

2024 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

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

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Key Metrics

Groupe BPCE

(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	70,459	71,246	71,491	71,453	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	70,459	71,246	71,491	71,453	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	70,459	71,246	71,491	71,453	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	70,459	71,246	71,491	71,453	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	83,352	83,411	84,573	84,412	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	83,352	83,411	84,573	84,412	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	456,987	457,606	458,996	458,329	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	456,987	457,606	458,996	458,329	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	15.42%	15.57%	15.58%	15.59%	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	15.42%	15.57%	15.58%	15.59%	(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	15.42%	15.57%	15.58%	15.59%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.42%	15.57%	15.58%	15.59%	(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	18.24%	18.23%	18.43%	18.42%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.23%	18.43%	18.42%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,414,525	1,413,461	1,413,789	1,422,570	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	4.98%	5.04%	5.06%	5.02%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Groupe BPCE

		(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	70,459	71,246	71,491	71,453	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	70,459	71,246	71,491	71,453	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,414,525	1,413,461	1,413,789	1,422,570	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,414,525	1,413,461	1,413,789	1,422,570	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.98%	5.04%	5.06%	5.02%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.98%	5.04%	5.06%	5.02%	[A.2]/[B.2]	

		(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	
OWN FUNDS Transitional period	A	OWN FUNDS	83,352	83,411	84,573	84,412	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	76,459	71,246	71,491	71,453	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	29,041	29,030	29,151	29,173	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	4,718	5,083	3,837	3,968	C01.00 (0000,0000)	Articles 36(1) para (c), 36(2) and 36(1) para (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	828	699	725	731	C01.00 (0000,0000)	Articles 41(10), 36(1) para (g) and 38(1) para (i) of CRR
	A.1.4	Other Reserves	47,136	47,264	48,514	48,951	C01.00 (0000,0000)	Articles 41(17) and 36(1) para (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) para (j) and 38(1) para (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	361	205	209	204	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,688	-1,543	-1,543	-1,652	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) para (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,976	-4,911	-4,961	-4,362	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) para (k) and 37 of CRR, Article 41(24), 36(1) para (l) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-635	-709	-772	-717	C01.00 (0000,0000)	Articles 36(1) para (l) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-195	-204	-204	-201	C01.00 (0000,0000)	Articles 36(1) para (m), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	94	79	78	95	C01.00 (0000,0000)	Articles 41(10), 36(1) para (n) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) para (o) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-22	-22	-22	-22	C01.00 (0000,0000)	Articles 36(1) para (p) 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) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 42(6), 36(1) para (q) (i) and 80 to 84 of CRR, Article 36(1) para (r) (i), 34(2) para (b), 24(4) para (b) and 29 of CRR, Article 36(1) para (s) (i) and 37(2) of CRR, Article 36(1) para (t) (i) and 131(b) of CRR and Article 36(1) para (u) and 122(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (q) (ii), 24(2) para (b), 24(4) para (b) and 25 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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (r) (ii) and 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) para (s) and 39 of CRR, Article 40(1) para (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (r) (iii), 45, 46, 47, 49(1) para (b), 49(2) (i) (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-186	-235	-262	-337	C01.00 (0000,0000)	Articles 36(1) para (v) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (v) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (v) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-1,346	-1,088	-1,187	-1,214	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-2,283	-2,083	-1,915	-2,384	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) 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 450 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 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (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) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	76,459	71,246	71,491	71,453	C01.00 (0000,0000)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,893	12,166	13,081	12,959	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	13,837	13,244	14,512	14,062	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,043	-1,175	-1,524	-1,103	C01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	90	90	94	94	C01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	456,987	457,606	458,996	458,329	C01.00 (0000,0000)	Articles 92(b), 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.42%	15.67%	15.58%	15.59%	RA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.42%	15.67%	15.58%	15.59%	RA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.24%	18.23%	18.43%	18.42%	RA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	76,459	71,246	71,491	71,453	RA 1. A. 12 A. 1.3 + MINA 2 + A. 1.3 + A. 2.1 - A. 4 + MINA 4 + A. 2.1 + A. 3 + A. 4	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.42%	15.67%	15.58%	15.59%	RA 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (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 regulator 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

