

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.



Key Metrics

(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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	69,897	69,764	68,181	68,557	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



EBA 2022 EU-wide Transparency Exercise Capital Groupe BPCE

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	78,093	82,715	83,061	82,322	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	69,897	69,764	68,181	68,557	C 01.00 (10010,0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	28,096	28,217	28,341	28,435	C 01.00 (+0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)		6,813				
		Retained earnings	6,012	· ·	4,192	4,621	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,807	1,518	1,173	1,057		Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	40,302	40,232	43,219	44,090	C 0s.00 (r0200,x00s0)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	192	193	200	184	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-500	-562	-1,051	-1,654	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwil)	-4,906	-4,826	-4,908	-5,043	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-597	-699	-708	-683	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-220	-203	-192	-190	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 2-8(1) point (k) (ii), 2-8(1) point (k) (ii), 3-8(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	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 (r0490,c0010)	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 (r0500,±0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-15	-29	-55	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-613	-816	-936	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-260	-269	-1,217	-1,247	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c000) + C 01.00 (r0710,c0010) + C 01.00 (r070-0,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	69,897	69,764	68,181	68,557	C 0s.00 (r0015,c0010)	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 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,608	13,674	15,461	14,452	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,541	-847	-689	-794	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 05.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 05.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	129	123	108	107	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	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
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.81%	15.80%	15.22%	14.93%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.81%	15.80%	15.22%	14.93%	CAS (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	18.74%	18.54%	17.93%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	69,897	69,764	68,181	68,557	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	15.80%	15.22%	14.93%	A.4.3.01.0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	15.6176	15.00%	15.22%	14.9376	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 72 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
	-						C 05.01 (10440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	L. us.u1 (10440,00040)	

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



Overview of Risk exposure amounts

		P. 1			1
	As of 30/09/2021	RW As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)	AS 01 30/03/2021	MS 01 31/12/2021	AS 01 31/03/2022	AS 01 30/00/2022	
Credit risk (excluding CCR and Securitisations) ¹	370,057	367,885	374,326	383,204	C 220 (r0040, dx010) - (C 07.00 (r0090, d220), s001) + C 07.00 (r0110, dx220, s001) + C 07.00 (r0130, dx220, s001) + C 08.01 (r0040, dx20, s001) + C 08.01 (r0040, dx20, s001) + C 08.01 (r0060, dx20, s001) + C 08.01 (r0040, dx206, s002) + C 08.01 (r0050, dx206, s002) + C 08.01 (r0060, dx206, s002) + C 08.01 (r0060, dx206, s002) + C 08.01 (r0060, dx206, s002)
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, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, 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 (10470, 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 (+0010, cds01)*12.5+C 20.00 (+0010,cds9)*12.5+HAN(C 24.00(+0010, c0090),C 24.00(+0010,c0100),C 24.00(+0010,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 (10620, 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

(min 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 quarantees 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 ¹	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 subsidaries, 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 subsidaries, 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 (1) Information available only as of end of the year	3,184	4,004	785	2,114

To inflor announce to the percent
 To inflormation available only a soft end of the year
 For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hierard	:hy		Fa	ir value hierarc	:hy		Fair value hierarchy Fair value hierarchy		Fair value hierarchy					
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	201,397				193,688				181,991				134,407				IAS 1.54 (i)
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)(ii);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)(ii); 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 1.20
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), IG 6

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

(min	EUR)		Α	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30/	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair value through other	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)
comprehensive income	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	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)
amortised cost	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.

⁽P) 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.



Breakdown of liabilities

Groupe BPCE

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

Groupe BPCE

(mln EUR)

			Carrying	g amount		1
Breakdown of financial liabiliti	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
Situit positions	Debt securities	10,309	12,715	16,063	12,564	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	6,985	4,112	5,947	5,606	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		1,269,976	1,278,007	1,285,558	1,248,666	



2022 EU-wide Transparency Exercise Market Risk

Groupe BPCE

									Groupe E													
	SA						М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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)		12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30,	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	3,031 757 2,150	3,243 713 2,411	35 28 7	5 4 1	150 122 28	27 22 5							55 48 7	12 11 2	196 170 25	35 30 6						
Equities Of which: General risk Of which: Specific risk	728 168 364	822 200 474	35 22 13	6 4 2	107 67 39	20 16 4							32 22 10	7 6 2	88 64 23	18 14 4						
Foreign exchange risk Commodities risk	3,085 1,268	3,708 1,725	8 0	1 0	32 0	7 0							11 0	3 0	43 0	8						
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	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 Of which: Specific risk	100 415	86 439	29	9	73	17							42	5	79	13						
Foreign exchange risk	3,617	3,708	23	8	57 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	8,361

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



EBA MANNEY 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Groupe BPCE								
				Standardisc	ed Approach			
		As of 30/	09/2021			As of 31,	/12/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
nts or central banks ents or local authorities les	96,246 48,802 23,032	111,776 55,318 19,082	6,218 11,046 4,338		90,755 49,614 23,367	105,923 55,731 19,426	6,444 11,125 4,290	
pment Banks nisations	214 2,235 20,168	329 2,235 20,366	0 0 1,419		231 643 22.790	350 643 26,107	0 0 1,776	
	115,678 34,643	85,751 23,793	69,264 19,216		118,789 35,281	88,078 24,170	71,714	

		Carcalona as or san quanto							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	78.980	94,118	5,772		74.382	89,149	5,987	
	Regional governments or local authorities	43.872	49,881	9,949		44,631	50.787	10.134	
	Public sector entities	21,742	17,940	4,155		22,069	18.281	4.113	
	Multilateral Development Banks		.,,	,,,,,		19	19	,,,,,	
	International Organisations	ō	ō	ō		0	0	i i	
	Institutions	9,800	10.686	802		12,776	16,193	1.048	
	Corporates	100,997	75,062	60,620		102,024	75,938	61,755	
	of which: SME	32,829	22,454	18,056		33,239	22,761	18,463	
	Retail	19,970	6,006	4,344		19,952	6,087	4,371	
FRANCE	of which: SME	1,898	1,747	1,092		2,109	1,880	1,162	
FRANCE	Secured by mortgages on immovable property	56,995	47,652	19,333		56,599	47,684	19,302	
	of which: SME	11,374	10,910	4,168		12,092	11,599	4,393	
	Exposures in default	6,648	3,105	3,610	2,549	6,819	3,093	3,555	2,594
	Items associated with particularly high risk	9,819	7,900	11,849		10,855	8,767	13,151	
	Covered bonds	125	125	13		125	125	12	
1	Claims on institutions and corporates with a ST credit assessment	403 1.687	289 1.687	175		683	524 1.831	314 3.895	
1	Collective investments undertakinos (CIU)	1,687	1,687	3,646		1,831	1,831	3,895	
	Equity	6.436	6.436	5,749		6.432	6.432	5.889	
1	Other exposures	6,436	6,436	5,749	4,307	6,432	6,432	5,889	
	Standardised Total ²				4,307				4,317

		exposures, but includes gener	al credit risk adjustments.	and the second second control and	Carcinatori Esponares, accisori	resident adjustments (XVXI) i	III COM OM IGIGA NOCIO	a reason to the	
					Standardis	d Approach			
			As of 30	09/2021			As of 31)	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	141	172	0		143	171	0	
	Regional governments or local authorities	1,623	1,502	431		1,632	1,511	433	
	Public sector entities			0				0	
	Multilateral Development Banks	66	66	0		66	66		
	International Organisations Institutions	4,149	4.148	132		3,776	3,730	114	
	Institutions Corporates	1,367	1,639	919		1,796	2.064	1.336	
	of which: SME	46	42	37		42	42	38	
	Retail	19	17	13		21	70	15	
	of which: SME	0		0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	128	127	47		119	118	43	
	of which: SME	1	1	0		2	2	1	
	Exposures in default	3	3	3	1	4	3	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	2	2	0		2	2	0	
	Collective investments undertakings (CIU)	0	0	0		17	17	48	
	Equity	0	0	0		0	0	0	
		581	581	294		522	522	278	

Open di oppose, un'elle Eposer value, le opende fellere siding into account any effect due to centi convenire fraction er credit nici indigitation beloriques (e.g. substitution effects).

(7) Total value appeare, un'elle Eposer value, le opende fellere siding into account any effect due to centi convenire fellere or centif nici indigitation beloriques (e.g. substitution effects).

(7) Total value appeare, un'elle chiese control yelle controllere reciclate from less monthations reposses, additional valuation adjustments (EVAL) and other cent from fellection related to the complement.

(8) Total value appearement, facilitàtico recorder of size deglicentes.

(8) Total value appearement, facilitàtico recorder of size deglicentes.

(9) Total value appearement, facilitàtico recorder of size deglicentes.

			As of 30/	09/2021			As of 31/	12/2021	
						As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional Covers Public sector on Public sector Publ	ermented er ceminel hanke mennete er boal abhertites broukenment tanks Or Oppositions OR	0 0 2 0 0 2,343 577 47 57 1 1 245 6 0 0 0 8 8 8 5 7 2 1 1 2 5 7 1 1 2 5 7 1 1 2 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1	8 0 2 2 0 0 0 433 449 49 49 1 1 1 5 0 0 0 0 8 8 8 8 8 1 1 5 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 97 330 44 47 37 88 89 0 0 0 0 2 2 2 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	0 2 0 0 2,439 472 30 88 1 1 227 1 9 0 0 0 7	10 0 0 0 2,438 339 24 66 61 1 225 1 8 0 0 0 7	0 0 0 131 258 22 46 0 0 82 0 0 0 0 0 0 0 2 7	1

		(2) Total value adjustments and exposures, but includes genera		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Contral constrainments or contral sealest And the contral con	907 0 0 147 349 28 1,136 35 17 579 8 59 4 0 15	907 0 0 263 349 29 858 228 100 14 576 8 30 3 3 0 15	0 0 0 0 4 691 24 74 9 207 3 3 4 5 0 5	29	749 0 0 0 146 348 1.275 9 157 157 162 26 57 3 0 5 29	7499 0 0 3696 3498 1,0050 100 11 623 29 3 0 5	0 0 0 7 807 51 72	28
	Other exposures Standardised Total ²	,		ı	35				35



