

2024 EU-wide Transparency Exercise

Bank Name	Bpifrance
LEI Code	969500STN7T9MRUMJ267
Country Code	FR

2024 EU-wide Transparency Exercise

Key Metrics

Bpifrance

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,750	24,867	26,271	24,092	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,750	24,867	26,271	24,092	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	24,750	24,867	26,271	24,092	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	24,750	24,867	26,271	24,092	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	24,750	24,867	26,271	24,092	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,750	24,867	26,271	24,092	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	87,089	84,230	85,869	85,946	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	87,089	84,230	85,869	85,946	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	28.42%	29.52%	30.59%	28.03%	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	28.42%	29.52%	30.59%	28.03%	(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	28.42%	29.52%	30.59%	28.03%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.42%	29.52%	30.59%	28.03%	(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	28.42%	29.52%	30.59%	28.03%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.42%	29.52%	30.59%	28.03%	(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	121,967	117,704	120,377	117,364	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	20.29%	21.13%	21.82%	20.53%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	24,750	24,867	26,271	24,092	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	24,750	24,867	26,271	24,092	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	121,967	117,704	120,377	117,364	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	121,967	117,704	120,377	117,364	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	20.29%	21.13%	21.82%	20.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	20.29%	21.13%	21.82%	20.53%	[A.2]/[B.2]	