Groupe BPCE

(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	383,940	383,749	384,099	384,071	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	155,702	155,110	154,088	156,582	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	58,798	59,298	59,224	57,266	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	119,490	117,756	118,735	118,511	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	40,260	42,377	42,618	42,140	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9,235	10,311	11,075	10,412	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	3,013	2,556	1,919	1,736	C 02.00 (r0640, c0010)
Settlement risk	5	4	3	30	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,625	4,529	4,532	4,693	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14,621	13,436	14,387	14,194	C 02.00 (r0520, c0010)
Of which the standardised approach	8,808	7,712	7,999	8,374	C 02.00 (r0530, c0010)
Of which IMA	5,813	5,724	6,388	5,820	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	363	377	353	429	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	41,266	42,479	42,479	42,479	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	41,266	42,479	42,479	42,479	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	282	543	502	716	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	456,987	457,606	458,996	458,329	

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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P&L
Groupe BPCE

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	37,040	51,083	14,365	29,111
Of which debt securities income	1,444	1,935	415	1,194
Of which loans and advances income	19,087	26,158	7,362	14,830
Interest expenses	31,384	43,768	12,639	25,688
(Of which deposits expenses)	12,797	17,753	5,133	10,234
(Of which debt securities issued expenses)	6,418	9,098	2,726	5,492
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	175	231	28	136
Net Fee and commission income	8,610	11,748	3,005	6,093
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	-129	89	-5	80
Gains or (-) losses on financial assets and liabilities held for trading, net	2,192	4,462	1,077	1,183
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-495	-2,250	-396	143
Gains or (-) losses from hedge accounting, net	111	-142	39	32
Exchange differences [gain or (-) loss], net	447	586	118	258
Net other operating income /(expenses)	406	569	153	297
TOTAL OPERATING INCOME, NET	16,975	22,608	5,745	11,646
(Administrative expenses)	11,718	15,839	4,171	8,224
(Cash contributions to resolution funds and deposit guarantee schemes)	487	484	29	28
(Depreciation)	968	1,292	316	635
Modification gains or (-) losses, net	-9	-71	0	0
(Provisions or (-) reversal of provisions)	-179	4	-136	-85
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	8	112	26	86
(Other provisions)	-187	-109	-162	-171
Of which pending legal issues and tax litigation ¹	0	-254	0	0
Of which restructuring ¹	0	-49	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)	937	1,502	352	858
(Financial assets at fair value through other comprehensive income)	8	41	21	23
(Financial assets at amortised cost)	929	1,461	331	835
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-13	-17	-1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	446	554	167	298
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	44	43	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,538	4,030	1,181	2,283
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,469	2,847	891	1,714
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,469	2,847	891	1,714
Of which attributable to owners of the parent	2,423	2,804	875	1,681

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

Groupe BPCE

(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	155,627				158,505				142,841				146,056				IAS 1.54 (f)	
Financial assets held for trading	213,850	73,603	133,251	6,996	203,313	71,816	123,344	8,153	209,859	77,659	124,085	8,095	208,070	77,422	122,863	7,986	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,052	2,280	458	8,315	11,450	2,365	496	8,089	11,616	2,282	681	8,652	11,790	2,369	528	8,894	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	46,222	38,356	4,348	3,518	48,294	40,102	4,581	3,611	52,716	44,161	4,774	3,761	53,605	45,150	4,701	3,764	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	964,942				968,519				970,404				973,047				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	12,560	0	12,559	1	8,855	0	8,853	2	8,830	0	8,830	0	8,744	0	8,744	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	-4,965				-4,626				-3,189				-3,998				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	38,744				37,271				38,465				40,469					
TOTAL ASSETS	1,436,033				1,433,680				1,431,521				1,437,785				IAS 1.8(a), 10.6	

¹ Portfolios, which are not AAP 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	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	42,037	160	61	-5	-5	-44	43,582	154	4	-6	-2	-4	47,841	47	25	-8	-5	-17	48,562	255	36	-5	-3	-28	Annex V Part 1.31, 44(b)
	Loans and advances	120	0	0	-2	0	0	460	10	2	-12	-1	0	448	56	2	-10	-6	-1	463	18	2	-10	-2	-1	Annex V Part 1.32, 44(a)
Financial assets at amortized cost	Debt securities	26,832	497	125	-5	-3	-113	25,792	575	140	-3	-3	-120	25,642	548	134	-5	-4	-110	26,240	570	133	-3	-4	-113	Annex V Part 1.31, 44(b)
	Loans and advances	800,110	128,615	21,420	-1,152	-4,068	-8,681	802,872	130,184	21,852	-1,233	-4,049	-8,770	798,114	136,259	22,635	-1,064	-4,039	-8,986	795,712	140,372	23,262	-1,051	-4,063	-9,246	Annex V Part 1.32, 44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe BPCE