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Groupe BPCE

TALY Second or construction of control of the c		Groupe BPCE								
Conjust Exposure* Exposure Value* Exposure						Standardisc	d Approach			
Colorad decorremental or central shares Colorad Expensive Co				As of 30,	09/2021			As of 31,	/12/2021	
Control decommendation or control absolute April			Original Exposure ³	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
Related lowerments or local admirities 1,000 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 1,001 999 200 999 999 200										
Public accides metaline 10 10 10 10 10 10 10 1							3,639			
Multipacial Development Earlies 0 0 0 0 0 0 0 0 0				996			1,001	999	200	
International Organizations 0 0 0 0 0 0 0 0 0			0	0	0		ő	ő	ő	
Comproside 700 277 240 773 279 240 775 240 775 240 775 240 775 240 775 240 775 240 775 240 775 240 775 240 775 240			0	0	0		0	0	0	
TALY		Institutions		8			10	0	1	
Real										
TTALY			80	55						
TIALY Source the mentanese on immorphise presents 75 75 33 77 77 33 78 78 78 78			26	24	18		27	25	18	
default 30E	ITALY		76	76	22		77	77	22	
Emmoures in default 5 7 9 1 4 5 5 1 These secondard with set ficularly halo risk. 0 0 0 0 0 Chims to indistribution and conventes with a FT credit assessment 0 0 0 0 0 Chims to indistribution and conventes with a FT credit assessment 20 0 0 0 0 Chims to indistribution and conventes with a FT credit assessment 20 20 20 20 20 20 Experiment and conventes 20 0 0 0 0 Experiment and conventes 0 0 0 Experiment and conventes 0 0 0 Experiment and conventes 0 0 Experim			,,,		4		9	,,	- 4	
Them associated with surficiality high high Commercial CTU 0 0 0 0 0 0 0 0 0			16	7	9	1	6	5	5	1
Converd Donds			0	0	0		0	0	0	
Collictor Investments undertaknes (CEL) 227 236 227 225 68		Covered bonds	0	0	0		0	0	0	
Equity			0	0	0		0	0	0	
Other executes			297	294	71		287	285	68	
Standardinal Total 2 12 5										
			- 11	- 11	10	12	14	14		
(ii) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g., substitution effects).		Standardistra Idral	m							- 2

		(2) Total value adjustments and provisors per country of counterparty excludes those for securitaation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, but includes general count fail adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWITZERLAND	Compared to Compar	240 5077 46 0 851 1,343 18 10 914 14 0 29 0 0 0 0	246 1,115 48 0 146 992 97 15 0 907 0 0 0 0 0 0	0 223 10 0 51 51 879 48 11 11 0 467 2 2 0 0	2	252 530 48 6 9 902 1,950 7,72 32 0 1,036 0 0 0 0 0 0	252 586 57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	117 11 0 0 167 1,069 59 17	27		
	Standardised Total ²				31				31		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
GERMANY	Central concernments or central bases Central concernments or central bases Public sector entities Public sector entities Valentification Devolutioness bases Valentification Devolutioness bases Valentification Devolutioness Valentification Devolutioness Valentification Devolutioness Valentification Devolutioness Valentification Devolutioness Valentificationess Valentifica	1,888 173 261 0 0 1,344 91 66 26 26 0 0 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,893 173 261 0 0 1,344 870 63 28 12 24 24 0 0 0 10 0 0 0 0	0 222 8 0 0 40 23 54 21 0 0 0 8 8 5 5		1,716 221 263 0 0 1,146 998 75 45 1 1 26 1 1 1 0 0 15	1,722 221 263 0 0 1,146 992 68 27 1 255 1 4 10 0 0 155	0 266 7 7 0 0 399 764 577 20 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²			0	8	0			

As of 30/09/2021 As of 31/12/2021	e amount Value adjustment provisions ²
Conjunct Exposure Value Conjunct Exposur	e amount Value adjustment provisions ²
Comparation of contral and transmission of contral and c	e amount Value adjustment provisions ²
Contral assertmentate or control basish Hospital description (1997) Hospital descripti	0 9
Reciculation commencer or focal authorities 32	9
Public section entities 2 2 2 0 0 2 3 5 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
##Illification Convictioned Banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Televantional Operatorisms 0 0 0 0 0 0 0 0 0	1
Institutions 204 102 10 228 202 Cerporates 4/72 144 139 516 171. of which 59€ 24 22 19 38 25 Resida 1,059 465 341 1,038 463	
Corporates d73 144 139 516 171 of winds/ 50°C 34 22 19 38 25 Retail 1,089 463 1,038 463	7
of winds: 59E 24 22 19 38 25 Retail 1,089 455 341 1,038 463	165
Retail 1,089 455 341 1,038 463	21
	347
GRANN of which: SME	0
SPAIN of which Side: 0 0 0 1 10 10 10 10 10 10 10 10 10 10 1	40
of which: SME 1 1 1	0
Exocoures in default 90 31 32 99 73 23	25
Items associated with particularly high risk 0 0 0	0
Covered bonds 0 0 0	9
Claims on institutions and corporates with a ST credit assessment 0 0 0	
Collective investments undertakings (CIU) 0 0 1	1
Equity 0 0 0	
Other exposures 4 4 4 5 5 5	_ •

		exposures, but includes gener		unterparty excludes those for se	icuresation esposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control of control banks Manifest control banks Radic sector entition Radic sector entit	228 0 0 0 0 23 1,287 127 0 12 1 1 0 0 0 0	249 0 0 0 0 0 23 737 17 27 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 1		0	227 0 0 0 46 1,339 226 0 111 0 1 1 0 0	249 0 0 0 465 769 19 36 0 0 10 0 1 1 0 0	0 0 0 0 9 9 566 16 8 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0		0		0	0	0	1

		exposures, but includes gener	il credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR. %) Central governments or central banks	5.157	5.157	0		4,202	4.202		
	Central governments or central banks Regional governments or local authorities	677	3,137	152		4,202	4,202	150	
	Public sector entities	0,7	407	1.52		000	12.0	130	
	Multilateral Development Banks	0	i i	i i		0	0	0	
	International Organisations	ō	ō	i o		ō	ō	i i	
	Institutions	828	828	18		921	921	18	
	Corporates	265	256	156		170	163	163	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
JAPAN	of which: SME	0	0	0		0	0	0	
JAPAN	Secured by mortgages on immovable property	6	6	2		6	6	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			
	Claims on institutions and corporates with a ST credit assessment	84	84	38		69	69	32	
	Collective investments undertakinos (CIU)	0		0		0	U		
	Equity					20	- 0	20	
	Other exposures	18	18	18	2	20	20	20	



		Standardised Approach								
			As of 31,	03/2022		As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions	
	(min ELR, %)	96,258	111.150	6.364		97,429	111.578	6.704		
	Central governments or central banks Regional governments or local authorities	48.150	54,560	10.909		47,975	54.373	10,854		
	Public sector entities	23,941	20,040	4,529		23,519	19,464	4.470		
	Multilateral Development Banks	263	358	4,34,7		333	467	-,,,,,		
	International Organisations	502	502	0		533	533	0		
	Institutions	21,606	21,710	1.594		21,655	21.818	1,781		
	Corporates	121,371	89,781	73.624		123,817	93,158	76.340		
	of which: SMF	34,340	23,823	19.006		33.546	23.176	18.929		
	Retail	24,391	8,861	6,436		24,273	8,743	6,326		
Consolidated data	of which: SME	1,920	1,742	1,090		2,017	1,825	1,179		
Consolidated data	Secured by mortgages on immovable property	62,446	53,558	21,346		62,640	54,092	21,489		
	of which: SME	12,545	12,015	4,505		13,153	12,664	4,737		
	Exposures in default	7,701	3,344	3,906	3,056	7,410	3,188	3,724	3,00	
	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	18		
	Claims on institutions and cornorates with a ST credit assessment	984	792	420		854	699	434		
	Collective investments undertakinos (CIU)	2,389	2,387	3,973		2,175	2,173	3,700		
	Equity	3		3						
	Other exposures	7,334	7,333	6,427		7,388	7,388	6,561		
	Standardised Total ²	428,239	383,332	152,744	4,978	430,985	386,664	155,615	4,71	

		calculated as of last quarter									
					Standardise	d Approach					
		As of 31/03/2022				As of 30/06/2022					
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²		
	Central povernments or central banks	79,776	94,274	5,908		83.415	97,390	6.260			
	Regional governments or local authorities	43,226	49.215	9,834		42,958	49.045	9.805			
	Public sector entities	22,738	19,016	4,362		22,446	18,568	4,307			
	Multilateral Development Banks	4	4	0		4	4	0			
	International Organisations	15	15			0	0	0			
	Institutions	11.261	12,143	919		11.586	14.783	1.104			
	Corporates	104,155	76,841	62,818		102.849	76,777	62.390			
	of which: SME	32,436	22,420	17,908		31,656	21,771	17,795			
	Retail	19,936	5,929	4,300		19,643	5,658	4,077			
FRANCE	of which: SME	1,739	1,596	993		1,812	1,662	1,071			
FRANCE	Secured by mortgages on immovable property	57,166	48,348	19,487		57,340	48,829	19,629			
	of which: SME	12,496	11,968	4,488		13,129	12,640	4,728			
	Exposures in default	6,843	2,984	3,475	2,680	6,584	2,856	3,320	-		
	Items associated with particularly high risk	10,654	8,726	13,089		10,704	8,720	13,080			
	Covered bonds	109	109	11		130	130	13			
	Claims on institutions and corporates with a ST credit assessment	740	548	275		666	511	314			
	Collective investments undertakings (CIU)	2,040	2,040	3,714		1,834	1,834	3,436			
	Equity	3	3	3		0	0	0			
	Other exposures	6,034	6,033	5,430		6,690	6,690	6,033			
	Standardised Total ²				4,419				4.		

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min PIB ⁴ 6)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Contral consessments or contral sales of Contral control Contral Contr	140 1571 1 96 0 3,513 20 0 0 118 2 2 3 0 0 0 0 2 15 15 18 2 2 3	168 1,499 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 416 0 0 0 117 1.282 55 55 15 0 0 43 1 1 3 0 0 0	0	148 1,995 0 0 0 2,905 1,929 20 0 116 0 2 2 1 115	175 1,468 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 414 0 0 0 90 1.499 32 14 0 0 43 0 0 0 0 0	0
	Other exposures Standardised Total ²	766	766	556	1	325	325	214	2

		exposures, but includes genera	d credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	2	12	0		3	12	0	
	Public sector entities	0	0	0		0	0	0	
Regulation of the control of the con	Multilateral Development Banks	ō	ō	ō		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,427	2,386	137		2,910	1,848	160	
	Corporates	421	269	225		736	590	396	
	of which: SNE	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	238	235	85		230	227	83	
		1	1	0		1	1	0	
	Exposures in default	9	8	8	1			6	
	Items associated with particularly high risk Covered honds	0	U	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	2	2	10				16	
	Collective investments undertakings (CIU) Equity	ó	,	10		0	3	10	
	Other exposures	395	395	305		285	285	229	
	Other exposures	333	393	303		203	200	117	

		exposures, but includes general					and delet dell'i farias reductor		
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	660	660			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	258	0		234	368	0	
	International Organisations	230 47	230 53	0 12		279 45	279	0	
Is Is C	Institutions	1,520	1,245	987		1,597	1.281	1,026	
	of which: SMF	162	128	109		243	193	164	
Ins Con	Retail	151	95	70		166	99	73	
R	of which: SME	23	17	10		35	17	10	
LIVEMBOLIDO	Secured by mortgages on immovable property	625	622	225		604	601	216	
LUXEMBOURG	of which: SME	25 59	25	9		7 50	.7	3 21	
	Exposures in default Items associated with particularly high risk	59	31	33	28	61	21	21	
	Covered bonds					0.1	0	07	
	Claims on institutions and corporates with a ST credit assessment	20	20	6		9	9	4	
	Collective investments undertakings (CIU)	28	28	53		28	28	54	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		1	1	1	
	Standardised Total ²				36				
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	t due to credit conversion factor	s or credit risk mitigation techni	ques (e.g. substitution effects)		