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Capital
Bifurcance

(in EUR, %)			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A	OWN FUNDS		24,750	24,867	26,371	24,892	C01.00.0000.0000	Articles 41(1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)		24,750	24,867	26,371	24,892	C01.00.0000.0000	Article 52 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)		21,058	21,058	21,058	21,058	C01.00.0000.0000	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.2	Retained earnings		442	1,164	866	736	C01.00.0000.0000	Articles 36(1) points (c), 26(2) and 36(1) points (g) and (h) of CRR
A.1.3	Accumulated other comprehensive income		2,101	2,038	3,311	1,175	C01.00.0000.0000	Articles 41(10), 26(1) points (e) and 36(1) point (j) of CRR
A.1.4	Other Reserves		5,122	5,403	5,755	5,969	C01.00.0000.0000	Articles 41(17) and 26(1) point (k) of CRR
A.1.5	Funds for general banking risk		0	0	0	0	C01.00.0000.0000	Articles 61(1), 26(1) point (i) and 26(1) point (l) of CRR
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	C01.00.0000.0000	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters		-3,165	-3,964	-4,017	-3,978	C01.00.0000.0000	Article 32 to 35 and 38(1) point (j) of CRR
A.1.8	(-) Intangible assets (including Goodwill)		-418	-469	-531	-462	C01.00.0000.0000 - C01.00.0000.0000	Articles 41(13), 36(1) points (b) and 37 of CRR; Article 63(1), 36(1) points (b) and 27 point (g) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)		0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 38 of CRR
A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses		0	0	0	0	C01.00.0000.0000	Articles 36(1) points (d), 40 and 120 of CRR
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	C01.00.0000.0000	Articles 41(10), 36(1) points (g) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	C01.00.0000.0000	Articles 41(2), 36(1) points (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	C01.00.0000.0000	Articles 36(1) points (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	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	Articles 42(6), 36(1) points (i) and 80 to 84 of CRR; Article 36(1) points (i), 34(1) point (b), 24(1) point (b) and 29 of CRR; Articles 36(1) points (i) and 37(2) of CRR; Article 36(1) points (i), 34(1) and 35(1) of CRR; and Article 36(1) points (i) and 32(1) of CRR
A.1.14.1	Off-ratch: from securitisation positions (-)		0	0	0	0	C01.00.0000.0000	Articles 36(1) points (i), 24(1) point (b), 24(1) points (b) and 25(1) of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose institution does not have a significant investment		0	0	0	0	C01.00.0000.0000	Articles 42(7), 36(1) points (i), 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	C01.00.0000.0000	Articles 36(1) points (c) and 38; Article 48(1) points (a) and 48(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose institution has a significant investment		0	0	0	0	C01.00.0000.0000	Articles 42(7), 36(1) points (i), 45, 46, 47, 49(2) points (b), 49(2) to (3), and 79 of CRR
A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	C01.00.0000.0000	Article 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures		-32	-49	-56	-72	C01.00.0000.0000	Articles 36(1) points (i) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	C01.00.0000.0000	Articles 36(1) points (i) and Article 23(2) of CRR
A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	C01.00.0000.0000	Articles 36(1) points (i) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR		-396	-294	-294	-294	C01.00.0000.0000	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other		-20	-20	-20	-20	C01.00.0000.0000	-
A.1.21	Transitional adjustments		0	0	0	0	NAI (L.1.1.8 - L.1.1.9 - L.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)		0	0	0	0	C01.00.0000.0000	Articles 48(3) to (5), and 48a to 48f of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	C01.00.0000.0000	Articles 479 and 483 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	0	0	C01.00.0000.0000	Articles 480 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	C01.00.0000.0000	Article 61 of CRR
A.2.1	Additional Tier 1 Capital Instruments		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000	-
A.2.2	(-) Excess deduction from T2 items over T2 Capital		0	0	0	0	C01.00.0000.0000	-
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-
A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		24,750	24,867	26,371	24,892	C01.00.0000.0000	Article 73 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	C01.00.0000.0000	Article 71 of CRR
A.4.1	Tier 2 Capital Instruments		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000	-
A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-
A.4.3	Tier 2 transitional adjustments		0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-
B	TOTAL RISK EXPOSURE AMOUNT		87,889	84,230	85,869	85,946	C01.00.0000.0000	Articles 92(3), 95, 98 and 99 of CRR
B.1	Off-ratch: Transitional adjustments included		0	0	0	0	C01.01.0000.0000	-
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		28.42%	29.52%	30.59%	28.93%	CAR(1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)		28.42%	29.52%	30.59%	28.93%	CAR(1B)	-
C.3	TOTAL CAPITAL RATIO (transitional period)		28.42%	29.52%	30.59%	28.93%	CAR(1)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		24,750	24,867	26,371	24,892	A.1.A.1.12.A.1.13 + A.1.13 + A.1.13 + A.1.13 + A.1.13 + A.1.13 + A.1.13	-
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		28.42%	29.52%	30.59%	28.93%	CR(1)(E.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	0	0	0	C01.01.0000.0000	-
F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	0	0	0	C01.01.0000.0000	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	0	0	0	C01.01.0000.0000	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	0	0	C01.01.0000.0000	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	83,041	80,219	81,829	81,301	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	83,041	80,219	81,829	81,301	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	26	18	18	34	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	6	3	6	5	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	83	88	85	85	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	845	814	844	723	C 02.00 (r0520, c0010)
Of which the standardised approach	845	814	844	723	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,088	3,088	3,088	3,797	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,088	3,088	3,088	3,797	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	87,089	84,230	85,869	85,946	

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

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

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,440	3,357	924	1,785
Of which debt securities income	132	177	47	96
Of which loans and advances income	1,684	2,311	633	1,210
Interest expenses	1,798	2,502	705	1,351
(Of which deposits expenses)	643	858	217	369
(Of which debt securities issued expenses)	476	669	210	426
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	571	795	57	597
Net Fee and commission income	79	110	26	54
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	1	-170	29	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	49	67	53
Gains or (-) losses from hedge accounting, net	6	3	0	-1
Exchange differences [gain or (-) loss], net	-10	-6	0	0
Net other operating income /(expenses)	127	209	63	118
TOTAL OPERATING INCOME, NET	1,449	1,844	462	1,255
(Administrative expenses)	641	936	248	492
(Cash contributions to resolution funds and deposit guarantee schemes)	15	15	0	0
(Depreciation)	72	102	27	53
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-6	-11	4	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-6	-11	4	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5	67	23	110
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	5	67	23	110
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	234	108	0	-5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	7	10	1	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	504	584	93	143
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,000	1,219	253	739
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	926	1,114	225	706
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	926	1,114	225	706
Of which attributable to owners of the parent	926	1,115	225	707