(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	182,177	170,365	168,287	166,372	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	26,368	28,718	32,965	31,694	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,098,516	1,105,457	1,097,928	1,109,744	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	16,267	14,923	14,479	14,178	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	211	159	126	-2	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,511	4,779	4,660	4,667	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,830	3,451	3,599	3,674	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	19,352	20,579	22,978	21,893	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	102	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	1,351,335	1,348,431	1,345,023	1,352,219	IAS 1.9(b); IG 6
TOTAL EQUITY	84,698	85,249	86,498	85,566	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,436,033	1,433,680	1,431,521	1,437,785	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

Groupe BPCE

(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		56,882	50,133	50,134	48,187	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11,824	11,321	13,730	10,951	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	11,451	11,243	9,938	11,171	Annex V.Part 1.31
Deposits	Central banks	35,445	29,326	13,413	14,731	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	62	497	442	219	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	42,364	32,984	33,257	40,037	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,033	7,176	6,674	9,454	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	86,993	83,528	85,236	81,370	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,248	3,762	4,842	4,368	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	86,085	91,402	88,709	92,334	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	15,961	17,865	15,391	19,492	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	225,726	234,168	225,156	229,625	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	148,550	149,665	138,836	141,994	ECB/2013/33 Annex 2.Part 2.9.1
	Households	428,408	425,781	432,144	426,749	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	345,436	343,693	354,511	340,329	Annex V.Part 1.42(f), 44(c)
Debt securities issued		328,022	339,536	352,095	356,979	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		19,454	18,432	19,943	19,949	Annex V.Part 1.37
Other financial liabilities		10,128	10,040	9,846	9,853	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,323,329	1,319,463	1,313,660	1,321,988	

2024 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	2,282	2,140	91	20	183	41							81	16	182	35							
Of which: General risk	717	727	78	18	157	37							67	13	150	28							
Of which: Specific risk	1,424	1,396	13	2	26	5							14	3	32	7							
Equities	777	659	38	6	77	13							32	7	71	16							
Of which: General risk	90	93	33	6	68	11							26	6	58	13							
Of which: Specific risk	443	442	5	1	11	1							6	1	13	3							
Foreign exchange risk	5,064	4,201	33	8	68	17							36	6	82	13							
Commodities risk	882	709	0	0	0	0							0	0	0	0							
Total	8,806	7,709	141	28	286	52	38	31	0	0	0	5,813	132	19	296	58	30	22	0	0	0	0	5,724
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	2,548	2,735	104	23	193	44							94	16	233	39							
Of which: General risk	794	807	87	21	162	39							82	14	204	34							
Of which: Specific risk	1,682	1,796	17	3	31	5							12	2	30	5							
Equities	721	775	33	8	61	14							35	6	87	14							
Of which: General risk	105	114	27	7	51	12							31	5	76	13							
Of which: Specific risk	480	418	5	1	10	2							5	1	11	2							
Foreign exchange risk	3,974	3,993	29	4	53	8							33	7	82	18							
Commodities risk	745	859	0	0	0	0							0	0	0	0							
Total	7,889	8,363	164	39	308	61	33	42	0	0	0	6,388	118	22	284	60	53	43	0	0	0	0	5,820

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) CRD), which instead are included in the RWA OI1 template.

