

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

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



Key Metrics

(min EUR, %)	As of 30/09/2023	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,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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	70,459	71,246	71,491	71,453	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %)	83,352	83,411	84,573	84,412	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	70,459	71,246	71,491	71,453	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	29,041	29,030	29,151	29,173	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	4,718	5,083	3,837	3,968	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	828	699	725	731	C 01.00 (r0180,c0010)	Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR
	_						C 01.00 (0200,c0010)	Acticise 4(117) and 20(1) point (e) of CPR
	A1.4		47,136	47,204	48,514	48,981		
	A.1.5		0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6		161	205	209	204	C 01.00 (49230,c0010)	Article B4 of CFR
	A1.7		-1,688	-1,543	-1,543	-1,662	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-4,976	-4,911	-4,961	-4,962	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-835	-799	-772	-717	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-195	-204	-204	-201	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	-94	-79	-78	-95	C 01.00 (r0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		-22	-22	-22	-22	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [0450,c0010] + C 01.00 [0460,c0010] + C 01.00 [0470,c0010] + C 01.00 [0671,c0010]+ C 01.00 [0472,c0010]	Actions 4,06,,30(1) point (4) (6 am are to 34 of Lett, Actions 36(1) point (6) (6, 444,1) point (7) and 256 of CRR, Articless 36(1) point (8) (6) and 256 of CRR, Articless 36(1) point (8) (6) and 153(8) of CRR, articless 36(1) point (6) (6) and 153(8) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9490,c0010)	Articles 35(1) point (c) and 36; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (1) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 65 of CFR
	A.1.18A		-186	-235	-262	-337	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A.1.19		-1,146	-1,098	-1,187	-1,214	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20		-2,283	-2,083	-1,915	-2,394	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (+0220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Acticles 479 and 499 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (+0520,c0010)	Articles 469 to 472, 476 and 481 of CRR
	A.2		0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CFPR
	A2.1		0	0	0	0	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		Ō	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A.2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	70,459	71,246	71,491	71,453	C 01.00 (40015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,893	12,165	13,081	12,959	C 01.00 (r9750,c0010)	Article 71 of CRR
	A4.1	Tier 2 Capital Instruments	13,837	13,244	14,512	14,062	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		-1,043	-1,175	-1,524	-1,195	C 01.00 (4950,c0010) + C 01.00 (4055,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) + C 01.00 (49570,c0010)	
	A.4.3	Tier 2 transitional adjustments	98	96	94	91	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	456,987	457,606	458,996	458,329	C 02.00 (r0010,c0010)	Articles 52(3), 55, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.42%	15.57%	15.58%	15.59%	CA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.42%	15.57%	15.58%	15.59%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.24%	18.23%	18.43%	18.42%	CA3(5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	70,459	71,246	71,491	71,453	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.42%	15.57%	15.58%	15.59%	[D-1)(B-8-1]	•
rang maded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Aquestiments included in Invast due to Irins 9 that including all angelinents and on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				L		

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	383,940	383,749	384,099	384,071	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s001) + C 08.01 (n0400, c0200, s002) + C 08.01 (n0400, c0200, s002) + C 08.00 (n0470, c02010) + C 08.00 (n0470, c02010) + C 08.00 (n0470, c02010)
Of which the standardised approach	155,702	155,110	154,088	156,582	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	58,798	59,298	59,224	57,266	C 02.20 (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 02.90 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9,235	10,311	11,075	10,412	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c010)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (n0680, 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 (r0000, 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.