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

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

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	8,280				3,661				4,391				2,152				IAS 1.54 (f)	
Financial assets held for trading	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7,248	231	85	6,933	7,549	215	85	7,249	7,608	108	85	7,415	7,766	112	83	7,571	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	18,069	9,993	1,114	6,962	18,166	10,533	895	6,738	20,109	11,907	1,033	7,169	17,993	9,890	761	7,342	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	66,421				65,761				66,144				66,280				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	64	0	64	0	61	0	61	0	49	0	49	0	87	0	87	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,265				-1,116				-1,233				-1,404				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	6,227				6,393				5,948				6,300					
TOTAL ASSETS	104,045				100,475				103,037				99,204				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References							
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾										
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets											
Financial assets at fair value through other comprehensive income	Debt securities	1,560	0	0	0	0	0	1,664	0	0	0	0	0	0	0	0	1,616	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortized cost	Debt securities	10,154	0	0	-1	0	0	9,431	0	0	-1	0	0	10,170	5	0	-1	0	0	9,650	5	0	-2	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	38,448	15,965	3,082	-89	-381	-759	42,865	11,497	3,239	-119	-356	-785	43,103	10,715	3,429	-114	-310	-852	45,549	8,757	3,664	-142	-325	-876	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	0	0	0	0	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	9,287	9,493	9,488	9,414	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	62,655	58,163	59,013	57,323	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	2	14	9	8	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,894	-869	-1,021	-1,123	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	112	100	99	102	IAS 37.10; IAS 1.54(l)
Tax liabilities	152	93	105	85	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	3,968	3,421	3,776	3,391	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	74,282	70,415	71,468	69,199	IAS 1.9(b); IG 6
TOTAL EQUITY	29,763	30,060	31,549	30,005	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	104,045	100,475	103,017	99,204	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2	14	9	8	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	9,427	6,155	5,181	2,410	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	203	203	203	203	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,256	7,667	7,966	8,703	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	2	167	45	21	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,980	1,801	1,670	1,802	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	126	186	131	119	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		42,668	42,210	43,867	44,082	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		9,409	9,620	9,613	9,537	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,944	67,671	68,509	66,744	

2024 EU-wide Transparency Exercise
Market Risk
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	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Foreign exchange risk	845	814	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Commodities risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	845	814	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Foreign exchange risk	844	723	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Commodities risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	844	723	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRN), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	24,923	26,277	700		20,897	21,189	560	
	Regional governments or local authorities	288	297	64		281	297	64	
	Public sector entities	1,165	786	68		1,059	696	77	
	Multi-lateral Development Banks	0	1,126	0		0	1,121	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,888	3,053	888		2,628	2,827	788	
	Corporates	51,300	40,146	31,418		53,946	41,368	32,424	
	of which: SME	17,824	29,302	22,271		18,288	30,146	22,875	
	Bank ⁴	9,325	7,777	5,182		9,302	7,828	5,221	
	Secured by positions on immovable assets	9,351	7,777	5,182		9,352	7,828	5,221	
	of which: SME	5,066	3,887	2,444		5,024	3,907	2,486	
	Assets in default	4,349	4,286	1,659		4,327	4,258	1,643	
	Assets in default	1,611	2,146	2,282	2,281	1,581	2,202	2,202	2,201
	Risks associated with particular high risk	429	207	111		409	185	278	
	Covered bonds	288	288	28		271	271	27	
Classified in institutions and corporates with a ST credit assessment	1,044	1,071	503		1,133	1,130	497		
Collective investments undertakings (CIS)	30,381	30,381	30,138		30,688	27,028	34,581		
Equity	67	67	148		67	67	149		
Other resources	367	367	367		371	367	367		
Standardised total ⁵	118,482	101,188	83,972	6,811	118,486	112,651	89,271	6,201	

