872	20,675	4,675	9,416	9,154	10,221	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	219,416		1,757	1,746	1,462	495	346	330	328	215,873		1,829	1,823	1,539	512	346	336	347	0	0	0	0	0	0	0

⁽¹⁾ For the definition of non-conforming exposures please refer to Article 47(a)(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 PFRSP 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 PFRSP 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
Performing and non-performing exposures
Groupe BPCE

	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 Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3									
Cash balances at central banks and other demand deposits	179,441	0	8	8	8	0	0	0	0	131,650	0	223	223	223	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	77,448	0	252	250	123	17	185	106	0	76,587	0	185	182	122	29	119	107	0	0	
Central banks	502	0	0	0	0	0	0	0	0	349	0	0	0	0	0	0	0	0	0	
General governments	49,237	0	0	0	0	4	0	0	0	48,181	0	0	0	0	4	0	0	0	0	
Credit institutions	7,213	0	0	0	0	0	0	0	0	7,991	0	0	0	0	0	0	0	0	0	
Other financial corporations	10,642	0	97	97	91	6	86	80	0	10,693	0	96	96	89	7	85	79	0	0	
Non-financial corporations	9,854	0	155	153	71	2	99	26	0	9,374	0	89	86	33	18	34	27	0	0	
Loans and advances (including at amortised cost and fair value)	903,344	2,204	21,650	21,646	20,556	4,830	9,288	9,112	9,432	926,164	1,855	21,704	21,700	20,536	5,011	9,294	9,049	9,232	9,232	
Central banks	29	0	19	19	19	0	19	19	0	1,660	0	19	19	15	0	19	15	0	0	
General governments	136,159	136	131	131	112	34	54	54	24	138,763	50	153	153	137	32	57	57	0	47	
Credit institutions	6,901	22	15	15	10	1	11	11	0	4,027	19	19	19	14	15	11	6	0	1	
Other financial corporations	20,647	18	184	184	166	30	101	84	27	21,841	17	130	130	112	39	91	74	9	9	
Non-financial corporations	317,294	1,402	13,133	13,129	12,129	3,366	6,124	5,971	5,020	324,511	806	13,507	13,504	12,420	3,269	6,199	5,996	4,970	4,970	
of which: small and medium-sized enterprises	149,181	538	6,500	6,493	6,177	1,988	2,832	2,821	3,171	151,052	330	6,548	6,546	6,198	1,950	2,868	2,836	3,242	3,242	
of which: Loans collateralised by commercial immovable property	41,017	70	996	994	994	490	347	346	442	41,526	26	977	975	975	562	372	371	405	405	
Households	422,315	626	8,168	8,168	8,164	1,385	2,980	2,979	4,360	429,334	962	7,874	7,873	7,839	1,656	2,917	2,903	4,205	4,205	
of which: Loans collateralised by residential immovable property	83,007	236	3,905	3,905	3,905	699	865	864	2,073	81,058	435	3,699	3,699	3,366	955	826	823	2,015	2,015	
of which: Credit for consumption	38,313	215	1,545	1,545	1,543	371	842	839	175	39,302	291	1,333	1,333	1,333	381	849	846	145	145	
DEBT INSTRUMENTS other than HFT	1,160,233	2,204	21,910	21,904	20,727	4,948	9,473	9,218	9,432	1,128,401	1,855	22,111	22,105	20,881	5,040	9,413	9,156	9,232	9,232	
OFF-BALANCE SHEET EXPOSURES	236,921		1,710	1,693	1,424	483	332	318	302	243,760		1,422	1,420	1,413	469	301	298	275	275	

(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 PFRoP Annexes (Annexes 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 PFRoP 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 was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	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)	77	77	59	59	0	0	18	18	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	74	74	55	55	0		15	15	0	0	0	
Non-financial corporations	4	4	4	4	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,013	7,990	2,395	2,127	10,013	4,591	16,196	8,475	2,411	2,164	10,730	4,865
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	28	17	7	7	5	4	25	18	7	7	3	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	147	96	56	55	56	31	102	96	56	56	32	31
Non-financial corporations	8,802	4,411	1,354	1,179	5,655	2,307	10,087	4,519	1,374	1,215	6,379	2,200
of which: small and medium-sized enterprises	4,776	1,525	549	432	3,689		5,727	1,704	605	491	4,300	
Households	6,032	3,462	973	882	4,297	2,249	5,977	3,838	970	882	4,316	2,632
DEBT INSTRUMENTS other than HFT	15,090	8,067	2,454	2,187	10,013		16,214	8,493	2,412	2,164	10,730	
Loan commitments given	394	274	2	1	174	77	401	245	44	42	124	17
QUALITY OF FORBEARANCE ²												
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