P&L

(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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	12/2023			As of 31/0	3/2024			As of 30/0	16/2024		
		١	Fair value hierarch	y			Fair value hierarchy			,	air value hierarch	у		,	Fair value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	155,627				158,505				142,841				146,056				IAS 1.54 (I)
Financial assets held for trading	213,850	73,603	133,251	6,996	203,313	71,816	123,344	8,153	209,839	77,659	124,085	8,095	208,070	77,422	122,663	7,986	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	11,052	2,280	458	8,315	11,450	2,365	496	8,589	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)(i); 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	44,181	4,774	3,761	53,605	45,150	4,701	3,754	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	964,942				968,519				970,404				973,047				IFRS 7.8(f); 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	-6,965				-2,626				-3,189				-3,998				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	38,744				37,371				38,465				40,469				
TOTAL ASSETS	1,436,033				1,433,680				1,431,521				1,437,785				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/202	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/0	6/2024			
		Gross carry	ring amount ⁽²⁾		Acc	cumulated impairmen	nt ⁽²⁾	Gr	oss carrying amour	ıt ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		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 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	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets	increase in credit	incompany in provide	Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	42,017	160	61	-5	-5	-44	43,552	154	4	-6	-2	-4	47,941	47	25	-8	-5	-17	48,562	255	36	-5	-3	-28	Annex V.Part 1.31, 44(b)
comprehensive income		120	0	0	-2	0	0	460	10	2	-12	-1	0	448	56	2	-10	ė	-1	493	18	2	-10	-2	-1	Annex V.Part 1.32, 44(a)
Financial assets at		26,832	497	125	-5	-3	-113	25,792	575	140	-3	-3	-120	25,642	548	134	-6	-4	-110	26,240	570	133	ņ	-4	-113	Annex V.Part 1.31, 44(b)
amortised cost	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	23,282	-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.

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



Breakdown of liabilities

Groupe BPCE

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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(I)
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



Breakdown of liabilities

Groupe BPCE

(mln EUR)

			Carrying	amount (
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	11,451	11,243	9,938	11,171	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	5,248	3,762	4,842	4,368	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	nated 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	



Market Risk Groupe BPCE

									отопре в	. 02												
	SA					l l	М									IM						
			VaR (Memorani	emorandum item) STRESSED VaR (Memorandum item) MIGRATIO				INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP					VaR (Memor	andum item)	STRESSED Var (M	lemorandum item)			ALL PRICE RIS	KS CAPITAL CH/	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
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	1,424 777	1,336 659	13 38	2	26 77	5							14	3 7	32	7						
Equities Of which: General risk	90	659 93	38	6	//	13							32	/	71 58	16 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	682	709	0	0	0	0							0	0	0	0						
Total	8,805	7,709	141	26	286	52	38	31	0	0	0	5,813	132	19	296	58	30	22	0	0	0	5,724
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
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 7.989	859 8,363	0	0	0	0						6.388	0	0	0	0						5.000
Total	7,989	8,363	164	29	305	61	33	42	0	0	0	5,388	118	22	294	60	53	43	0	0	0	5,820

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	Standardised Approach													
			As of 30/09/2	023			As of 31/	12/2023											
	(minSUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions										
	Central governments or central banks	102.619	114.543	7,200		101.429	112.437	7.767											
	Regional governments or local authorities	45.099	51.842	10,357		45,359	53.282	10.503											
	Public sector entities	23.286	19.209	4,515		24,489	20.064	4.533											
	Multilateral Development Banks	402	632	3		411	618												
	International Organisations	421	421	0		436	436	0											
	Institutions	22,000	22,128	1,664		24,227	24,393	1,865											
	Corporates	129,803	96,678	78,197		131,912	26,360	80,101											
	of which: SME	35,454	24,968	20,301		39,123	27,547	22,491											
	Retail	22,663	8,429	6,099		8,976	6,687	4,739											
Consolidated data	of which: SME	1,888	1,734	1,050		1,776	1,664	1,002											
Consolidated data	Secured by mortalistics on immovable property	62,497	54,334	21,050		61,868	53,802	20,605											
	of which: SME	25,584	15,742	5,789		16,103	15,226	5,521											
	Exposures in defautt	8,088	3,722	4,555	2,991	7,796	3,549	4,391	2,863										
	Items associated with particularly high risk	10,747	8,465	12,697		10,497	8,379	12,568											
	Covered bonds	499	422	50		757	757	76											
	Claims on institutions and corporates with a ST credit assessment	1,009	923 3.237	551 3.252		1,152 3,253	975 3.251	898 3.263											
	Collective investments undertakings (CIUI)	3,238	3,237	3,252		3,253	3,251	3,243											
	Equity	6,988	6,988	6.356		5.518	5.518	5.008											
	Other exposures																		
	Standardised Total ²	439,361 (** Original exposure, unlike Exposure value, is n	392,181	156,747	4,920	429,081	392,511	156,300	4,97										