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

² Exposure value does not include the securitisation position unless in the results prior to the 2018 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following risk: Countries of counterpart covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	23,881	25,963	637		20,502	21,649	502	
	Regional governments or local authorities	288	297	64		281	297	64	
	Public sector entities	732	799	71		625	698	78	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,523	2,806	809		2,121	2,389	688	
	Corporates	61,261	40,102	31,281		61,204	41,127	32,223	
	of which: SME	17,820	29,298	22,271		18,288	30,121	22,866	
	Bank ⁴	9,326	7,777	5,182		9,302	7,828	5,221	
	Secured by positions on immovable property	9,351	7,777	5,182		9,352	7,828	5,221	
	of which: SME	5,066	3,887	2,444		5,024	3,907	2,486	
	Assets in default	4,349	4,286	1,659		4,327	4,258	1,643	
	Assets in default	1,611	2,147	2,282	2,281	1,581	2,202	2,202	2,201
	Risks associated with particular high risk	429	207	111		409	185	278	
	Covered bonds	351	351	36		371	371	37	
Classified in institutions and corporates with a ST credit assessment	142	151	412		160	160	412		
Collective investments undertakings (CIS)	22,718	22,718	26,349		22,733	19,428	23,135		
Equity	67	67	148		67	67	149		
Other resources	367	367	367		371	367	367		
Standardised total ⁵	118,482	101,188	83,972	6,811	118,486	112,651	89,271	6,201	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Bank ⁴	0	0	0		0	0	0	
	Secured by positions on immovable assets	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Assets in default	0	0	0		0	0	0	
	Assets in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	103	103	26		103	103	21	
Classified in institutions and corporates with a ST credit assessment	6,302	6,302	6,307		6,886	6,632	6,637		
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total ⁵	0	0	0	0	0	0	0	204	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Consolidated data								
Central governments or central banks	20,311	21,005	69		22,022	20,214	406	
Regional governments or local authorities	304	303	66		464	464	98	
Public sector entities	1,021	982	73		1,128	777	69	
Multi-lateral Development Banks	-1	1,564	0		-1	1,509	0	
International Organisations	0	0	0		0	0	0	
Institutions	3,412	3,639	708		3,066	3,214	487	
Corporates	53,673	41,791	32,684		53,683	40,282	33,126	
of which: SME	38,493	30,132	22,823		38,387	30,395	23,073	
Real ³	9,438	7,961	5,269		9,472	8,302	5,297	
of which: SME	6,498	7,961	5,269		6,472	8,302	5,297	
Secured by mortgages on immovable property	5,977	5,884	2,447		5,962	5,944	2,474	
of which: SME	4,312	4,255	1,844		4,322	4,252	1,844	
Exposures in default	15,325	1,313	2,825	1,055	15,478	1,313	2,825	1,145
Items associated with particular high risk	392	177	395		383	171	357	
Covered bonds	369	369	37		356	356	36	
Claims on institutions and corporates with a ST credit assessment	1,056	1,056	253		436	429	103	
Collective investments undertakings (CIU)	32,823	28,822	38,201		31,214	27,246	38,001	
Equity	67	67	145		69	69	154	
Other resources	395	395	395		395	397	397	
Standardised Total⁴	124,672	113,245	83,847	1,055	124,972	113,200	83,126	1,145