Groupe BPCE

	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)	18	18	1	1	0	0	18	18	2	2	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	15	15	0	0	0		14	14	0	0	0	
Non-financial corporations	4	4	1	1	0		4	4	2	2	0	
Loans and advances (including at amortised cost and fair value)	14,913	8,036	2,374	2,164	9,400	4,234	11,831	7,541	2,290	2,139	6,850	3,856
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	24	16	10	10	4	4	30	16	11	11	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	135	88	54	53	48	26	73	71	47	46	8	8
Non-financial corporations	9,061	4,267	1,361	1,228	5,527	1,948	6,609	4,124	1,314	1,231	3,495	1,834
of which: small and medium-sized enterprises	5,022	1,738	580	486	3,665		2,913	1,740	548	500	1,850	
Households	5,689	3,661	944	869	3,822	2,258	5,114	3,326	914	847	3,346	2,013
DEBT INSTRUMENTS other than HFT	14,931	8,055	2,374	2,165	9,400		11,849	7,559	2,291	2,141	6,850	
Loan commitments given	508	227	4	0	229	8	466	30	24	2	163	20
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
 Groupe BPCE

(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 loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		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
			of which: defaulted																						
A Agriculture, forestry and fishing	4,750	319	318	4,750	284	0	4,667	316	316	4,667	288	0	4,766	321	321	4,766	298	0	5,003	330	330	5,003	300	0	
B Mining and quarrying	5,711	561	561	5,711	290	0	5,721	492	492	5,721	489	0	4,729	384	384	4,729	188	0	4,723	375	375	4,723	166	0	
C Manufacturing	21,043	1,588	1,595	21,043	916	0	20,981	1,556	1,554	20,981	898	0	21,217	1,588	1,588	21,217	880	0	22,453	1,673	1,673	22,453	911	0	
D Electricity, gas, steam and air conditioning supply	8,402	162	161	8,051	136	0	8,757	124	122	8,444	115	0	8,179	159	159	8,843	103	0	10,880	150	149	10,620	98	0	
E Water supply	1,244	48	48	1,244	32	0	1,379	48	48	1,379	35	0	1,398	46	46	1,398	33	0	1,409	44	44	1,409	31	0	
F Construction	17,061	1,050	1,046	17,055	666	0	17,085	1,132	1,129	17,079	710	0	17,424	1,172	1,172	17,418	714	0	17,598	1,233	1,233	17,593	752	0	
G Wholesale and retail trade	32,611	1,999	1,995	32,342	1,399	0	32,651	1,895	1,892	32,403	1,235	0	34,029	2,015	2,014	34,322	1,366	0	34,462	2,127	2,127	34,117	1,363	0	
H Transport and storage	7,671	698	697	7,667	244	0	7,679	601	600	7,676	222	0	7,724	639	638	7,722	269	0	7,640	571	570	7,637	266	0	
I Accommodation and food service activities	10,525	828	828	10,525	689	0	10,601	856	856	10,601	771	0	10,661	876	876	10,661	770	0	10,802	929	928	10,802	749	0	
J Information and communication	4,733	275	274	4,733	190	0	4,930	141	141	4,930	103	0	4,953	158	158	4,953	115	0	5,331	188	188	5,331	105	0	
K Financial and insurance activities	33,744	1,016	1,016	33,710	860	0	34,282	1,042	1,042	34,252	870	0	36,534	969	969	36,356	874	0	36,910	1,093	1,093	36,732	902	0	
L Real estate activities	109,133	2,525	2,525	108,854	2,111	0	111,061	2,569	2,569	110,793	2,132	0	114,777	2,399	2,399	114,519	2,161	0	117,474	2,330	2,330	117,228	2,063	0	
M Professional, scientific and technical activities	17,742	1,400	1,397	17,742	588	0	18,953	1,407	1,405	18,953	592	0	19,696	1,417	1,416	19,696	609	0	20,559	1,382	1,382	20,559	633	0	
N Administrative and support service activities	10,297	590	590	10,288	214	0	10,610	475	475	10,601	198	0	10,851	396	396	10,842	204	0	11,593	412	412	11,585	209	0	
O Public administration and defence, compulsory social security	206	0	0	206	1	0	288	0	0	288	2	0	203	0	0	203	1	0	208	0	0	208	1	0	
P Education	1,801	51	51	1,800	38	0	1,811	57	57	1,809	43	0	1,827	58	58	1,826	42	0	1,835	62	62	1,834	41	0	
Q Human health services and social work activities	8,318	162	161	8,250	135	0	8,312	107	106	8,237	77	0	8,372	99	99	8,299	115	0	8,712	101	101	8,642	151	0	
R Arts, entertainment and recreation	2,740	143	143	2,740	103	0	2,694	132	131	2,694	106	0	2,672	127	127	2,671	102	0	2,727	134	134	2,727	103	0	
S Other services	5,327	329	326	5,286	741	0	5,458	244	244	5,369	648	0	4,932	310	310	4,878	653	0	4,193	326	326	4,662	605	0	
Loans and advances	302,959	13,604	13,584	301,856	9,365	0	302,602	13,104	13,082	306,380	9,314	0	317,294	13,133	13,129	315,869	9,490	0	324,511	13,507	13,504	323,264	9,468	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.