					Standardised Ap	proach			
			As of 30/09/2	323			As of 31.	12/2023	
	(minSER NA)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	87,694	99,456	6,282		87,059	98,052	6,695	
	Regional governments or local authorities	40,471	46,802	9,387		41,415	47,891	9,589	
	Public sector entities	21,857	18,012	4,283		23,013	18,745	4,303	
	Multilateral Development Banks	0	0	0		14	14	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	8,945	9,924	897		9,845	10,650	1,073	
	Corporates	111,189	81,981	66,471		116,447	86,464	70,060	
	of which: SME	32,947	23,174	18,870		36,615	25,694	21,005	
	Retail	18,059	5,460	3,887		4,422	3,639	2,524	
FRANCE	of which: SME	1,726	1,593	253		1,629	1,524	905	
FRANCE	Secured by mortgages on immovable property	57,710	49,571	19,361		56,969	48,928	18,881	
	of which: SME	16,521	15,679	5,762		16,038	15,163	5,495	
	Exposures in default	7,186	3,322	4,019	2,603	7,045	3,164	3,836	2,519
	Items associated with particularly high risk	10,625	8,388	12,582		10,393	8,298	12,647	
	Covered bands	276	276	28		440	440	44	
	Claims on institutions and corporates with a ST credit assessment	465	393	317		991	828	817	
	Collective investments undertakings (CRII)	2,874	2,874	2,954		2,893	2,893	2,899	
	Equity	0	0	0		3	3	3	
	Other exposures	6.482	6.482	5.879		5.033	5.033	4.576	

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)									
	Central governments or central banks	143 1,364	164 1,279			139 1352	157			
	Regional governments or local authorities			361			1,273	359		
	Public sector entities Multilateral Development Banks	25 107	25 107	6		23 115	23 115	5		
	Multilateral Development Banks International Organisations	100	107	0		115	115			
	Institutions	3.154	1033	93		2,733	2,733	87		
	Corporates	952	995	586		855	885	544		
	of which: SME	27	26	21		22	22	18		
	Retail	13	13	10		14	14	10		
	of which: SME	0	0	0		0	0	0		
UNITED STATES	Secured by mortstates on immovable property	101	101	36		100	100	35		
	of which: SME	2	2	1		1	1	0		
	Exposures in default	1	1	1	0	2	2	2		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	10	10	1		11	11	1		
	Claims on institutions and corporates with a ST credit assessment					1	1	0		
	Collective investments undertakings (CRU)	11	11	11		10	10	11		
	Equity Other exposures	131	131	131		34	34	34		
	Other exposures	131	131	131		34		34		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Value	Flak exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	11	0		1	2	0	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	17	17	3		0	0	0	
	International Organisations						0		
	Institutions	3,257 268	3,280 233	154 196		4,847 291	4,870 265	183 213	
	Corporates of which: SME	268 18	233	196		291	265	213	
	of which: SME Retail	57		30		77	40	37	
	of which: SME					,,			
UNITED KINGDOM	Secured by mortalistics on immovable property	197	195	72		178	176	63	
	of which: SME						0		
	Exposures in default	6	5	5	1	6	5	5	1
	Items associated with particularly high risk	0	0	0		0	0	0	
ĺ	Covered bonds	0	0	0		0	0	0	
ı	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	3	3	9		2	2	4	
ĺ	Equity			0 214		0 280	0 280	0 252	
	Other enposures	218	218	214		280	280	252	
	Standardised Total ²				2				2

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjustr	rients.					
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and produces* Confinal Exposure* Exposure Value* Risk exposure amount Val								
	(minEUR, %)										
	Central sovernments or central banks	130	130			130	130				
	Resional sovernments or local authorities		12			12	12				
	Public sector entities	278	508	2		282	489	2			
	Multilateral Development Banks International Organizations	196	195			194	194				
	International Ordanisations Institutions	10	16	3		50	53	11			
	Corporates	1.513	1.215	991		1.744	1,539	1.319			
	of which: SME	295	226	192		210	166	141			
	Retail	36	34	25		25	15	11			
	of which: SME	1	1	1		1	1	1			
LUXEMBOURG	Secured by mortglages on immovable property	66	64	26		49	46	20			
	of which: SME	34	33	14		31	30	13			
	Exposures in default	20	9	9	10	29	8	8	21		
	Items associated with particularly high risk	66	33	49		80	64	95			
1	Covered bands	0	0	0		0	0	0			
ı	Claims on institutions and corporates with a ST credit assessment	3	3	2		6	6	3			
	Collective investments undertakings (CIU)	28	28	48		28	28	49			
1	Equity	0	0	0		0	0	0			
1	Other exposures	1	1	1		2	2	2			
1	Standardised Total ²				19				10		