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

(2) Exposure Value does not include the securitisation portfolio unless in the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. There have been no other countries in the following table. Countries of counterparties covering to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE								
Central governments or central banks	19,225	21,459	69		21,046	20,113	346	
Regional governments or local authorities	248	233	66		412	412	98	
Public sector entities	175	161	19		184	165	15	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,289	2,359	602		1,788	2,209	388	
Corporates	53,623	41,543	32,403		53,673	40,033	33,033	
of which: SME	38,463	30,109	22,805		38,363	30,368	23,029	
Real ³	9,438	7,961	5,269		9,472	8,302	5,297	
of which: SME	6,498	7,961	5,269		6,472	8,302	5,297	
Secured by mortgages on immovable property	5,965	5,874	2,441		5,951	5,934	2,473	
Exposures in default	15,312	1,305	2,814	1,055	15,432	1,305	2,814	1,145
Items associated with particular high risk	392	177	395		383	171	357	
Covered bonds	369	369	37		356	356	36	
Claims on institutions and corporates with a ST credit assessment	1,056	1,056	253		436	429	103	
Collective investments undertakings (CIU)	32,823	28,822	38,201		31,214	27,246	38,001	
Equity	67	67	145		69	69	154	
Other resources	395	395	395		395	397	397	
Standardised Total⁴	124,672	113,245	83,847	1,055	124,972	113,200	83,126	1,145

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NETHERLANDS								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Real ³	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	104	104	21		21	21	10	
Collective investments undertakings (CIU)	8,107	7,842	7,842		6,465	6,277	6,262	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total⁴	0	0	0	0	0	0	0	0

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bpifrance

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0				0				
IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	2	2	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	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		432	429	0	0	429	429	0	0	0	0	0	0	0	276	0	0	95
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		65	62	0	0	62	62	0	0	0	0	0	0	0	28	0	0	24

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	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	Others	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		477	474	0	0	0	0	474	0	0	0	0	0	0	25	0	0	87

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Bpifrance

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil. EUR																						
Cash balances at central banks and other demand deposits	8,280	0	0	0	0	0	0	0	0	0	3,661	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	13,329	0	165	165	0	1	163	0	0	0	12,785	0	235	235	0	1	228	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,896	0	0	0	0	0	0	0	0	0	8,159	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,159	0	0	0	0	1	0	0	0	0	2,240	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	545	0	0	0	0	0	0	0	0	0	575	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,698	0	165	165	0	0	163	0	0	0	1,771	0	235	235	0	0	228	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	57,495	84	3,082	3,082	3,082	469	759	759	481	57,591	143	3,239	3,239	3,239	475	785	785	785	490	4		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,049	0	21	21	21	4	18	18	7	7,670	0	20	20	20	3	11	11	11	7	7		
Credit institutions	1,187	0	0	0	0	0	0	0	0	864	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,221	0	73	73	73	12	13	13	6	1,278	0	84	84	84	11	14	14	14	8	8		
Non-financial corporations	47,034	84	2,984	2,984	2,984	453	730	730	468	47,778	143	3,136	3,136	3,136	461	760	760	760	471	4		
of which: small and medium-sized enterprises	42,309	84	2,627	2,627	2,627	409	604	604	444	43,268	140	2,752	2,752	2,752	434	635	635	635	444	4		
of which: Loans collateralised by commercial immovable property	15,524	31	423	423	423	121	57	57	337	15,869	77	434	434	434	202	67	67	67	338	3		
Households	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	79,104	84	3,247	3,247	3,082	470	922	759	481	74,637	143	3,474	3,474	3,239	476	1,011	785	785	490	4		
OFF-BALANCE SHEET EXPOSURES	28,541		2,124	2,124	198	40	1	0	1	29,265		2,179	2,179	348	30	1	0	0	0	4		