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

Groupe BPCE

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions			
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Middle East	8,719	8,719	8,681	0	0	0	0	0	66	0	1,612	0	0	0	0	453	0
[3M - 1Y]		276	276	0	0	0	0	0	0	276	0	0	0	0	0	0	29	0
[1Y - 2Y]		54	54	0	0	0	0	0	0	54	1	38	1	60	0	0	0	0
[2Y - 3Y]		177	177	0	0	0	0	0	0	177	0	0	0	0	4	88	0	0
[3Y - 5Y]		46	46	0	0	0	0	0	0	46	1	36	0	123	0	0	0	0
[5Y - 10Y]		10	10	0	0	0	0	0	0	10	5	149	1	40	1	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	
Total	9,281	9,281	8,681	0	0	0	0	0	660	78	2,062	0	231	0	632	0	0	253
[0 - 3M]	Latin America and the Caribbean	3	3	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0
[3M - 1Y]		46	46	19	0	0	0	0	27	0	0	0	0	0	0	45	0	0
[1Y - 2Y]		16	16	0	0	0	0	0	16	0	1	9	0	16	0	0	0	0
[2Y - 3Y]		14	14	0	0	0	0	0	14	0	0	0	0	134	1	0	0	0
[3Y - 5Y]		77	77	0	0	0	0	0	74	0	103	1	0	186	0	0	0	0
[5Y - 10Y]		316	316	116	0	0	0	0	14	0	97	6	201	121	321	186	0	0
[10Y - more]	309	309	0	0	0	0	0	357	0	13	0	4	141	19	0	0		
Total	642	642	19	0	0	0	0	15	880	7	326	152	807	236	0	0	142	
[0 - 3M]	Africa	33	33	0	0	0	0	0	26	0	26	1,254	0	0	0	0	0	
[3M - 1Y]		7	7	0	0	0	0	0	7	0	0	0	0	0	0	0	0	
[1Y - 2Y]		37	37	0	0	0	0	0	37	0	37	354	12	108	0	0	0	
[2Y - 3Y]		36	36	0	0	0	0	0	24	0	62	24	0	630	0	0	0	
[3Y - 5Y]		207	207	141	0	0	0	0	66	0	130	597	66	640	0	0	0	
[5Y - 10Y]		813	813	8	0	0	0	0	804	0	150	1,187	49	625	203	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	79	0	0	59	0	0	0		
Total	1,127	1,127	141	0	0	0	0	498	4,065	131	4,455	131	2,343	242	0	0	696	
[0 - 3M]	Others	96	96	0	0	0	0	62	34	0	0	4	336	88	0	0	0	
[3M - 1Y]		1,190	1,190	0	0	0	0	99	1,061	30	3,109	56	3,060	248	0	0	0	
[1Y - 2Y]		140	140	0	0	0	0	80	47	17	727	1	112	1	0	0	0	
[2Y - 3Y]		128	128	0	0	0	0	112	15	0	0	41	1,719	2	0	0	0	
[3Y - 5Y]		371	371	0	0	0	0	314	57	7	281	91	2,735	6	0	0	0	
[5Y - 10Y]		547	547	0	0	0	0	345	174	1	100	47	498	306	0	0	0	
[10Y - more]	271	271	0	0	0	0	0	271	0	0	0	0	0	0	0	0		
Total	2,712	2,712	0	0	0	0	1,025	1,668	65	4,218	239	6,460	641	0	0	0	606	

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 identified 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

Groupe BPCE

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount		Carrying amount		Nominal	Provisions					
Total gross carrying amount of non-derivative financial assets	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	Notional amount	Notional amount	Notional amount	Notional amount								
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		24	24	0	0	24	0	0	0	100	1	151	0	0	0	0
[1Y - 2Y]		99	99	1	0	97	42	13	918	13	211	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	5	0	0	17	11	414	0	0	0	0	0
[3Y - 5Y]		91	91	3	0	87	633	0	59	633	27	348	0	0	0	0
[5Y - 10Y]		94	94	2	0	90	39	0	1,196	7,274	8	119	0	0	0	0
[10Y - more]		28	15	28	0	0	0	0	673	2,764	30	172	0	0	0	0
Total		341	328	35	0	232	74	1,948	12,338	90	1,432	0	0	0	0	0
[0 - 3M]		106,659	104,797	1,620	0	127	163,539	13	2,985	23	2,559	1,268	0	0	0	0
[3M - 1Y]		5,316	4,890	496	0	786	4,258	1	266	141	1,419	4,916	0	0	0	0
[1Y - 2Y]		2,603	2,025	300	0	192	1,737	0	1,375	31	1,159	427	0	0	0	0
[2Y - 3Y]		3,588	3,339	1,095	0	729	1,771	52	963	10	337	338	0	0	0	0
[3Y - 5Y]		9,096	8,203	992	0	2,537	6,468	11	186	28	226	90	0	0	0	0
[5Y - 10Y]		18,304	17,728	643	0	3,347	14,098	91	1,684	153	1,574	217	0	0	0	0
[10Y - more]		37,774	36,512	4,926	0	276	32,314	23	380	88	498	1,273	0	0	0	0
Total		182,537	176,640	8,311	0	4,844	163,415	383	7,009	347	7,771	7,838	0	0	0	16,258
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	167	0	0	0	0
[3M - 1Y]		440	54	385	0	48	6	6	15	1,198	18	1,082	0	0	0	0
[1Y - 2Y]		740	69	680	0	60	42	18	406	111	422	0	0	0	0	0
[2Y - 3Y]		338	206	133	0	158	47	0	176	20	613	0	0	0	0	0
[3Y - 5Y]		1,031	440	653	0	258	119	10	193	23	384	0	0	0	0	0
[5Y - 10Y]		1,363	938	1,095	0	495	0	197	1,365	196	2,229	0	0	0	0	0
[10Y - more]		140	66	130	0	15	0	0	0	0	0	0	0	0	0	0
Total		4,996	2,690	3,381	0	1,017	193	224	3,907	271	4,897	996	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	0	15	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		34	34	0	0	34	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
[3M - 1Y]		62	62	0	0	62	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		24	24	0	0	24	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		65	65	0	0	28	37	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		75	75	0	0	74	0	0	0	0	0	0	0	0	0	0
[10Y - more]		39	39	0	0	39	0	0	0	0	0	0	0	0	0	0
Total		265	265	0	0	227	37	0	19	19	15	0	0	0	0	0
[0 - 3M]		424	394	28	0	140	250	0	0	0	0	0	0	0	0	0
[3M - 1Y]		455	173	404	0	173	50	0	12	0	15	0	0	0	0	0
[1Y - 2Y]		432	288	145	0	201	35	0	0	0	13	81	0	0	0	0
[2Y - 3Y]		375	347	75	0	210	89	2	5	12	143	0	0	0	0	0
[3Y - 5Y]		1,354	1,291	172	0	297	885	48	68	623	623	0	0	0	0	0
[5Y - 10Y]		654	468	249	0	163	241	23	240	355	4,373	0	0	0	0	0
[10Y - more]		2,096	1,961	129	0	129	1,936	0	0	0	59	0	0	0	0	0
Total		6,759	4,889	1,291	0	1,112	3,441	38	245	439	5,189	0	0	0	0	313