Credit Risk - Standardised Approach

	Groupe artic										
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central governments or central banks	3,146	3,146	72		3,253	3,253	73			
	Resional sovernments or local authorities	801	656	132		806	661	132			
	Public sector entities Multilateral Development Banks		5	5		5	5	5			
	Multilateral Development Banks International Organisations			0			0				
	Institutions			1		25	26	1			
	Corporates	1.325	1,208	1.185		273	170	146			
	of which: SME	40	35	32		34	31	26			
	Retail	29	28	20		28	27	19			
TALLY.	of which: SME	14	14	9		13	13	8			
ITALY	Secured by morbiases on immovable property	62	69	31		68	68	30			
	of which: SME		8	3		7	7	3			
	Exposures in default	5	2	2	2	41	32	41	9		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0		0		15	15	1			
	Claims on institutions and corporates with a ST credit assessment	1 269		0		2	1	1			
	Collective investments undertakings (CIUI)	269	268	65		250	258	63			
	Equity	l .º						91			
	Other exposures .	- 20	58	41	15	- 00	60	51			
	Standardised Total ²	S Chicker Language and the Parameter State Co.			-				15		

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	includes general credit risk adjustr	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(min EUR, No	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	365	363	0		360	359		
	Regional governments or local authorities	542	1,215	243		565	1,266	253	
	Public sector entities	52	54	11		54	56	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	922	179	41		859	150	33	
	Corporates	1,614	1,123	1,053		1,652	1,137	1,049	
	of which: SME	57	47	40		45	40	34	
	Retail	40	34	25		35	29	21	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZENEAND	Secured by mortifailes on immovable property	1,201	1,188	459		1,347	1,331	509	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	7	7	28	37	7	7	30
	Items associated with particularly high risk	0	0	0		0	0	0	
I	Covered bonds	9							
I	Claims on institutions and corporates with a ST credit assessment	9				1			
I	Collective investments undertakings (CRII)	9							
I	Equity	9							
	Other exposures	0				0			

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	inteSUR. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control or control of the Control of	1,000 200 31 0 0 0 7 229 229 1,127 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,055 201 31 0 0 118 111 125 12 120 00 00 00 00 00 00 00 00 00 00 00 00 0	0 133 22 0 0 3 116 9 203 3 1 15 8 8 13 6 0 6		1,020 465 32 0 0 177 312 35 1,063 1 104 36 67 76 6	1,64C 2011 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 11 1 0 6 124 201 1 209 8 15 0 8 10 4 4	25
	Standardised Total ²				45				44

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure ¹	Original Exposure * Exposure Value* Fish exposure amount provisions *					Risk exposure amount	Value adjustments a provisions ²		
	(minEUR, %)	4.274	4.274			4.475	4.475				
	Central governments or central banks	4,274	4,274	0 88		4,475	4,475	0			
	Resional sovernments or local authorities	454	200			4.0	2/3	95			
	Public sector entities Multilateral Development Banks	,									
	Mutitateral Development Banks International Organisations	,									
	International Organisations Institutions	1.737	1.737	35		1.891	1.891				
	Corporates	250	930	106		320	389				
	of which: SME	2.0					200				
	Retail	, a				Š					
	of which: SME	, a				Š					
JAPAN	Secured by mortifiates on immovable property	ž	ž.	1		4	4	,			
	of which: SME	i i									
	Exposures in default				,			7			
	Items associated with particularly high risk	0	ō	0		ō	0				
	Covered bonds	0		0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	173	173	109		30	10	5			
	Collective investments undertakings (CRII)	0	0	0		0	0	0			
	Equity	0		0		0	0	0			
	Other exposures	29	29	29		40	40	40			
	Plandadised Tabu ²				2						

		(2) rotal table augustiants and provincing in C	a tear adjustment, and protection just to deling on the contract of the contra								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	1/12/2023			
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
	(minEUR, %)										
	Central sovernments or central banks	365	365	62		74	74 477				
	Regional dovernments or local authorities	366 634	566	62		477 647	477 647	13			
	Public sector entities	634	634	1		647	647				
	Multilateral Development Banks										
	International Organisations Institutions	3,332	3.334	115		3,304	3,305	105			
		619	522	383		2,334	200	765			
	Corporates of which: SME	82	73	49		80	to.	45			
	Retail										
	of which: SME	,									
GERMANY	Secured by morbiasies on immovable property	23	22			22	22				
	of which: SME		- 1	1		1	0				
	Exposures in default	1		1	0						
	Items associated with particularly high risk	10	10	15		20	10	15			
	Covered bonds			0							
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	0			
	Collective investments undertakings (CIU)	0	0	0		0	0				
	Equity	0	0	0		0	0				
	Other exposures	0	0	0		0	0				
	Standardised Total ²				2						