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

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

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

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Splitrance

	As of 31/03/2024											As of 30/06/2024																					
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾															
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures											
		Of which defaulted	Of which Stage ⁴				Of which defaulted	Of which Stage ⁴					Of which defaulted	Of which Stage ⁴																			
(in € bn)																																	
Cash balances at central banks and other demand deposits	4,391	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,152	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,558	0	232	232	0	2	226	0	0	0	0	0	0	257	0	0	0	12,896	0	257	0	0	0	0	3	238	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,825	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,258	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Credit institutions	2,300	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	1,237	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0
Other financial corporations	557	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	566	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,876	0	232	232	0	0	226	0	0	0	0	0	0	257	0	0	0	1,939	0	257	0	0	0	0	0	238	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	57,246	124	3,429	3,429	3,429	424	852	852	852	511	57,970	92	3,664	3,664	3,664	467	876	876	876	876	612	612											
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,460	0	20	20	20	-3	14	14	14	4	7,356	0	11	11	11	18	0	14	14	14	18	18											
Credit institutions	938	0	0	0	0	0	0	0	0	0	1,189	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,553	1	92	92	92	11	18	18	18	10	1,519	5	84	84	84	11	19	19	19	19	19	19											
Non-financial corporations	47,202	123	3,318	3,318	3,318	410	820	820	820	497	47,906	87	3,563	3,563	3,563	449	844	844	844	844	600	600											
of which: small and medium-sized enterprises	42,856	120	2,946	2,946	2,946	388	699	699	699	469	43,359	87	3,172	3,172	3,172	424	727	727	727	727	570	570											
of which: Loans collateralised by commercial immovable property	15,733	65	460	460	460	178	82	82	82	347	15,876	38	570	570	570	200	89	89	89	89	438	438											
Households	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0										
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
DEBT INSTRUMENTS other than HFT	76,195	124	3,661	3,661	3,629	426	1,078	852	511	78,119	92	3,921	3,664	3,664	469	1,114	876	612	612	612	612												
OFF-BALANCE SHEET EXPOSURES	29,681		2,263	2,263	166	28	-1	0	-1	33,227		2,338	2,338	166	44	-1	0	-1	0	-1	0												

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/EP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1651 - 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 FTR/EP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,199	933	200	190	235	139	1,226	1,024	209	202	216	149
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	10	4	4	4	4	10	10	3	3	5	5
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	24	5	4	11	4	44	31	5	4	10	3
Non-financial corporations	1,151	898	192	182	220	130	1,172	983	201	194	201	141
of which: small and medium-sized enterprises	1,045	816	171	162	215		1,050	871	177	171	196	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,199	933	200	190	235		1,226	1,024	209	202	216	
Loan commitments given	1	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	224						233					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,205	1,021	218	212	198	129	1,229	1,022	226	217	205	129
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	8	7	7	1	1	8	8	7	7	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	55	38	5	5	12	4	38	30	5	4	5	3
Non-financial corporations	1,142	974	205	200	185	124	1,183	983	214	206	199	124
of which: small and medium-sized enterprises	1,021	863	185	180	179		1,060	872	193	185	194	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,205	1,021	218	212	198		1,229	1,022	226	217	205	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	242						238					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bpifrance