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

Groupe BPCE

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions			
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Middle East	5,921	5,921	5,921	0	0	0	0	0	1,672	0	58	1,042	0	0	0	0	0
[3M - 1Y]		3,782	3,782	3,440	0	0	0	0	342	0	0	0	0	0	496	0	1	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	158	0	4	0	0	0	0	0
[2Y - 3Y]		178	178	0	0	0	0	0	178	0	0	0	18	98	0	0	0	0
[3Y - 5Y]		95	95	0	0	0	0	0	95	1	37	0	2	71	0	0	0	0
[5Y - 10Y]		2	2	0	0	0	0	0	2	4	216	0	7	482	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	9,930	9,930	9,361	0	0	0	0	670	6	2,361	0	61	1,653	686	0	0	0	235
[0 - 3M]	Latin America and the Caribbean	85	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		149	149	144	0	0	0	4	0	0	0	0	0	4	0	0	0	0
[1Y - 2Y]		16	16	0	0	0	0	16	0	1	9	0	206	311	0	0	0	0
[2Y - 3Y]		16	16	0	0	0	0	15	0	0	151	0	2	267	0	0	0	0
[3Y - 5Y]		74	74	0	0	0	0	62	0	0	116	0	3	255	0	0	0	0
[5Y - 10Y]		120	120	0	0	0	0	114	0	0	100	0	27	263	377	0	0	0
[10Y - more]	336	336	0	0	0	0	324	0	2	73	0	26	207	15	0	0	0	
Total	798	798	144	0	16	620	6	469	264	1,303	264	1,303	196	0	0	0	0	117
[0 - 3M]	Africa	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		15	15	0	0	0	0	0	0	35	0	0	11	0	0	0	0	0
[1Y - 2Y]		27	27	0	0	0	0	27	0	36	205	10	114	0	0	0	0	0
[2Y - 3Y]		26	26	0	0	0	0	18	0	49	617	0	794	0	0	0	0	0
[3Y - 5Y]		179	173	123	50	0	0	230	0	230	2,033	50	34	467	0	0	0	0
[5Y - 10Y]		1,018	1,016	6	0	0	0	1,000	0	57	282	0	49	564	173	2	0	0
[10Y - more]	0	0	0	0	0	0	0	0	127	408	0	0	149	0	0	0	0	
Total	1,269	1,267	6	1,119	543	973	3,912	161	2,218	161	2,218	173	2	0	0	0	0	764
[0 - 3M]	Others	43	43	0	0	0	0	0	0	2,273	0	75	0	121	0	0	0	0
[3M - 1Y]		1,031	1,031	0	0	0	0	98	0	933	0	37	3,261	8	785	203	0	0
[1Y - 2Y]		120	120	0	0	0	0	82	0	43	0	0	93	0	663	0	0	0
[2Y - 3Y]		207	207	0	0	0	0	182	0	25	0	0	121	0	1,423	2	0	0
[3Y - 5Y]		332	332	158	0	0	0	174	0	158	1	0	100	43	2,835	3	0	0
[5Y - 10Y]		937	937	0	0	0	0	989	0	327	0	0	66	14	624	233	0	0
[10Y - more]	417	417	0	0	0	0	176	0	226	0	0	0	0	0	0	0	0	
Total	3,089	3,089	0	1,300	1,763	120	5,915	128	6,289	673	0	673	0	0	0	0	0	584