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Groupe BPCE

	Groupe BPCE								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	3,698 956	3,698 954	84 191		3,426 901	3,425 754	82 151	
	Regional governments or local authorities Public sector entities	930	224	191		701	734	131	
	Multilateral Development Banks	0	ő	0		ó	ó	ó	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	15	2		11	0	1	
	Corporates	690	212 49	184		1,411	907	581 38	
	of which: SME Retail	51	49	41 19		48 31	45	38	
	of which: SMF	10	20	19		15	29	20	
ITALY	Secured by mortgages on immovable property	76	76	33		72	72	31	
	of which: SME	8	8	4		8	8	3	
	Exposures in default	6	4	5	1	5	3	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	287	286	- 0		280	279	67	
	Collective investments undertakings (CIU) Equity	207	200	09		200	2/9	0/	
	Other exposures	21	21	21		23	23	23	
	Standardised Total ²				8				11
		(1) Original exposure, unlike E	mosure value is remoted before	e taking into account any effort	t due to credit convenion factor	s or could risk mitigation technic	russ (e.n. substitution afforts)		

Control decomments or control transfer Control decomment or control transfer Control decomment Control transfer Control decomment Control transfer Cont			(2) Total value adjustments an exposures, but includes genen		anorparty excludes tridse for se	unsiation exposures, additions	i vauacon adjusements (AXAS) i	and denier own runds reduction	s related to the	
Control descriptions Exposure Value* Exposure Value* Value information of providence Control descriptions Control description						Standardise	ed Approach			
Control decommends or control by the Control decommend to the Control dec				As of 31,	/03/2022			As of 30,	06/2022	
Coul of overcomments or control a busines 322 323 6 334 335 6		(ref EU S)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Collective investments undertakings (CIU)	SWITZERLAND	Control overmonate or centrol banks Sectional dovermonate or color alteriorities Sectional dovermonate or local authorities Sectional dovermonate section Sectional dovermonate section Sectional dovermonate section Sectional dovermonate sectional Sectional dovermonate Sectiona	526 49 0 818 1,732 47 37	1,167 57 0 0 118 1,281 44 27	11 0 32 1,111 37 20 0	28	538 50 0 986 2,075 35 36	1,194 54 0 0 256 1,551 33 27	11 0 62 1,279 28 20	23

		exposures, but includes general		mapacy encodes order for sec	arasauri equiure, austuria	rasacci aqualitata (Ara)	and delet dell'i landa reduction	is realize to the	
					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	1.545	1.550			1,302	1.308	0	
	Regional governments or local authorities	226	226	27		373	373	52	
	Public sector entities	263	263	8		266	266	8	
	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	61	52		66	62	52	
	Retail	31	26	19		32	25	19	
IY	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	24	24	9		24	23	9	
	of which: SME Exposures in default	1	1			1	1	1	
	Exposures in default Items associated with particularly high risk	10	10	15	U	10	10	10	0
	Covered bonds	0	0	10				10	
	Claims on institutions and corporates with a ST credit assessment	4	4	2		1	i	1	
	Collective investments undertakings (CIU)	o	ò	ō		i i	ō	l o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				6				4

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

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the

		(2) Total value adjustments ar exposures, but includes gener		interparty encludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs) i	and other own funds reduction	is related to the	
					Standardise	ed Approach			
			As of 31)	03/2022			As of 30,	06/2022	
	(mh ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mineut, %) Central governments or central banks Regional governments or local authorities	1,840 340	1,853	0 9		1,857 334	1,871	0	
	Public sector entities Multilateral Development Banks	7 0	8	1 0		7 0	8	1 0	
	International Organisations Institutions Corporates	0 77 486	0 35 131	0 6 129		0 151 525	0 29 149	0 7 147	
	of which: SME Retail	19 1,054	19 464	16 348		27 1,083	14 491	12 368	
SPAIN	of which: SME Secured by mortpages on immovable property of which: SME	12	1 12	0 5		12	12	5	
	Exposures in default Items associated with particularly high risk	54 0	17 0	18 0	38	57 0	17 0	19	40
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0 5		0	0	0 5	
	Standardised Total ²				56				52

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR, %)								
	Central governments or central banks	222	244			242	266	0	
	Regional governments or local authorities Public sector entities						0	0	
Pu Mu In	Multilateral Development Banks	ı o	i i			ů	0	0	
	International Organisations	o o	0	i o		ō	ō	ō	
	Institutions	99	95	19		91	88	18	
	Corporates	1,400	844	681		2,250	1,694	1,520	
	of which: SME	41	40	38		8	7	6	
	Retail	25	25	8		24	23	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	4		11	11	4	
	of which: SME	0	0			0	0	0	
	Exposures in default	1	1	1	0	1	1	2	
	Items associated with particularly high risk Covered bonds	10	10			10	10		
	Claims on institutions and corporates with a ST credit assessment	19	19	0		10	10	0	
	Collective investments undertakings (CIU)	o o	0	i o		ō	ō	ō	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mb EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	4,225 619 0 0	4,225 391 0 0	0 135 0 0		2,640 562 0 0	2,640 345 0 0	0 118 0 0	
	International Organisations International Organisations Corporates of which: SME Retail	0 960 373 0	0 960 365 0	0 19 253 0		0 926 442 0	0 926 431 0	0 19 357 0	
JAPAN	Metal of which: SHE Secured by mortpages on immovable property of which: SHE Fingures in default	0 5 0	0 5 0	0 2	0	0 5 0	0 5 0	0 2 0	
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 154	0 0 154	0 0 77		0 0 118	0 0 118	0 0 65	
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 23	0 0 23	0 23	2	0 0 18	0 0 18	0 0 18	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Groupe BPCE

								IRB Ap	proach					
					As of 3	0/09/2021					As of 3	1/12/2021		
			Original E		Exposure Value ¹	Risk exposure		Value adjustments and	Original E	•	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	236,414	70	248,679	1,123	0	56	233,937	66	245,855	1,163	0	63
	Institutio		28,982	23	29,434	7,981	0	27	28,553	21	28,261	6,679	0	37
	Corporat	Corporates - Of Which: Specialised Lending	241,162 28.334	8,103 830	185,065 20.608	101,651 6.307	4,018 274	4,273 208	242,836 29.716	7,838 860	186,553 21,432	98,051 5,896	3,446 340	4,135 179
		Corporates - Of Which: SME	47,166	1.845	34,843	23.586	210	1.078	47,739	1.953	35.583	23.288	195	1.153
	Retail	corporates - Or Hillar, SPL	473,164	8.826	464,036	66.921	3.042	6.029	479,443	8.763	470.587	69.282	3.021	6.056
		Retail - Secured on real estate property	333,159	3,400	332,049	42,490	1,226	2,102	339,002	3,413	338,063	44,314	1,233	2,154
Consolidated data		Retail - Secured on real estate property - Of Which: SME	58,749	1,300	58,588	18,314	457	1,182	59,885	1,285	59,774	19,007	451	1,254
CONSOIIdated data		Retail - Secured on real estate property - Of Which: non-Si	274,410	2,100	273,462	24,176	769	920	279,117	2,128	278,290	25,307	782	900
		Retail - Qualifying Revolving	17,282	355	11,214	1,524	67	256	17,238	355	11,217	1,540	67	254
		Retail - Other Retail	122,722	5,071	120,773	22,907	1,748	3,672	123,203	4,995	121,306	23,429	1,722	3,648
		Retail - Other Retail - Of Which: SME	46,762	3,139	45,290	10,451	964	2,321	46,686	3,150	45,287	10,677	969	2,324
		Retail - Other Retail - Of Which: non-SME	75,961	1,931	75,483	12,456	785	1,351	76,517	1,845	76,019	12,751	753	1,324
	Equity		14,408	26	14,120	49,847	0		12,087	9	11,801	43,647	0	
		n credit-obligation assets				9,641						9,362		
	IRB Tota	r ²				237,165						228,184		

(u) urgam response, untrials explosers value, is reported totted taking into account, any effect due to credit convenien factors or credit risk mitigation steriniques (e.g., substitution effects).

(3) Bit Tatil does not include the Socientificamp position unlike in the valuation portion that 2014 personse.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countreparty covering up to 99% of trail original exposure or Top 10 countries and last quarter.