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	236	12	12	236	5	0	204	13	13	204	4	0	206	12	12	206	3	0	215	17	17	215	4	0
B Mining and quarrying	124	1	1	124	1	0	130	6	6	130	1	0	131	5	5	131	2	0	135	5	5	135	1	0
C Manufacturing	5,132	646	646	5,132	263	0	5,130	692	692	5,132	233	0	5,098	699	699	5,098	230	0	5,163	732	732	5,163	218	0
D Electricity, gas, steam and air conditioning supply	4,990	56	56	4,990	40	0	5,016	91	91	5,016	90	0	5,002	92	92	5,002	90	0	5,069	97	97	5,069	82	0
E Water supply	272	15	15	272	9	0	267	14	14	267	5	0	261	11	11	261	6	0	416	15	15	416	7	0
F Construction	1,530	140	140	1,530	76	0	1,516	148	148	1,516	73	0	1,504	150	150	1,504	75	0	1,584	150	150	1,584	70	0
G Wholesale and retail trade	4,390	311	311	4,390	144	0	4,381	338	338	4,381	139	0	4,398	365	365	4,398	143	0	4,387	412	412	4,387	158	0
H Transport and storage	1,383	121	121	1,383	54	0	1,426	119	119	1,426	26	0	1,426	165	165	1,426	44	0	1,467	166	166	1,467	43	0
I Accommodation and food service activities	2,384	133	133	2,384	60	0	2,400	145	145	2,400	49	0	2,403	139	139	2,403	45	0	2,411	152	152	2,411	52	0
J Information and communication	2,746	375	375	2,746	90	0	2,764	490	490	2,764	87	0	2,701	415	415	2,701	91	0	2,663	426	426	2,663	93	0
K Financial and insurance activities	5,007	170	170	5,007	92	0	5,028	196	196	5,028	88	0	4,772	199	199	4,772	84	0	4,862	224	224	4,862	102	0
L Real estate activities	11,100	333	333	11,100	130	0	11,336	345	345	11,336	295	0	11,452	378	378	11,452	199	0	11,243	443	443	11,243	219	0
M Professional, scientific and technical activities	6,029	622	622	6,029	188	0	6,062	641	641	6,062	196	0	5,116	668	668	5,116	214	0	5,171	594	594	5,171	208	0
N Administrative and support service activities	1,063	69	69	1,063	29	0	2,017	72	72	2,017	29	0	2,007	92	92	2,007	29	0	2,088	100	100	2,088	37	0
O Public administration and defence, compulsory social security	15	0	0	15	0	0	13	0	0	13	0	0	14	0	0	14	0	0	13	0	0	13	0	0
P Education	157	29	29	157	8	0	171	30	30	171	7	0	164	31	31	164	8	0	163	19	19	163	8	0
Q Human health services and social work activities	252	4	4	252	4	0	256	10	10	256	5	0	259	10	10	259	5	0	257	17	17	257	6	0
R Arts, entertainment and recreation	272	22	22	272	7	0	278	15	15	278	7	0	281	14	14	281	7	0	282	15	15	282	8	0
S Other services	10	9	9	10	5	0	207	10	10	207	4	0	187	9	9	187	5	0	208	12	12	208	6	0
Loans and advances	47,034	2,084	2,084	47,034	1,183	0	47,778	3,136	3,136	47,778	1,221	0	47,292	3,318	3,318	47,292	1,230	0	47,906	3,563	3,563	47,906	1,292	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 FNNREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Bpifrance

(in EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days		
Gross carrying amount	57,496	54,413	84	3,882	1,559	57,591	54,352	143	1,239	1,958	57,346	53,817	124	3,429	1,974	57,976	54,396	92	3,664	2,137
Of which secured	31,388	29,732	38	1,374	800	31,844	30,105	90	1,449	1,010	31,442	29,889	81	1,543	1,657	31,838	30,092	53	1,740	1,170
Of which secured with immovable property	15,794	15,355	31	439	262	16,087	15,636	77	451	328	16,028	15,551	65	477	333	16,151	15,564	35	587	429
Of which instruments with LTV higher than 60% and lower or equal to 80%	638	610		29	10	607	580		28	18	549	535		14	7	502	487		15	10
Of which instruments with LTV higher than 80% and lower or equal to 100%	672	656		38	24	602	559		32	21	739	710		20	18	711	700		21	19
Of which instruments with LTV higher than 100%	1,520	1,388		302	46	2,807	1,984		113	73	1,965	1,876		117	44	2,018	1,904		115	62
Accumulated impairment for secured assets	564	398	4	258	115	614	351	2	283	169	629	331	6	318	179	689	344	4	336	173
Collateral																				
Of which value capped at the value of exposure	17,415	16,095	30	481	311	17,646	17,158	75	489	376	17,360	16,369	95	511	385	17,776	17,166	32	612	466
Of which immovable property	14,020	13,673	27	347	216	14,166	13,814	69	352	267	14,041	13,683	51	307	265	14,277	13,827	29	449	348
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	-14,020	-13,673	-27	-347	-216	-14,166	-13,814	-69	-352	-267	-14,041	-13,683	-51	-307	-265	-14,277	-13,827	-29	-449	-348
Financial guarantees received	437	437	0	0	0	431	431	0	0	0	438	438	0	0	0	401	401	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.