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 nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Groupe BPCE

	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⁾	Of which Stage 3 ⁴⁾	
min EUR																						
Cash balances at central banks and other demand deposits	153,832	0	0	0	0	2	0	0	0	0	155,732	0	0	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	76,128	0	233	233	188	19	171	157	0	0	76,798	0	193	171	144	15	140	124	0	0		
Central banks	306	0	0	0	0	0	0	0	0	0	1,508	0	0	0	0	0	0	0	0	0		
General governments	48,520	0	0	0	0	3	0	0	0	0	47,813	0	0	0	0	2	0	0	0	0		
Credit institutions	8,017	0	0	0	0	1	0	0	0	0	8,298	0	0	0	0	1	0	0	0	0		
Other financial corporations	11,572	0	96	96	96	5	90	90	0	0	11,311	0	97	96	96	4	88	88	0	0		
Non-financial corporations	7,711	0	133	133	88	10	83	68	0	0	7,673	0	97	97	48	8	52	36	0	0		
Loans and advances (including at amortised cost and fair value)	954,282	4,328	22,539	22,539	21,420	5,230	9,024	8,681	9,560	959,393	3,540	22,905	22,905	21,854	5,300	9,122	8,771	9,675	9,675			
Central banks	1,778	7	19	19	11	22	19	11	0	1,953	19	19	19	15	21	19	11	0	0	0		
General governments	146,709	101	81	81	86	27	43	41	22	148,328	107	64	64	62	26	44	41	0	0	0		
Credit institutions	3,808	255	11	11	6	15	6	6	0	4,072	3	10	10	5	13	10	5	0	0	0		
Other financial corporations	19,790	19	113	113	95	29	82	64	8	18,498	10	150	150	132	22	96	79	19	0	0		
Non-financial corporations	332,902	2,009	14,654	14,654	13,604	3,370	6,260	5,959	5,307	338,868	1,804	14,941	14,939	13,959	3,433	6,371	6,065	5,361	5,361			
of which: small and medium-sized enterprises	163,248	1,146	7,660	7,660	7,377	2,196	3,185	3,144	3,363	164,553	795	7,618	7,617	7,366	2,111	3,094	3,045	3,417	3,417			
of which: Loans collateralized by commercial immovable property	51,316	427	1,514	1,514	1,474	759	477	368	790	51,670	341	1,663	1,663	1,628	729	508	391	791	791			
Households	449,299	1,933	7,654	7,654	7,615	1,772	2,611	2,597	4,173	449,683	1,625	7,722	7,722	7,681	1,786	2,681	2,564	4,299	4,299			
of which: Loans collateralized by residential immovable property	71,084	260	3,190	3,190	3,184	384	673	672	2,512	70,455	252	3,187	3,187	3,184	418	692	691	2,489	2,489			
of which: Credit for consumption	42,653	1,343	1,440	1,440	1,439	410	722	710	138	43,190	1,068	1,489	1,489	1,488	419	719	707	147	147			
DEBT INSTRUMENTS other than HFT	1,183,441	4,328	22,772	22,772	21,606	5,251	9,196	8,838	9,560	1,191,831	3,540	23,101	23,098	21,899	5,317	9,263	8,895	9,675	9,675			
OFF-BALANCE SHEET EXPOSURES	227,279		1,279	1,279	1,134	477	311	294	147	225,149		1,322	1,320	1,215	550	333	317	144	144			

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 impairments 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 (temporaires 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 credits 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