							IRB Ap	oproach					
				As of	0/09/2021					As of	31/12/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	194,741 3.681	0	206,737 5.418	72 1.535	0	0 0	194,202 3,212	0 2	205,817 4.862	3 877	0	6
	Corporates	135,584	4,896	104,698	67,349	1,540	2,727	133,955	4,614	105,214	65,388	1,183	2,727
	Corporates - Of Which: Specialised Lending	6,373	41	5,543	1,287	17	38	5,948	41	5,201	1,183	17	40
	Corporates - Of Which: SME	45,957	1,734	33,754	22,779	199	1,004	46,560	1,857	34,540	22,503	188	1,101
	Retail - Secured on real estate property	470,397 331.234	8,776 3.367	461,355 330.132	66,585 42,252	3,024 1,214	6,001 2,085	476,559 336,992	8,715 3,381	467,799 336.060	68,927 44.051	3,003 1,221	6,028 2,137
FDANCE	Retail - Secured on real estate property - Of Which: SME	58,722	1,299	58,561	18,305	457	1,182	59,860	1,283	59,749	18,999	450	1,253
FRANCE	Retail - Secured on real estate property - Of Which: non-SI	272,512	2,069	271,571	23,948	757	904	277,132	2,097	276,311	25,053	770	883
	Retail - Qualifying Revolving	17,203	354	11,150	1,518	67	255	17,159	354	11,153	1,535	66	253
	Retail - Other Retail - Of Which: SMF	121,960 46.705	5,055 3.135	120,073 45,231	22,814 10.427	1,743	3,661 2.317	122,408 46.634	4,980 3 146	120,586 45,247	23,341 10.664	1,716	3,638 2.321
	Retail - Other Retail - Of Which: non-SME	75,254	1.920	74 842	12,386	780	1,344	75,773	1,834	75,339	12,677	749	1.317
	Equity	12,119	1	12,112	43,425	0	0	9,830	1	9,823	37,279	0	0
I	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of :	30/09/2021					As of	31/12/2021		
			Original E	exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	22,429	0	22,469	0 856	0	0	19,316	0	19,354	7	0	0
	Institution		3,717	13	4,193		0	7	3,832	13	4,362	719	390	13
	Corporate		27,204	690	18,111	7,717	444	215	30,103	668	19,960	7,123		153
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,040 79	268 20	3,760 79	1,530 35	101	37 19	6,803 54	282	4,103 54	1,248 27	118	33
	Retail	Corporates - Or Wnich: SME	/9 178	20	177	35 18	9	19	186	5	180	22	6	3
	Poecan	Retail - Secured on real estate property	141	1	140	15	0		147	1	147	17		0
		Retail - Secured on real estate property - Of Which: SME	0	i i	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sh	141	1	140	14	0	0	146	1	147	17	0	0
		Retail - Qualifying Revolving	5	ō	4	0	ō	ō	5	ō	4	o o	ō	ō
		Retail - Other Retail	32	0	27	3	0	0	34	0	30	4		
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0		
		Retail - Other Retail - Of Which: non-SME	32	0	27	3	0	0	34	0	29	4	0	0
	Equity		1,230	0	949	3,219	0	0	1,262	0	983	3,374	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	231	0	314	0	0	0	298	0	395	0	0	0
	Institution		7,847	0	7,073	1,870	0	4	6,917	0	5,890	1,419	0	0
	Corporate		6,893	30	6,991	2,449	48	12	7,259	34	7,303	2,413	50	17
		Corporates - Of Which: Specialised Lending	1,351	7	1,046	447	4	4	1,312	7	996	385	3	4
		Corporates - Of Which: SME	153	1	152	112	0	1	172	1	171	122	0	1
	Retail		308	6	302	42	3	2	323	6	317	44	3	3
		Retail - Secured on real estate property	245	5	247	36	2	2	259	5	259	38	2	3
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	245	5	246	36	2	2	258	5	259	38	2	3
		Retail - Qualifying Revolving	8	0	7	1	0	0	8	0	6	1	0	0
		Retail - Other Retail	55	1	48	5	0	1	57	1	51	5	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	54	1	48	5	0	0	56	1	50	5	0	0
	Equity		124	0	124	352	0	0	77	0	77	217	0	0
		credit-obligation assets												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	1,909 616	0	2,180 614	0 98	0	0	1,941	0	2,234	2 110	0	0
	Corporates	7,830	501	8,053	2,786	783	109	7,480	515	7,488	3,001	771	114
	Corporates - Of Which: Specialised Lending	1,634	18	1,505	173	6	9	2,064	18	1,776	226	6	13
	Corporates - Of Which: SME Retail	87 166	21	83 168	48 35	0	11	84 166	19	81 153	44 26		11
	Retail - Secured on real estate property	100	2	99	14	0	3	103	7	102	15		3
	Retail - Secured on real estate property - Of Which: SME	6	î	6	2	0	n n	5	i	5	2	0	i
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Sh	93	1	93	11	0	ō	98	ō	97	13	ō	ō
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	64	3	67	21	1	2	60	2	49	11	1	2
	Retail - Other Retail - Of Which: SME	31	2	37	17	1	2	29	2	20	8	1	1
	Retail - Other Retail - Of Which: non-SME	32	0	30	4	0	0	32	0	28	4	0	0
	Equity Other non credit-obligation assets	346	0	346	903	0	0	341	0	341	858		0
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

		IRB Approach											
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	596	0	965	125	0	0	536	0	859	105	0	0
	Institutions	210 5.520	0 106	203 4.276	161 2.579	0 26	0 82	272 5.633	105	265 4,527	189 2.564	0 25	0 81
	Corporates Corporates - Of Which: Specialised Lending	1,978	10b 60	1,676	2,579 510	26 16	34	1,825	105	1,524	428	16	32
	Corporates - Of Which: SME	1,970	60	81	76	10	34	1,825	59	82	70	10	32
	Retail	59	í	57	9	0	í	57	1	55	8	0	í
	Retail - Secured on real estate property	38	0	38	6	0	0	38	0	37	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	ō	ō	ō
ITALY	Retail - Secured on real estate property - Of Which: non-Si	38	0	38	6	0	0	37	0	37	5	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	17	1	16	3	0	1	16	1	15	3	0	1
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	1	16	2	0	1	15	1	15	2	0	1
	Equity	20	2	20	49	0	0	7	2	7	24	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach												
				As of	30/09/2021					As of	31/12/2021			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,895	0	1,837	344	0	0	1,464	0	1,429	250	0	0	
	Corporates	5,984	13	4,000	1,086	7	12	5,588	13	3,507	976	7	12	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	87	0	47	12	0	0	79	0	42	10	0	0	
	Corporates - Of Which: SME Retail	480	17	470	69	0	10	485	16	476	70		9	
	Retail - Secured on real estate property	402	14	399	58		10	404	13	403	60		8	
	Retail - Secured on real estate property - Of Which: SME	3	14	399	30			3	0	903	1	3	ů	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Si		14	396	57			402	13	400	59		8	
	Retail - Qualifying Revolving	11	0	9	1	ñ	0	11	0	9	1	0	0	
	Retail - Other Retail	68	2	62	10	1	2	70	2	64	10	1	1	
	Retail - Other Retail - Of Which: SME	2	0	2	1	ō	ō	2	0	2	1	1 0	ō	
	Retail - Other Retail - Of Which: non-SME	66	2	61	9	1	1	68	2	62	9	1	1	
	Equity	23	0	23	86	0	0	13	0	13	47	0	0	
	Other non credit-obligation assets													
	IRB Total													

¹⁹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

								IRB Ap	proach					
					As of	0/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central government	ernments	2,753	0	2,756	0	0	0	2,994	0	2,998	0	0	0
	Institutions		1,355	0	1,487	650	0	0	1,050	0	1,041	429	0	0
	Corporates		2,126	55	2,159	833	18	63	1,890	56	2,045	800	18	58
		hich: Specialised Lending	445		398 47	40 27	0	0	488 63	0	406	38 35	0	0
	Corporates - Of W Retail	nich: SME	50			19				0	60	35 19		0
		on real estate property	139 92	3	132 92	19	1	2	142 96	3	136 95	19	1	2
			92	1	92	0		1	90	0	99	13		0
GERMANY		all - Secured on real estate property - Of Which: SME	91		91	12	0		95		94	13		
	Retail - Qualifyir	all - Secured on real estate property - Of Which: non-Si	91	1	91	12	0	1	95	1 0	94	13	0	1
	Retail - Qualifyir		40		36		0	,	39		36			
		all - Other Retail - Of Which: SME	40		30		0		39	,	30			
		all - Other Retail - Of Which: SME	32	1 1	29	4	0	1 1	34	1 1	31	4		0
		ail - Other Retail - Of Which: non-SME	31	1	31	93	0	0	31	0	31	94		0
	Equity Other non credit-obligation assets				31	73	0		31	0	31	21		
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• 41.50		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	807	0	908	0	0	0	648	0	751	0	0	0
	Institutions	656	0	619	203	0	0	810	0	776	231	0	0
	Corporates	4,639	34	3,357	1,911	1	36	4,869	18	3,025	1,797	1	30
	Corporates - Of Which: Specialised Lending	1,277	29	838	348	1	20	1,275	13	977	457	1	12
	Corporates - Of Which: SME	157	3	153	117	0	6	157	4	154	114	0	6
	Retail	79	2	77	10	1	1	77	1	75	10	1	1
	Retail - Secured on real estate property	47	1	47	6	1	1	44	1	44	6	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
PAIN	Retail - Secured on real estate property - Of Which: non-Sh	46	1	46	5	1	1	43	1	42	5	1	1
	Retail - Qualifying Revolving	5	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	27	0	27	4	0	0	28	0	28	4	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	26	0	25	3	0	0	27	0	26	3	0	0
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Other non credit-obligation access												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	215	0	356	0	0	0	219	0	356	0	0	0
	Institutions	1,171	0	1,191	132	0	0	1,142	0	1,150	97	0	0
	Corporates	5,789	40	4,163	1,745	67	11	5,317	40	3,701	1,511	75	9
	Corporates - Of Which: Specialised Lending	967	0	724	185	0	3	928	0	637	129	0	3
	Corporates - Of Which: SME	10	0	6	4	0	0	9	0	5	4	0	0
	Retail		0	43	4	0	0	46		42	5	0	0
	Retail - Secured on real estate property	32	0	32	3	0	0	31	0	31	4	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
NE ITIERDANDS	Retail - Secured on real estate property - Of Which: non-Sh	31	0	31	3	0	0	31	0	30	4	0	0
	Retail - Qualifying Revolving	1.	0	1	0	0	0	1.	0	1	0		0
	Retail - Other Retail	14	0	10	1	0	0	14	0	10	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1		1	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	9	1	0	0	13	0	9	1	0	0
	Equity	14	0	14	42	0		17	0	17	49	0	0
	Other non credit-obligation assets												
	IRB Total												

		d before taking into accou-			

			IR8 Approach												
					As of	30/09/2021					As of	31/12/2021			
			Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
		and central governments	1,568	0	1,568	71	0	0	880	0	880	51	0	0	
	Institutions		479	0	483	120	0	0	514	0	508	143	0	0	
	Corporates		1,717	63	1,558	520	5	7	2,113	29	1,992	514	0	6	
		orporates - Of Which: Specialised Lending	660	63	570	220	5	/	539	29	488	192	0	6	
	Retail	orporates - Of Which: SME	20	0	19	0	0	0	0 21	0	20	0	0	0	
			20 15	0	19	2	0	0	15	0	20	2		0	
	,	etail - Secured on real estate property	0	0	15	1	0	0	15	0	15	1			
JAPAN		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	15	0	15		0	0	15	0	15	1		0	
		tetail - Qualifying Revolving	13	0	15	0	0	0	15	0	15		0		
		etail - Other Retail	4	0	4	0	0	0	ŝ	0	ŝ	i	0	0	
		Retail - Other Retail - Of Which: SME	n	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	5	0	5	i	0	0	
	Equity	TOTAL CONTROLLE OF WINDS, HAT SPEC	8	ō	8	24	ō	ō	9	ō	9	26	ō	ō	
	Other non cres	lit-obligation assets													
	IRB Total														
			(1) Orininal eveno	ire unlike Evnogu	no value is renorte	d before taking into accou	nt any effort due to	n credit conversion	factors or credit o	ide mitination techn	vinues (e.n. substit	tution efforts)			