			Standardised Approach								
			As of 30/09/2	023			As of 31.	12/2023			
	(minSUR, No.)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Other Countries	Control description of the control bases in a control bases in a control base in a c	340 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	301 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		274 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27.6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²										

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach					
			As of 31/	03/2024			As of 30	06/2024			
	(min DUR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions		
	Central sovernments or central banks	105.087	115.639	7.517		205,875	116,036	7.752			
	Regional governments or local authorities	44,971	52,238	10,301		45,249	52,099	10,263			
	Public sector entities	24,281	19,832	4,501		24,363	20,000	4,675			
	Multilateral Development Banks	355	608	0		722	974	18			
	International Organisations	480	479	0		507	507	0			
	Institutions	22,867	24,431	1,744		23,553	23,571	1,945			
	Corporates	132,363	95,204	78,595		132,248	97,550	80,093			
	of which: SME	37,221	25,920	21,373		37,322	25,510	21,083			
	Retail	8,509	6,200	4,582		15,078	6,767	4,774			
Consolidated data	of which: SME	1,865	1,651	1,001		2,195	1,897	1,157			
Consolidated data	Secured by mortgages on immovable property	61,862	53,801	20,638		56,576	55,342	21,064			
	of which: SME	16,460	15,521	5,658		18,304	17,755	6,459			
	Exposures in default	8,085	3,699	4,556	2,977	8,474	3,865	4,704	3,118		
	Items associated with particularly high risk	10,009	8,032	12,044		9,510	7,377	11,065			
	Covered bonds	839	836	84		1,026	1,025	103			
	Claims on institutions and corporates with a ST credit assessment	1,523	1,092	788		1,422	1,012	684			
	Collective investments undertakinsis (CIU)	3,672	3,671	4,245		3,748	3,747	4,387			
	Equity	۰	0	0		0	0	0			
	Other exposures	5,974	5,974	5,587		6,828	6,828	6,198			
	Standardised Total ²	431,258	392,927	155,182	5,311	435,178	396,769	157,727	5,347		

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min D.R. N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	89.322	29.851	6,389		91.408	101.560	6,556	
	Regional governments or local authorities	40,099	45,938	9.408		40.261	46,725	9,345	
	Public sector entities	22.714	18,422	4.255		22.803	18,579	4.381	
	Muditional Development Sunks	14	14				252	0	
	International Organisations		0	0				0	
	Institutions	9,636	11,836	998		8,468	9,133	268	
	Corporates	116,738	83,876	68,625		116,158	85,162	69,466	
	of which: SME	34,754	24,206	19,912		35,000	23,731	19,644	
	Retail	4,159	3,321	2,329		10,447	3,656	2,501	
	of which: SME	1,706	1,509	902		2,022	1,743	1,050	
FRANCE	Secured by mortgages on immovable property	56,974	48,935	18,909		51,669	50,457	19,346	
	of which: SME	16,395	15,458	5,632		18,240	17,692	6,423	
	Exposures in default	7,287	3,280	3,966	2,615	7,657	3,456	4,158	
	Hems associated with particularly high risk	9,940	7,938	11,907		9,340	7,284	10,925	
	Covered bands	429	429	43		446	445	45	
	Claims on institutions and corporates with a ST credit assessment	1,007	587	578		1,086	678	546	
	Collective investments undertakinsis (CIUI	3,306	3,306	3,904		3,321	3,321	3,814	
	Equity	0	0	0		0	0	0	
	Other exposures	5,277	5,277	4,946		5,911	5,911	5,556	
	Standardised Total ²				4,741				

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30s	06/2024	
	(min DJR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control description of control seeks Administration of the control description Administration of the control description Administration of control description Administration	142' 1.548 1	961 1,867 230 0 0 2,534 962 22 12 0 98 11 1 7 7 7 10 10 10 10 10 10 10 10 10 10 10 10 10	G 2008 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	۰	1465 1.341 1	1911 1,203 23 0 0 0 2,203 876 7 5 0 0 0 20 10 10 10 0 0 201 201 10 0 0 0	0 2331 2331 2331 2331 2331 2331 2331 233	
	Standardised Total ²				1				1