Groupe BPCE

	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 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾						Of which: defaulted	Of which Stage 3 ⁽⁴⁾						
(in € bn)																				
Cash balances at central banks and other demand deposits	140,409	0	45	45	45	50	0	0	0	0	143,558	0	0	0	0	8	0	0	0	0
Debt securities (including at amortised cost and fair value)	80,896	0	288	159	23	23	142	127	0	0	82,346	0	219	169	15	153	143	0	0	0
Central banks	1,653	0	0	0	0	0	0	0	0	0	1,538	0	0	0	0	0	0	0	0	0
General governments	51,471	0	0	0	0	4	4	0	0	0	53,057	0	0	0	3	0	0	0	0	0
Credit institutions	9,009	0	0	0	0	5	0	0	0	0	9,042	0	0	0	4	0	0	0	0	0
Other financial corporations	19,360	0	80	80	80	5	72	72	0	0	11,154	0	79	79	79	5	72	72	0	0
Non-financial corporations	7,893	0	128	79	9	9	71	55	0	0	7,553	0	140	90	6	81	69	0	0	0
Loans and advances (including at amortised cost and fair value)	961,584	3,617	23,695	23,694	22,637	5,125	9,338	8,967	9,970	9,970	963,984	2,866	24,334	24,332	23,284	5,131	9,620	9,248	9,790	9,790
Central banks	1,682	0	19	19	19	21	19	19	0	0	1,817	0	19	19	19	21	19	19	0	0
General governments	150,197	119	63	63	62	24	42	48	0	0	152,750	212	77	77	73	24	49	48	0	0
Credit institutions	4,230	11	11	11	6	12	11	6	0	0	2,909	32	15	15	16	13	11	6	0	0
Other financial corporations	19,513	36	114	114	96	21	69	51	12	12	22,247	64	144	144	128	48	97	80	1	1
Non-financial corporations	338,249	1,974	15,556	15,555	14,573	3,662	6,540	6,238	5,617	5,617	337,377	1,829	15,985	15,985	15,014	3,669	6,736	6,412	5,460	5,460
of which: small and medium-sized enterprises	162,508	842	7,837	7,837	7,603	2,209	3,177	3,130	3,510	3,510	162,729	814	8,348	8,348	8,102	2,235	3,266	3,210	3,454	3,454
of which: Loans collateralised by commercial immovable property	53,030	412	1,681	1,681	1,678	795	394	366	900	900	53,987	493	1,700	1,700	1,700	830	347	348	966	966
Households	447,694	1,476	7,932	7,932	7,884	1,384	2,684	2,638	4,341	4,341	446,882	729	8,056	8,056	8,044	1,354	2,707	2,687	4,335	4,335
of which: Loans collateralised by residential immovable property	68,877	248	3,128	3,128	3,124	292	713	712	2,402	2,402	68,670	263	2,961	2,961	2,958	274	631	631	2,329	2,329
of which: Credit for consumption	43,613	911	1,575	1,575	1,573	405	752	752	151	151	44,202	151	1,675	1,675	1,672	389	823	822	148	148
DEBT INSTRUMENTS other than HFT	1,182,779	3,617	23,944	23,947	22,841	5,197	9,478	9,114	9,970	9,970	1,189,888	2,866	24,562	24,551	23,453	5,154	9,773	9,389	9,790	9,790
OFF-BALANCE SHEET EXPOSURES	239,233		1,334	1,332	1,222	680	331	324	187	187	237,750		1,664	1,652	1,394	660	429	262	262	262

(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 (template F 18.01 / F 19.02), 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) 2012/1451 - IT5 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