Credit Risk - IRB Approach

			IRB Approach											
					As of :	31/03/2022					As of 3	0/06/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	224,891	66	237,117	1,288	0	78	177,613	95	189,376	1,224	0	67
	Institutio		28,597	61	29,304	7,153	0	64	30,359	76	29,852	7,571	0	52
	Corporate	Corporates - Of Which: Specialised Lending	259,378 29,570	7,975 655	198,034 21,204	104,698 6.539	3,239 282	4,206 192	267,155 30.910	8,278 1.109	203,608 21,324	107,044 6.124	3,202 266	4,230 193
		Corporates - Of Which: SME	49,455	2.081	36,408	23.964	202	1.178	50,261	2.121	37,799	25.111	206	1 147
	Retail	copulate of Wilds, and	487.182	8,864	478.056	69.879	2.875	6.114	500.112	8,907	490.811	74.608	3.612	6.486
		Retail - Secured on real estate property	346,555	3.420	345,413	44,752	1,165	2.216	359,025	3,440	357,754	47,593	1,349	2.530
Constitution of the		Retail - Secured on real estate property - Of Which: SME	61,261	1,299	61,120	19,420	423	1,286	62,948	1,329	62,803	20,676	585	1,496
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	285,294	2,121	284,293	25,332	743	930	296,077	2,111	294,951	26,918	764	1,033
		Retail - Qualifying Revolving	17,279	356	11,264	1,544	67	257	17,477	357	11,427	1,549	66	261
		Retail - Other Retail	123,349	5,088	121,380	23,583	1,642	3,641	123,609	5,110	121,630	25,466	2,198	3,695
		Retail - Other Retail - Of Which: SME	46,919	3,235	45,429	10,703	901	2,329	47,449	3,297	45,988	12,230	1,449	2,386
		Retail - Other Retail - Of Which: non-SME	76,429	1,853	75,950	12,881	741	1,312	76,161	1,814	75,642	13,236	749	1,309
	Equity		11,579	0	11,240	40,759	0		11,535	0	11,252	39,589		
	Other non	credit-obligation assets				10,093 233.871						9,222		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quanter

							IRB Ap	proach					
				As of 3	1/03/2022					As of	30/06/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	178,728	0	191,035	0	0	21	132,688	0	144,269	0	0	8 25
	Institutions	2,511	41	6,283	1,151	0	34	1,620	56	6,350	1,391	0	
	Corporates - Of Which: Specialised Lending	141,933 6.241	4,992 41	109,443 5.024	68,749 1.177	1,201	2,770 47	143,546 6.053	4,639 41	116,837 5.279	72,749 1.289	771 15	2,736 45
	Corporates - Of Which: SME	48.224	1.993	35.319	23.170	206	1.127	49.155	2.033	36.820	24.397	205	1.094
	Retail	484,172	8.816	475.134	69.511	2.859	6.085	496,912	8.858	487,700	74,209	3.593	6,456
	Retail - Secured on real estate property	344,477	3,393	343.341	44,490	1,156	2,201	356,785	3,413	355.523	47.314	1,338	2,514
FRANCE	Retail - Secured on real estate property - Of Which: SME	61,234	1,298	61,093	19,412	422	1,285	62,920	1,327	62,775	20,666	584	1,495
FRANCE	Retail - Secured on real estate property - Of Which: non-St	283,244	2,095	282,249	25,078	734	916	293,865	2,085	292,749	26,648	753	1,019
	Retail - Qualifying Revolving	17,199	355	11,199	1,539	66	256	17,396	356	11,361	1,544	66	261
	Retail - Other Retail	122,495	5,068	120,593	23,483	1,636	3,628	122,730	5,089	120,815	25,351	2,190	3,682
	Retail - Other Retail - Of Which: SME	46,876	3,231	45,391	10,689	901	2,326	47,380	3,292	45,925	12,199	1,447	2,383
	Retail - Other Retail - Of Which: non-SME	75,620	1,837	75,203	12,793	735	1,302	75,350	1,797	74,891	13,153	743	1,298
	Equity	9,551	0	9,504	35,935			9,646	0	9,639	35,064	-	0
	Other non credit-obligation assets												
	IRB Total												

	IPB Approx	uch	
.,.,.	 		 ,

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	23,311	0	23,348	0	0	0	23,181	0	23,213	0	0	0
	Institution		3,992	13	4,222	792	0	14	5,517	14	5,647	1,256	0	14
	Corporate		32,789	559	22,243	8,827	361	146	37,842	534	24,238	9,225	310	168
		Corporates - Of Which: Specialised Lending	7,402	147	4,964	2,181	73	38	7,687	174	4,488	1,467	68	42
		Corporates - Of Which: SME	57	2	57	24	0	1	49	2	49	16	0	1
	Retail		202	1	196	21	0	1	247	2	241	36	1	1
		Retail - Secured on real estate property	157	1	157	15	0	0	182	1	182	19	1	1
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	157	1	157	15	0	0	182	1	182	18	1	1
		Retail - Qualifying Revolving	5	0	4	0	0	0	5	0	4	0	0	0
		Retail - Other Retail	40	0	35	5	0	0	60	0	55	17	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	15	0	15	12	0	0
		Retail - Other Retail - Of Which: non-SME	39	0	34	5	0	0	45	0	41	5	0	0
	Equity		1,196	0	904	2,423	0	0	1,095	0	819	2,213	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	383	0	488	0	0	0	415	0	521	0	0	0
	Institutions	8,228	0	6,508	1,514	0	1	7,925	0	5,527	1,181	0	0
	Corporates	8,501	40	8,199	2,677	55	11	8,261	39	8,311	2,569	53	17
	Corporates - Of Which: Specialised Lending	1,460	35	868	363	54	4	1,346	34	742	293	52	6
	Corporates - Of Which: SME	138	1	137	98	0	1	179	1	178	115	0	2
	Retail	336	5	330	43	2	3	376	7	368	44	3	3
	Retail - Secured on real estate property	249	4	250	35	1	3	289	6	288	37	2	3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	248	4	249	35	1	3	288	6	288	37	2	3
	Retail - Qualifying Revolving	8	0	6	1	0	0	8	0	7	1	0	0
	Retail - Other Retail	80	1	74	7	0	1	79	- 4	73	7	1	1
	Retail - Other Retail - Of Which: SME	2 78	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME			73	6	0	1	77	1	71	6	0	1
	Equity	72	0	72	187		0	68	0	68	191	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	nroach					
				As of	31/03/2022		IND AP	ргован		As of	30/06/2022		
		Original	Exposure ^t	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,616 534	0	3,027 471	72	0	0	2,439 253	0	2,793 159	4 28	0	0
	Corporates Corporates - Of Which: Specialised Lending	7,738 2,259	431 18	7,844 1.984	2,874 218	790	54 13	8,252 2,424	431 19	7,465 2,208	2,911 443	744	55 15
	Corporates - Of Which: SME	81 168	19	78 162	35 27	0	11	82 173	19	79 170	36 27	0	10
	Retail - Secured on real estate property	110	1	162	16	0	1	173	1	170	17	0	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	8 102	1	8 102	3 13	0	0	7 107	0	7 107	3 14	0	1
	Retail - Qualifying Revolving Retail - Other Retail	3 55	0 2	2 49	0	0	0 2	3 56	0 2	2 53	0	0	0 2
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	22 33	2	19	7	0	2	23 33	2	21 32	7	1	2
	Result - Uther Result - Ut Which: non-SME Equity Other non-credit-obligation assets	280	ő	280	667	ő	ő	265	ő	265	630	ő	0
	Other non-credit-congation assets IRB Total												

Credit Risk - IRB Approach Groupe BPCE

								IRB Ap	pproach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	567	0	904	105	0	0	761	0	1,138	106	0	0
	Institutio		315	0	277	202	23	90	242	0	233	160	12	0
	Corporate		6,099 1.954	99 54	4,701 1.623	2,652 511	14	37	6,927 1,749	72 27	4,274 1,421	2,493	12	80 22
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,954	54	1,623	72	14	3/	1,749	2/	74	404 63	2	22
	Retail	copulate of Wilds, and	58	1	57	8	0	í	60	í	59	8		ı î
		Retail - Secured on real estate property	39	0	39	5	0	0	40	0	41	6	0	0
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
ITALY		Retail - Secured on real estate property - Of Which: non-Si	39	0	39	5	0	0	40	0	40	5	0	0
		Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
		Retail - Other Retail	17	1	16	3	0	1	17	1	16	3	0	1
		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	16	1	15	2	0	1	16	1	15	2	0	1
	Equity	credit-obligation assets	7	0	7	23	0		7	0	7	23		0
	IRB Total													_
	IRB I otal													

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,531	0	1,441	256	0	0	929	0	889	164	0	0
	Corporates	5,938	56	3,507	1,166	56	29	6,013	101	3,051	1,019	137	37
	Corporates - Of Which: Specialised Lending	40	0	20	3	0	0	62	0	29	7	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail	498	15	487	72	5	9	522	15	511	74	- 6	9
	Retail - Secured on real estate property	415	9	412	61	3	5	439	8	436	62	3	5
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	3	0	3	1			4		4	61	0	0
SHITELINGUE	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	412	9	409	60	3	5	435	8	432	61	3	5
	Retail - Other Retail	72		66	11			72		66	11	0	
	Retail - Other Retail - Of Which: SME	72	6	66	0	2	9	72	,	96	11	2	1 3
	Retail - Other Retail - Of Which: non-SME	71	6	64	10	2		70	7	64	11	2	0
	Recall - Other Recall - Of Which: non-SME Equity	15		15	53	2		15	,	15	54		- 7
	Other non credit-obligation assets	15	0	13				15	,	13	.,		ů
	IRB Total												

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

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
	Central b	banks and central governments	2,996 1.394	0	2,999 1.390	0 588	0	0	2,493 1.499	0	2,496 1,067	990	0	0
	Corporat	tes	1,895	56	2,116	849	18	65	1,745	58	1,809	686	24	68
		Corporates - Of Which: Specialised Lending	373	0	338	27	0	0	336	0	300	32	0	0
		Corporates - Of Which: SME	71	0	68	41	0	0	35	0	34	26	0	0
	Retail	Retail - Secured on real estate property	148 105	3	142	19 14	0	2	157 112	3	150 110	20	1	2
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	105	0	104	0	0	0	112		110	0		0
GERMANY		Retail - Secured on real estate property - Of Which: non-St	104	1	103	14	0	0	110	1	109	14	0	1
		Retail - Qualifying Revolving	6	ō	5	0	ō	ō	6	ō	5	0	ō	ō
		Retail - Other Retail	36	2	33	5	0	1	39	2	35	6	1	1
		Retail - Other Retail - Of Which: SME	4	1	3	2	0	1	5	1	4	2	1	1
	Equity	Retail - Other Retail - Of Which: non-SME	33	1	30	3	0	1	35	0	31	4	0	0
		n credit-oblication assets	30	0	30	91	0	0	29	0	29	88		0
	IRB Tota													

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	745	0	847 722	0 224	0	0 0	540 964	0	646 857	0 248	0	0
	Corporate		725 5.193	18	3,301	1.850	0	29	4,497	18	2,402	1,358		24
	Corporate	Corporates - Of Which: Specialised Lending	1.107	13	850	413	7	13	1,110	13	749	268	- 2	24
		Corporates - Of Which: SME	157	3	154	113	0	6	157	4	153	101		ś
	Retail		82	2	81	11	1	1	85	2	84	11	1	1
		Retail - Secured on real estate property	46	1	47	7	1	1	50	1	50	6	1	1
SPAIN		Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-Si	45	1	46	7	1	1	49	1	49	6	1	1
		Retail - Qualifying Revolving	4	0	4	0	0	0	5	0	4	0	0	0
		Retail - Other Retail	31	0	30	4	0	0	30	0	29	4	0	0
		Retail - Other Retail - Of Which: SME	29	0	28	1		0	28	0	28	1		0
	Equity	Retail - Other Retail - Of Which: non-SME	29		28	3		0	28		28	3		0
		credit-obligation assets		Ů		•	Ů	Ů	•	Ů	•	•	Ü	Ů
	IRB Total													