		(C) (CEX VALUE SQUATTMENTS AND PERSONSES POR COUNTRY OF COLUMNING AND SECURES INCOME REQUESTED OF COLUMNING AND SECURES AND SE											
					Standardisc	ed Approach							
			As of 31/	03/2024			As of 30	106/2024					
	(min EUR, %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²				
Machanat de Pable de del Pable	erromate ner central sants membre sire de affertifica per cettina Portuguesse bass Portugue	2 0 11 11 0 0 0 2,994 M 223 23 18 70 0 0 179 0 6 6 0 177 0 0	2 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 134 137 8 31 0 6 6 4 0	1	2 0 6 0 0 5.900 200 110 0 0 6 0 0	2 0 6 0 0 5.9282 29 31 1 0 179 0 5 0	0 0 1 0 0 264 169 8 23 0 6 3 5 5 0					
Collective in Equity Other expor	nvestments un dertakinsis (CIU)	10 0 329	10 0 399	18 0 394		8 0 534	8 0 534	16 0 319					

	(2) Total value adjustments and provisions per country of counterparty excludes those for excurtination exposures but includes general credit risk adjustments.	
Original Exposures* Exposures* Value exposures amounts of the exposures amounts of the exposures amounts of the exposures amounts of the exposures of the expos	Standardised Approach	
Original Exposure* Exposure Value* Exposur	As of 31/03/2024 As of 30/06/2024	
	Orginal Engineers* Expenses Values* Balk expenses amount Values deportments and providences* Confined Engineers* Expenses Values & Balk expenses amount Values (Confined Engineers*)	Value adjustments and provisions ²
1	\$ 6 6 0 0 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Exemption in infeat 4		z

					Standardise	nd Approach			
			As of 31/	63/2024			As of 30	106/2024	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,204	3,204	73		3,118	3,118	73	
	Regional governments or local authorities	811	888	133		791	645	129	
	Public sector entities	5	5	5		4	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	۰	0			0		0	
	Institutions	258	280	150		246	157	1 136	
	Corporates of which: SME	238	200	120		240	32	136	
	of which: SME Retail	90	41	.00		30	32	27	
	of which: SME	12	12			12	11	7	
ITALY	Secured by mortgages on immovable property	67	67	30		60	65	30	
	of which: SME	7	7	3		7	7	3	
	Exposures in default	31	24	26	30	31	20	21	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		48	45	5	
	Claims on institutions and corporates with a ST credit assessment	2	1	1		2		1	
	Collective investments undertakines (CIU)	262	261	63		251	251	51	
	Equity	ů		28				0	
	Other exposures	40	40	40	15	40	- 40	31	17
	Standardised Total ²								17

					Standardise	ed Approach						
			As of 31/	03/2024			As of 30	As of 30/06/2024				
	creb CUR, No.	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central dovernments or central banks	347	346	0		367	365	0				
	Regional governments or local authorities	534	1,201	240		540	1,212	242				
	Public sector entities Multilateral Development Banks	51	53	11		52	53	11				
	Mutitiateral Development Bunks International Organisations		0			0						
	Institutions	817	126	25		817	114	23				
	Corporates	1.741	1.142	1.055		1.703	1.204	1,120				
	of which: SME	33	17	14		32	15	13				
	Retail	32	26	19		25	21	16				
SWITZERLAND	of which: SME	0	0	0		0	0	0				
SWITZERDAND	Secured by mortsiases on immovable property	1,327	1,317	502		1,358	1,347	512				
	of which: SME	۰	0	0		0	0	0				
	Exposures in default	46	16	16	30	47	15	15	32			
	Hems associated with particularly high risk Covered bonds	°	0	0								
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0								
	Collective investments undertakings (CIU)	,					o o					
	Equity	0		0		0		0				
	Other exposures		0	0		0						
	Standardised Total ²				39				41			