Groupe BPCE

	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)	7	7	7	7	0	0	8	8	8	8	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	3	3	3	3	0		4	4	4	4	0	
Non-financial corporations	4	4	4	4	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	10,876	7,254	2,123	1,997	6,036	3,682	10,767	7,125	2,105	1,972	5,916	3,567
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	12	2	3	2	0	0	6	2	3	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	89	69	47	46	14	7	90	75	48	47	14	11
Non-financial corporations	5,692	3,789	1,259	1,189	2,597	1,529	5,532	3,649	1,227	1,162	2,475	1,430
of which: small and medium-sized enterprises	2,250	1,537	499	470	1,313		2,066	1,418	455	433	1,233	
Households	5,079	3,389	811	755	3,425	2,146	5,135	3,394	824	756	3,427	2,126
DEBT INSTRUMENTS other than HFT	10,883	7,260	2,130	2,004	6,036		10,775	7,133	2,113	1,980	5,916	
Loan commitments given	358	77	12	6	105	38	360	87	9	5	95	35
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	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)	8	8	8	8	0	0	9	9	6	6	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	4	4	4	4	0		5	5	5	5	0	
Non-financial corporations	4	4	4	4	0		4	4	1	1	0	
Loans and advances (including at amortised cost and fair value)	11,060	7,342	2,108	1,982	6,003	3,653	11,170	7,635	2,347	2,217	5,909	3,698
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	5	3	3	3	0	0	5	3	2	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	63	48	27	27	8	5	66	56	28	27	10	5
Non-financial corporations	5,736	3,811	1,267	1,203	2,517	1,498	5,701	4,014	1,412	1,352	2,413	1,560
of which: small and medium-sized enterprises	2,085	1,422	455	431	1,228		2,037	1,433	444	422	1,152	
Households	5,252	3,476	807	745	3,478	2,150	5,394	3,559	901	831	3,486	2,133
DEBT INSTRUMENTS other than HFT	11,068	7,350	2,116	1,990	6,003		11,179	7,645	2,354	2,224	5,909	
Loan commitments given	307	85	4	4	40	36	96	84	5	4	44	40
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(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	5,206	317	317	5,206	304	0	5,276	310	310	5,276	304	0	5,410	317	317	5,410	320	0	5,379	349	349	5,379	319	0
B Mining and quarrying	3,561	276	276	3,561	122	0	3,373	273	273	3,373	112	0	3,527	273	273	3,527	111	0	3,355	292	292	3,355	122	0
C Manufacturing	21,616	1,627	1,627	21,616	876	0	20,991	1,671	1,671	20,991	873	0	20,862	1,697	1,697	20,862	921	0	20,232	1,722	1,722	20,232	898	0
D Electricity, gas, steam and air conditioning supply	11,995	298	298	11,708	140	0	12,440	294	293	12,159	140	0	12,455	298	298	12,140	145	0	12,211	298	298	11,923	137	0
E Water supply	1,063	49	49	1,063	23	0	1,209	41	41	1,209	37	0	1,235	61	61	1,235	42	0	1,270	69	69	1,270	37	0
F Construction	17,987	1,471	1,471	17,984	896	0	17,582	1,551	1,551	17,579	947	0	17,614	1,642	1,641	17,612	1,020	0	16,896	1,649	1,649	16,893	1,017	0
G Wholesale and retail trade	34,540	2,143	2,143	34,241	1,361	0	35,839	2,121	2,121	35,939	1,349	0	36,339	2,156	2,156	36,520	1,405	0	33,724	1,949	1,949	33,200	1,249	0
H Transport and storage	8,181	462	462	8,179	252	0	8,307	465	464	8,305	250	0	8,305	468	468	8,294	246	0	7,965	470	470	7,967	251	0
I Accommodation and food service activities	11,388	973	973	11,388	799	0	11,543	990	990	11,543	875	0	11,975	993	993	11,975	896	0	10,951	1,008	1,008	10,951	875	0
J Information and communication	7,734	381	381	7,734	131	0	8,550	390	389	8,550	133	0	8,411	518	518	8,411	195	0	8,168	544	544	8,168	262	0
K Financial and insurance activities	34,028	342	342	33,794	823	0	33,469	897	897	33,224	799	0	34,111	946	946	34,060	819	0	32,955	1,076	1,076	32,212	926	0
L Real estate activities	126,302	2,780	2,780	126,168	2,302	0	128,054	3,113	3,113	127,874	2,534	0	128,311	3,266	3,266	128,134	2,693	0	127,669	3,349	3,349	127,209	2,630	0
M Professional, scientific and technical activities	19,316	840	840	19,279	627	0	20,136	862	862	20,068	526	0	20,216	962	962	20,216	564	0	22,347	1,144	1,144	22,347	676	0
N Administrative and support service activities	12,632	439	439	12,029	205	0	12,790	441	441	12,784	234	0	12,864	468	468	12,859	260	0	12,849	460	460	12,844	240	0
O Public administration and defence, compulsory social security	87	0	0	87	0	0	52	0	0	52	0	0	193	0	0	193	2	0	192	0	0	192	3	0
P Education	1,818	74	74	1,817	41	0	1,795	77	77	1,794	42	0	1,788	79	79	1,785	42	0	1,765	84	84	1,764	38	0
Q Health services and social work activities	9,267	1,283	1,283	9,193	240	0	9,268	1,118	1,118	9,205	177	0	9,204	1,099	1,099	9,144	179	0	8,930	1,078	1,078	8,870	360	0
R Arts, entertainment and recreation	1,947	112	112	1,947	74	0	1,925	112	112	1,925	66	0	1,963	111	111	1,963	67	0	1,713	109	109	1,713	60	0
S Other services	3,786	224	224	3,692	839	0	3,777	217	217	3,663	614	0	3,267	292	292	3,122	324	0	4,263	278	278	4,258	713	0
Loans and advances	333,922	14,654	14,654	333,695	9,630	0	336,083	14,941	14,939	335,644	9,664	0	339,249	15,566	15,555	336,941	10,202	0	337,377	15,985	15,985	336,110	10,424	0

¹The 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 FNEREP 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.