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

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	98	0	185	0	0	0	117	0	206	0	0	0
	Institutions	1,302	0	1,223	150	0	0	1,131	0	1,096	134	0	0
	Corporates	5,615	40	3,988 565	1,634	75	8	5,556	40	3,541	1,520	74	10
	Corporates - Of Which: Specialised Lending	791	0	565	117	0	3	956		670	206	0	3
	Corporates - Of Which: SME Retail	8 48	0	4 44	2	0	0	8 57	0	4 53	2 12		0
		48 34	0		5		0	35	0		12		0
	Retail - Secured on real estate property	34	0	33	1		0	35	0	35	5		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	33	0	33	0			34		34	0	0	0
	Retail - Qualifying Revolving	33	0	33	,		0	34	0	34	3		0
	Retail - Other Retail	13	0	10	1		0	21	0	18	7		0
	Retail - Other Retail - Of Which: SME	1	0	10			o o	7		7	é		0
	Retail - Other Retail - Of Which: non-SME	13	0		1		o o	13		10	1		0
	Equity	19	0	19	55	0	o o	16	0	16	49	0	0
	Other non credit-obligation assets			- 17									
	IRB Total												

		Value ¹ and Value ¹													
				As of	31/03/2022					As of	30/06/2022				
		Original	Exposure ¹		Risk exposure	amount	adjustments	Original	Exposure ¹		Risk exposur	e amount	Value adjustments and		
	(min EUR, %)			Value*						Value*			provisions		
	Central banks and central governments								0				0		
	Institutions					0	0		0			0	0		
	Corporates					0	7					3	8		
	Corporates - Of Which: Specialised Lending	500	28	451				484	29	434	299	3	8		
	Corporates - Of Which: SME Retail	0	0	22	0			0	0	22	0		0		
	Retail - Secured on real estate property		0		1	0			0		1	0	0		
	Retail - Secured on real estate property - Of Which: SME						0	0		0			0		
JAPAN	Retail - Secured on real estate property - Of Which: non-Si	15	0	15	i	0	0	17	0	17	1	0	0		
	Retail - Qualifying Revolving	1	ō	1	ō	0	ō	1	0	1	0	0	ō		
	Retail - Other Retail	6	0	6	1	0	0	6	0	6	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1	0	0		
	Equity	7	0	7	22	0	0	6	0	6	18	0	0		
	Other non credit-obligation assets														
	IRB Total														



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
									1					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at		Noticed assesses		Notional amount		11011310113	
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[0	0 109			0 110	0		. 704	13	933	0		
[1Y - 2Y [150	150			150		30	192 445 532	1	175	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Austria	265	5 245			244	21	33	829	11	395	0		
[10Y - more Total	=	43	43	43		0 643	0	92	2,703	0	0 1,503	0		
[0 - 3M [[3M - 1Y [66 647	5 66	56 103	3	10 124	0 5	6	277 55	0	0	0 8		
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Belgium	146 255 544	5 146 5 255 4 479	11 (2	10 10 124 135 135 136 137 137 137 137 137 137 137 137 137 137	0 11 0	0	0	0 158 0	0 1,055 50	0 0 75		
[3Y - 5Y [5Y - 10Y [10Y - more		611 299 2,568		276	5	0		296 (30 5	768 0	2 0 159	0 0 1,105	0 0 83		26
[0 - 3M [[3M - 1Y [2,300	0 0	570		0 0	0	(0 0	0 0	0 0	0		20
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria	0	0 0			0 0	0	0	0	0	0	0		
		19	9 19 0 19			19 0 19	0	(0	0	0	0		
[0 - 3M [[3M - 1Y [19	19			19	0	C	•	0	0	0		2
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total 0 - 3M 3M - 1Y		0	0 0			0 0	0		0	0	0	0		
「1Y - 2Y 「 「2Y - 3Y 「	Czech Republic		0			0	0		0	0	0	0		
[3Y - 5Y [5Y - 10Y 10Y - more Total		0	0			0	0		0	0	0	0		
Total 0 - 3M 3M - 1Y		0	0 0	0		0	0	0	403 427	0	0 0 398	0		0
[1Y - 2Y [[2Y - 3Y [Denmark	20	20			20	0	74	277	0	0 10	0		
[3Y - 5Y [5Y - 10Y [10Y - more		32 0 0	2 32 0 0			32 0	0	1	168 59 0	0 11 0	0 137 0	0		
[10Y - more Total [0 - 3M [1	52	52	d		52	Ō	93	1,395	16	544	ō	C	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [[5Y - 10Y [Estolila													
[10Y - more Total														



General governments exposures by country of the counterparty

		Groupe BPCE												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with po	citiva fair valua	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y]	Finland	. 26 21 21 8 100 55 22	77	0 1 1 0 0 3 3	000000000000000000000000000000000000000	26: 21: 9: 8: 5:	0 0 0 0 23 2 0	0 3 23 75 36 28	0 135 565 1,097 454 330	0 12 0 5 19 0	0 45 0 64 183 10	0 0 0	000000000000000000000000000000000000000	
TOY - more	<u> </u>	755 4,600 7,131 20,756 3,045 8,476	755 3,926 6,830 20,179 2,791 8,177	2,607 201	46 661 0	2: 716 2,230 35:	1,924 4,982 18,377 1,880	225 172 20 25 41		257 264 499 49	10,583 8,906 741 835	986 3,821 403 372	0	0
[5Y - 10Y [France	21,322 101,634 166,971	20,011 100,072 161,985	472 1,405 5,114 10,532 1,131	873	3,39 3,77 66: 11,157	15,856 95,124 142,687	166 575 95 1,098	15,009	1,488	944 1,820 1,173 25,002	327 515 2,173 8,598	(((1	12,781
[0 - 3M [Germany	1.151 2,406 361 244 365 786 778 5.39	198 172 150 253 11	77 9 144 449 59	0	316 28- 246 210 33- 1: 1,396	0 0 11 0	6 6 44 36 535 317 965	1,035	140 43 141 65 10 221 151	1,195 1,049 570 2,361 556	0 0	((((34
[0 - 3M [Croatia	11	0 0 0 0 0 0 17 0	0	0	((((((((((((((((((((0 0 0 0	000	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8
[0 - 3M [Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	28 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((0
[0 - 3M [Hungary		0 0 0 0 0 0 0 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	(0 0 0 0 0	18 1 0 0 0 0	1,182 76 0 0 0 0 0	5 0 0 0 0 0	143 0 130 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((2
[0 - 3M	Ireland	18- 18- 100- 142- 143- 143- 143- 143- 143- 143- 143- 143	0 102 7 147 134 0 567	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(18) (100 143 13 (56	0	26 0 0 0 0 0 0	988 87 0 0 0	6 1 0 0 0	442 92 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M [Italy	425 1,555 566 1,155 411 1,615 2,456 6,1390	336 1,116 262 579 325 1,443 2,446 6,506	392 1,444 298 659 105	000000000000000000000000000000000000000	34 48 18 233 200 244 (4	0 6 75 262 99 1,248 2,440	1 0 1 0 1 3 3 0	215 1 151 4 54 2,236	5 5 5 0 6 49	537 651 400 0 83 2,960	0 0 0	() () () () () () () () () ()	362
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		30 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

		Groupe BPCE												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Luxembourg	18.1 25:5 28-46-6 37, 84-4 2,486		43 8 0 9 0 49 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4; 12: 22: 40: 37: 67: 61: 1,91:	57 49 0 123	10 78 92 125 157 818 1,448 2,728	3,097 2,328 4,220 3,802	59 121 125 324 150 605 2,090 3,473	1,135 2,623 3,531 6.301	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		26
[0 - 3M [Malta	1	0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 16 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3
0 - 3M	Netherlands	8: 144 9: 17- 36: 46: 46: 35	57 4 64 1 172 1 171	9 1 2 110 165 440 34 762	0 0 0 0 0	7; 14: 9 6: 199 2: (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 13 14 0 0 0 0	315 218 0 0 0	6 6 12 4 0 0 0	112 220 158 67 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M [Poland	1 2: 2: 22: 44 26:	0 0 0 0 0 0 5 15 22 22 225 8 488	0	0 0 0 0 0	((11: 22: 44: (13:	0 0 0 181 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		100
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	(188 2; 17, 53 61 (1,534	n n	0	0 0 0 0 0	(14: 22: 10: 538 (1,392	0 28	0 0 0 0 0	0 0 0 0	0 1 0 0 0 0	0 37 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		51
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Romania													
[0 - 3M [Slovakia	1 3 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 21 1 29	0 0 0 0 0	(((1: 1: ()	0 0 0 0 0	0 0 1 0 0 0 0	76 0 48 23 0 0 147	1 0 0 0 0 0 0	10 35 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

		Groupe BPCE												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfolio	'	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region		positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income	unistated tox	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	177 111 403 665 491 1,363 555 3,755	2 171 2 99 2 402 3 424 4 354 1,324 552 8 3,327	137	0 0 0	157 (39 277 300 1,292 131 2,546	62 1 116 54 31	0 3 0 0 0 3	0 0 37 0 0 0	7 1 0 0 0 0 0	126 61 0 0 0 0	0 0 0 0 0		10
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	(((8 84 44 44	0 177 0 0 0 5 5 85 45 45 45 193	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 6 8 34 71 12 37	580 119 515 631 1,829 344 256 4,273	0 2 9 23 12 19 30	0 133 415 1,393 1,927 475 479	0 0 0		1
0 - 3M	Iceland	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		3
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25 25 27 29	0 0 0 0 0	0 0 4 4 0 8	0 0 703 0 80 0	0 20 0 0 11 3 33	0 0 455 0 0 152 200	0 0 0 0 0		0
[0 - 3M [Australia	(33 14 6 11 6 6 6 6	0 39 4 14 0 0 10 0 10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 33 14 0 10 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((2
[0 - 3M [Canada	() () () () () () () () () ()) 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 44 0 0 0 0	(((((((((((((((((((17
[0 - 3M [Hong Kong	276	270 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	270 () () () () ()	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2021		_					
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	4,800 74 41 15 77 81 82 6,301	76 412 9 19 77 81 828	0 0 0 0 0 215	000000000000000000000000000000000000000	600 74 411 15 77 33 (4,202 0 0 0 0 50 613 4,865		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	318
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	2,34 2,299 1,651 1,856 2,746 1,454 1,449 14,492	2,150 2,595 1,649 1,864 2,739	876	0	1,461 2,381 1,591 1,620 2,085 55: 9,761	0 0 55 224 498 461 774	49 22 45 21 100 383 635 1,278	2 263 7 597 1 57 5 7,486	8 119 30 94 89 369 467 1,176	758 3,364 3.622	0	000000000000000000000000000000000000000	486
[0 - 3M [China	3,433 1,787 116 6 6 6 5,235	3,433 1,783 8 18 0 0 0 0 0	3,433 1,783 0 0 0 0 0	0	((((((((((((((((((((0 0 0 0 0		528 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
TO - 3M	Switzerland	25 (144 (422 829	0 0 251 9 0 0 6 146 0 444	0 0 0 0	0		0 251 9 0 146 0 424 829	71 16 0 0 0 0	5,187 693 0 0 0 0 0 0 0 0 0 0	103 84 0 0 0 0 0	2,533 0 0 0 0	0 1 0 0 0 0	0	117
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	1,17; 52; 31; 31; 5; 17; 18; 19; 19; 10; 2,106;	1,177 529 1 13 5 313 5 57 17	630 0 0 217 0 0	000000000000000000000000000000000000000	54 52: 1: 9 5: 1: (0 2 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	3
10 - 3M	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 1	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 1 1		0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	2
0 - 3M 3M - 1Y 1 Y 2Y	Middle East	6,24 222 188 257 21 (6,931	221 3 2 182 257 21 0	6,247 99 3 0 0 0 6,349	0		0 122 0 182 257 21 0	11 (((((((((((((((((((283 0 0 0 0 0 0 0 0 0 5 47 5 47	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	440 5 78 79 593 3 0 1,198		220
Total	Latin America and the Caribbean	6,93.1 3 5 1,1 4,4 200 737 738	4 34 54 17 45 200	0 13 0 0 0 0 0 0 0 0	0	(((((((((((((((((((4 21 54 17 45 176 361 677	(377 357 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,198 2 43 1 1 1 1 197 122 258		220



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					N. d. i. i. C. i. i.			Derivatives with po	alaba da la calca			Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	1: 3: 5: 8: 12: 67,	13 13 13 13 15 11 15 11 15 11 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 38 0 13 5		0 0 0 18 0 11 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 21 40 17 121 580 0	15 93 0 3 4 61 34 249	118 3 448 5 879 3 5 5 1,009 1 1,449 4 655 4 4,553		51 9 97 886 1,425 3 448 7 1,412 752 5,071	0 0 0 0 0 151 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1 Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	4: 1,06: 18: 5: 21: 37: 24: 2,18:	2 42 3 1,063 7 187 8 58 5 215 6 376 3 243	0		6 6 115 0 135 0 20 0 125 0 136 0 125 0 0 125 0 0 0 1 136 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	36 948 34 37 88 237 214	35 2 4 0 0 13 0	318 2 120 4 220 5 0 0 76 3 282 5 101 6 101	12	7 345 0 0 0 0 0 0 1 101 2 625 50	3 182 1 6 12 10 44 259		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

			Groupe BPCE As of 30/06/2022											
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	111 1001 84 26- 166 27 7555	4 84 231 7 157 0 685	0 15 0 5 0 22 27 69		9 10 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0	10 11 12 22 0 0	0 487 0 0 0 5 454 8 453 0 129 0 0 0	10 3 16 15 42 2	763 279 175 394 959 40 40 2,651	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Belgium	24.4 70. 24.4 23.6 61.6 5.55. 34.2	2 110 2 549 8 166 6 567 7 346 2 79	113 153 0 0 209 254	() () () () () () () () () ()	12 13 1 23 1 23 1 40 1 29 1 29	5 5 2 2 10 9 20 7 0 10 5 4 5 5 5 5 5 5 5 5 5 5 5 6 5 6 7 5 6	118 () () () ()	65 0 0 25 0 0 25 0 0 0 0	0 0 247 0 14	0 0 1,080 0 175	0 8 0 0 75 0	() () () () () () () () () ()	14
TO - 3M	Bulgaria	15	0 0 0 0 0 7 7 9 9	0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			() () () () () () () () () ()	000000000000000000000000000000000000000	0 0 0 0 0	(((((2
[0 - 3M [Cyprus													
To - 3M	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			() () () () () () () () () ()	000000000000000000000000000000000000000	0 0 0 0 0	(((((
Total Tota	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0			0 0	0 0 0 0	0 0 0 0 0	(((((
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia			·										



General governments exposures by country of the counterparty

		Groupe BPCE												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	322 45 111 19 19 19	9 751			32 4 9 16		13 26 11 146 48 249		3 11 5 29 34 16	637 159 100 348 468 148	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((0
[0 - 3M [France	2.394 42.266 6.467 4.0202 7.226 21.500 109,733	2,226 41,656 6,333 3,783 6,674 20,085 109,733 190,490	146 563 9 191 836 1,521 3,876	355 106 139 111 4 0 0	1,22 1,40 1,96 3,93	4,991 2,301 4,362 15,786	57 88 20 2 2 20 185 214 765	1,417 72 1,910 1,589	835 964 277 15 57 257 100 2,506	2,307 490 1,380 2,802	426		12,607
[0 - 3M [Germany	2,598 2,665 27 31 57 78 8 6.65 6.65	2,464 1,892 204 287 222 310	2,544 342 35 195 304 491	0	5. 18 24 111 23 22;	2 1,244 0 0 34 68	12 42 9 9 7 65 228 154 599	4,391 759 787 113 1,009 2,173 1,334	82 226 167 17 20 208 20 741	4,883 1,026 2,114 576 629 3,010	0 0 0	(((((((((((((((((((60
To - 3M	Croatia	1	0 0 0 0 0 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7
[0 - 3M [Greece		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	_	0 0 0 0	000	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	((((((0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary		0 0 0 0 4 4	0 0 0 0 0	0 0 0 0 0		0 0 0 0	50 0 0 0 0 0	2,056 0 0 0 0 0 0 2,056	1 37 0 0 0 0 0	187 471 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((7
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	188 100 99 44 55 31	40 53 31 513	0 0 0 0 0 0	0 0 0 0 0	18 10 9 4 5. 3 51:	0	11 0 0 0 0 0 0	478 0 0 0 0	0 8 0 0 0	37 85 0 0 0 0 121	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Italy	1,70 457 1,295 600 477 1,400 2,186 8,125	1,700 313 492 508	1,697 346 1,016 97 137	0 0 0 0 0	3 24 24 24 22 15	5 11 33 261 109 1,140	6 0 0 5 5 40 15 65	269 198 0 3 6 1,083	31 1 2 1 22 401 38 496	563 400 123 46 254 4,875	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((327
「0 - 3M [[3M - 1Y] 「1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Latvia		0 0 0 0 0 1	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	51 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	(((((((0



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania		0 0 0 0 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	16 856 773 150 664 8373 98 3,395	15 851 766 146 617 777 71 3,243	71	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(24: 63: 15; 57: 69; 8; 2,355	106 0 40 76	136 63 13 4700 214 2,856 1,525 5,278	487 6,782 3,743	67 282 885 320 536 2,861 1,248 6,199	7,980 6,782 5,699	0 0 0 0 0		28
[0 - 3M [Malta	0 24 20 0 0 0	0 24 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 24 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		5
To - 3M	Netherlands	152 91 116 272 388 121 133 1,270	87 16 115 126 385 20 46 794	75 111 216 225 100 135 860	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15: 18: 6: 13: 2: 6: 13: 3: 3:8:	0 0 25 0	15 57 0 0 0 0 0 72	465 0 0 0 0	3 24 10 3 0 0	111 153 62 266 0 0	0 0 0 0 0		
Total Tota	Poland	10 11 32 33 193 44 230 516	0 15 0 32 193 46		0 0 0	30 (11 33 34 4 (12	0 0 0 164 0 230	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 1177 71 668 552	0 187 120 71 668 552	5	0 0 0	668 52'	0 41 0 71 0 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	1,598	1,597	5	0	1,453	139	0	0	0	0	0	d	56
Total	Slovakia	0 1 41 6 15	0 1 0 40 5 15	28 6 6 7 1	0 0 0	((11 (12	0 0 0 0	0 0 0 0	0 173 0 0 0 0 0	3 1 1 0 0 0	20 20 45 0 0	0 0 0 0 0		
Total	Slovenia	94 0 0 0 19	0 0 0 0 0 0 19		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	



General governments exposures by country of the counterparty

		Groupe BPCE												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Spain	55 255 111 39 57, 1,24 488 3,120	5 52 3 244 5 115 6 392 2 423 1,207 486	3 21 2 0 149 35 239	0 0 0 0 0 0	0 205 112 228 413 1,161 116 2,235	1 164 10 45	0 0 1 0 0 0 0	0 0 36 0 0 0 0	5 8 0 0 0 0 0	224 127 0 0 0 0 0 351	0 0 0 0	(((((((((((((((((((10
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	3 11 6 164 7 5 32	3 17 0 0 0 3 168 4 74 65	0 0 0 0	0 0 0 0 0	(((((((((((((((((((3 1 0 0 0 0	11 3 62 141 326 108 72 721	294 715 1,998 5,966 972 386	0 2 98 20 88 197 36 442	0 405 3,957 899 2,784 1,748 356 10,150	0 0 0		12
0 - 3M	Iceland	33	0 0 30 0 4 4 5 35 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(5
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 30 19 0 44 0 93	0 500 383 0 0 268 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Australia	5 5 6 11 6 6	0 56 56 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((2
[0 - 3M [Canada	6 88 7 6 133 144 6	148	0 0 0 0 0	0 0 0 0 0	6 8 3 6 13 13 (4 4 5 4 5 4	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 48 0 0 0 0 0	(((((((((((((((((((19
[0 - 3M [Hong Kong	286 99 6 6 6 6 7	95 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	280 0 0 0 0 0 0	0 95 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		3



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Tatal assessing assessment of		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	3,598 700 76 766 26 699 5,872	79 0 5 7 7 6 7 6 9 7 6 97 6 97	704 564 0 0 0 0 177 1,445	0	254 141 79 0 724 28 0 1,226	0 42 0 520	(0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 3M - 1Y 1 - 2Y	u.s.	1.51 1.157 1.175 1.50 4.04 3.79 2.313 1.055 2.52,29	1,377 11,758 5 1,481 4,048 3 3,796	863 4 20 89 456 657 613 2,702	0	947 1,560 1,361 3,841 2,639 1,064 465	0 10,136 125 119	1,200 3,774 1,49	324 1,510 2,548 9,456 1 19,594 25,756 5,111 64,299	41 326 63 51 41 1,547 1,142 3,212	480 1,245 752 3,334 780 9,651 7,237 23,480	0 0 0 0 0 0		250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [China	6,40 1,299 15 16 6 6 7,723	6,409 1,295 9 19 0 0 0 0 0 0	6,409 1,252 0 0 0 0 7,671	0	0 0 19 0 0 0	0 33 0 0 0 0	12	2 3,600 0 0 0 0 0 0 0 0	1 0 0 0 0 0	18 0 0 0 0 0	0 0 0 700 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	386 (152) 250 253 9565	0 0 386 0 0 0 0 2 152 2 200 2 232	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 386 0 0 152 200 232	3; ((((7,491 0 251 0 0 0 0 0 0 0 0	272 250 0 0 0 0 0	7,153 3,495 144 0 0 0 10,792	0 1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Other advanced economies non EEA	2,490 7,490 7,57 144 16,16,16 14 14 14 3,3 3,3,7 3,3	2,499 8 805 9 1400 7 17 17 1 149 4 34	0 24 42 167 0 135 34	0	2,415 288 98 0 17 14 0 2,832	0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		250
10 - 3M	Other Central and eastern Europe countries non EEA) (0 0 0 1 1 1 0 0 0 0 1 1 1 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0	(0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		200
Total Tota	Middle East	7,00- 166 5- 16- 17,00- 16- 17,00- 17,00- 18- 18- 18- 18- 18- 18- 18- 18- 18- 18	160 54 4 164 179 9	6,685 25 4 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 319 135 51 164 179 9 0	(11 ((2,769 553 0 0 0 0 0 0 0 0	0 0 0 0 0 6 6	0 0 0 0 0 47 47 47	0 187 145 500 102 2 0		200000000000000000000000000000000000000
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	7,576 11 244 11 33 51 17 17 28	2 12 3 243 1 11 3 33 51 51 176	6,713 0 156 0 0 0	0	0 0 0 0 0 15	856 12 87 11 33 51 149 368	11	3,332 0 0 0 0 0 0 0 0 0 0	11 16 0 0 0 0 0	0 0 0 0 0 0	935 7 10 1 0 1 197 12		248
f 10Y - more Total	1	381 907	381	156	0	0	368 711	0	0	0 16	1,009	12 228		0



General governments exposures by country of the counterparty

Groupe RDCE

								Groupe BPCE							
								As of 30/06/2022							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
							ssets by accounting portfolic		Derivatives with po			h negative fair value	Off-balance sł	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	1 ME - 0 1		131	0 130	C		0	130		3 0	E	5 39	0		
	[3M - 1Y [Africa	99 66 100 150 680 1.244	7 97 7 67 9 1099 0 159 8 688 4 4	0 68 0 10 4	(63 55 0 0 0 21 0 152 0 291	34 11 40 128 526 0	5 34 21 197 521 68 833	5 568	85 16 22 104 145 94	9 4,316 230 2 2 2 2 4 1,296 5 1,466 782 4 782 4 8,355	0 0 0 149 0 149		508
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Others	99 42' 21 40' 55	9 9 99999 429 2 212 4022 1 551	0 0	(0 0 123 0 402 0 148 0 352 0 332	9 877 27	44 22 11 1-	8 8,234 3 533 1 149 4 550 4 1,433 2 101	276 250 6 13		2 194 10 22 1 5		
Ŀ	[10Y - more Total		25: 2,854		0	0	1,355	226 1,471	153	0 3 11,000	608	0 3 11,593	71 305		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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures
Groupe BPCE

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	errying amount/ Nominal ar	nount		Accumulated impo value due to credi	irment, accumulated negative of trisk and provisions ^{6,8}	changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated imp	airment, accumulated ne it risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	orv	which non-performing	r	On performing exposures ²	On non-performing exp	posures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min RHI)		and <=90 days		Of which: defaulted	Of which Stage 3		Ofv	which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	198,821			0				0	0	190,962		0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	75,578		332	328	123	28	251	99	0	76,538		252	247	123	25	180	101	
Central banks	455	s 0	0		0	0	0	0	0	687	0	0	0	0	0	0		
General governments	47,295	5 0	0	0	0	11	0	0	0	48,267		0	0	0	7	0		0
Credit institutions	7,216	6 0	1	0	0	0	0	0	0	7,030	0	0	0	0	0	0		0
Other financial corporations	10,239		127	126	89	9	109	79	0	10,689	0	95	95	89	8	86	75	0
Non-financial corporations	10,373	3 0	204	202	34	7	142	20	0	9,864	0	157	152	34	9	95	22	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	9,338	10,036	885,221	1,740	21,669	21,625	20,552	4,651	9,236	9,053	10,221
Central banks	30	6	19	19	19	0	19	19	0	30	0	19	19	19	0	19	15	0
General governments	133,881	53	136	136	119	33	50	50	30	132,541	85	133	133	116	32	53	53	27
Credit institutions	6,44	1 5	10	10	6	11	10	S	0	6,857	1	10	10	6	21	10	6	0
Other financial corporations	17,000	11	172	172	154	27	112	94	31	19,701	. 2	169	151	151	29	94	76	34
Non-financial corporations	302,956	1,165	13,604	13,584	12,540	3,049	6,316	6,160	5,416	307,603	994	13,104	13,082	12,035	3,259	6,055	5,895	5,211
of which: small and medium-sized enterprises	145,017	7 521	6,180	6,165	5,845	1,803	2,771	2,738	3,093	147,496	411	6,249	6,235	5,914	1,968	2,780	2,745	3,134
of which: Loans collateralised by commercial immovable property	39,571	9 103	944	943	943	297	212	204	731	40,327	81	951	950	942	668	352	350	389
Households	413,206	5 770	8,003	8,003	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	4,949
of which: Loans collateralised by residential immovable property	89,163	3 344	3,807	3,807	3,801	260	383	368	2,706	86,296	245	4,065	4,065	4,065	651	883	877	2,296
of which: Credit for consumption	37,426	5 207	1,507	1,507	1,505	344	829	819	143	37,860	233	1,523	1,523	1,521	371	837	834	183
DEBT INSTRUMENTS other than HFT	1,147,917	2,009	22,276	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
OFF-BALANCE SHEET EXPOSURES	219,416	5	1,757	1,746	1,462	495	346	336	328	215,873		1,829	1,823	1,539	515	346	336	347

The part definition of the institutions consists disease for the first formation of the part of the pa

Performing and non-performing exposures Groupe BPCE

					As of 31/03/2022				As of 30/05/2022												
		Gross ca	errying amount/ Nominal an	nount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{6,8} Collaterals and					Gross ca	arrying amount/ Nomina	amount		Accumulated impa value due to credi	Collaterals and					
		Of which performing but past due >30 days	orv	which non-performing	ř	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ³		On performing exposures ²	On non-perform	sing exposures ³	financial guarantees received on non- performing exposures			
(win ELD)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	179,441		8	8	8	0				131,650		223	223	223							
Debt securities (including at amortised cost and fair value)	77,448		252	250	123	17	185	106	0	76,587		185	182	122	29	119	107				
Central banks	500	0	a	0	0	0	0	0	0	349	9 0	0	0	0	0	0					
General governments	49,23	0	0	0	0	4	0	0	0	48,181	. 0	0	0	0	4	0					
Credit institutions	7,21	0	0	0	0	0	0	0	0	7,991	. 0	0	0	0	0	0					
Other financial corporations	10,64	0	97	97	91	6	86	80	0	10,693	3 0	96	96	89	7	85	75				
Non-financial corporations	9,85	0	155	153	32	6	99	26	0	9,374	0	89	86	33	18	34	27				
Loans and advances(including at amortised cost and fair value)	903,344	2,204	21,650	21,646	20,596	4,830	9,288	9,112	9,432	920,164	1,855	21,704	21,700	20,536	5,011	9,294	9,049	9,232			
Central banks	25	0	19	19	19	0	19	19	0	1,665	5 0	19	19	15	0	19	15	. 0			
General governments	136,150	136	131	131	112	34	54	54	26	138,785	50 50	155	155	137	32	57	57	47			
Credit institutions	6,90	1 22	15	15	10	16	11	6	0	4,027	7 19	19	19	14	15	11	6				
Other financial corporations	20,64	7 18	184	184	166	30	101	84	27	21,841	17	130	130	112	39	91	74	9			
Non-financial corporations	317,29	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			
of which: small and medium-sized enterprises	149,88	558	6,505	6,493	6,177	1,988	2,852	2,821	3,171	151,052	2 330	6,548	6,546	6,198	1,955	2,868	2,836	3,242			
of which: Loans collateralised by commercial immovable property	41,01	7 70	998	994	994	690	347	346	642	41,526	5 26	977	975	975	562	372	371	605			
Households	422,31	626	8,168	8,168	8,160	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			
of which: Leans collateralised by residential immovable property	83,000	7 236	3,905	3,905	3,905	699	865	864	2,073	81,058	3 435	3,699	3,699	3,366	955	826	823	2,015			
of which: Credit for consumption	38,31	215	1,545	1,545	1,543	371	842	839	175	39,302	2 291	1,535	1,535	1,533	381	849	846	145			
DEBT INSTRUMENTS other than HFT	1,160,233	2,204	21,910	21,904	20,727	4,848	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			
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			

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears appeared and because are self-securities of formal and institution shaded to beginned and positions for a final and institution for a final and institution of the securities and institution of the security and institution of the securities and insti

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sporting according to the FIEED framework (templates F1.82) F1.933, which follows a sign convention based on a code/didd convention, as applied in from N, Pet 1 perappris 32 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Processor, for the off-based in the convention of the first indication of the first ind



Forborne exposures

ı			As of 30/	09/2021		As of 31/12/2021									
		ring amount of with forbearance	Accumulated in accumulated convalue due to conversions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		received on e	ancial guarantees xposures with e measures			
(min EUR)		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			
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	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 $^{\rm 3}$	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 F18.00 / F19.00), 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.

⁽P) 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.



Forborne exposures

Groupe BPCE

			As of 31/	/03/2022		As of 30/06/2022									
	exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures			
(min EUR)		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			
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 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 F18.00 / F19.00), 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

ı			Ac of 2	0/00/2021					Ac of 2	1/12/2021	As of 31/03/2022								As of 30/06/2022								
	Cross care	As of 30/09/2021 Gross carrying amount						AS 01 31/12/2021 Gross carrying amount						Gross carrying amount							Gross carrying amount						
	GIUSS Call	ying amount				Accumulated	GIUSS CAIT	Accumulated		Gross carrying amount				Accumulated	GIUSS CAIT	arrying amount				Accumulated							
		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to			
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			
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	299	0	5.003	330	330	5.003	300	0			
B Mining and guarrying	5.711	561	561	5.711	230	0	5.223	402	402	5.223	189	0	4,779	384	384	4,779	180	0	4.723	375	375	4.723	164	0			
C Manufacturing	21,043	1,598	1,595	21,043	916	0	20,981	1,556	1,554	20,981	888	0	21,717	1,588	1,588	21,717	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	9,179	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	1.899	1.895	32.342	1.299	0	32.831	1.895	1.892	32.403	1.325	0	34.829	2.015	2.014	34.322	1.366	0	34.462	2.177	2.177	34.117	1.363	0			
H Transport and storage	7.571	598	597	7.567	224	0	7.679	601	600	7.676	222	0	7,724	639	638	7,722	269	0	7.640	571	570	7.637	286	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	100	0	4.930	141	141	4.930	103	0	4.953	158	158	4.953	115	0	5.331	180	180	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	2.575	2.575	108.854	2.111	0	111.061	2.569	2.560	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,	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	67	67	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	4,062	605	0			
Loans and advances	302.959	13.604	13.584	301.896	9.365	0	307.603	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 FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.