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min D.R. N)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	1,807	1,821	0		1,781	1,795	0	
	Regional governments or local authorities	407	392	0		402	387	0	
	Public sector entities	31	31	1		29	30	1	
	Multilateral Development Banks		0	0		0		0	
	International Organisations			0		502	501	0	
	Institutions	278	150	148		275	122	121	
	Corporates	270	17	140		2/5	14	121	
	of which: \$14E	1041	510	382		1.076	531	396	
	Retail	1,041	510	362		1,076	331	390	
SPAIN	of which: SMS Secured by mortstates on immovable property	45	44	19		45	ú	19	
	of which: SME	20	20			20	20		
	Disposures in default	27	5	7	21	34	9	12	25
	Hems associated with particularly high risk		0	0		0		0	
	Covered bonds	78	75	8		78	77	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	1		0	0	1	
	Equity	0	0	0		0	0	0	
	Other exposures	13	13			9	9	3	
	Standardised Total ²				44				43

					Standardis	ed Approach			
			As of 31	63/2024			As of 30	106/2024	
	(mis DUR, No.)	Original Exposure *	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	5,225	5,225	0		4,860	4,860	0	
	Regional governments or local authorities	445	257	90		541	363	147	
	Public sector entities	۰	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,269	1,269	25		1,837	1,837	38	
	Corporates	937	934	67		306	303	96	
	of which: SME	0	0			0		0	
	Retail	9							
JAPAN	of which: SME								
	Secured by mortstates on immovable property of which: SMS	2					:	1	
	Exposures in default	2			,	,	· ·		
	Items associated with particularly high risk	o o		ő		ő		o o	
	Covered bonds		0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	126	126	88		157	157	76	
	Collective investments undertakins (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	45	45	45		22	22	22	
	Chandred and Trans				2				

		(a) rous rason augustrians and pro	manus per country or country as q	COLLEGE CENTER OF SECURE SECURE	April 11 Sept. 1 Sept.	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	intelDR, Ni	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
GERMANY	Committee of the Commit	744 418 676 6 0 0 4,9327 889 8 0 9 22 20 10 10 10 10 10 10 10 10 10 10 10 10 10	764 418 0 0 0 4,939 838 77 1 4 4 0 0 22 10 10 10 0 1	0 113 0 0 125 600 607 47 3 3 8 0 0 125 125 126 127 127 127 127 127 127 127 127 127 127	۰	600 3623 0 0 0 2,4311 885 80 0 28 0 1 10 10 10 0 0	83 333 363 363 363 363 363 363 363 363 3	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1
	Standardised Tetal ²				2				2

Aut 13/03/2024	
Digital Expenses Expenses Value Expenses Sentent Value acquirements and problems Expenses Value	
Control description	
Contra commonate or period basis 272 272 6 211 211 6 8 8 8 8 8 8 8 8 8	Value adjustments and provisions ²
Notifier Countries If of a Coun	

Credit Risk - IRB Approach

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			IRB Approach											
					As of	30/09/2023				As of 31/12/2023				
			Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	oposure ¹	Exposure Value ²	Risk exposure	Risk exposure amount	
		(min EUR. %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	V21.04		Of which: defaulted	and provision
	Control han	is and central governments	207,200	77	216.324	810	Ostauted	116	209.559	detauted 56	218.594	918	defaulted	113
	Institutions		30.547	21	30.421	6.862	0	96	30.193	20	29.380	6.526	0	20
	Corporates		255.129	7.427	200.932	103.182	2.336	3.958	260.017	7.234	205.538	108.136	2.361	3.922
		Corporates - Of Which: Specialised Lending	30.178	613	20.873	7.805	358	270	31.146	845	21.719	7.942	546	319
		Corporates - Of Which: SME	54,269	2,421	44,540	29,265	299	1,317	54,268	2,245	45,302	30,183	382	1,254
	Retail		515,122	9,440	507,031	75,243	3,586	6,351	528,832	9,959	520,496	72,198	5,090	6,553
		Retail - Secured on real estate property	377,179	3,630	376,610	48,520	1,373	2,518	376,698	3,860	376,830	41,360	1,621	2,538
Consolidated data		Retail - Secured on real estate property - Of Which: SME	67,187	1,400	67,130	21,203	576	1,532	67,726	1,468	67,847	18,541	624	1,527
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	309,992	2,230	309,480	27,317	797	987	308,972	2,392	308,983	22,819	996	1,011
		Retail - Qualifying Revolving	16,619	336	11,158	1,534	66	258	30,929	482	23,933	3,513	136	392
		Retail - Other Retail	121,324	5,474	119,263	25,189	2,148	3,574	121,205	5,616	119,732	27,325	3,332	3,623
		Retail - Other Retail - Of Which: SME	46,234	3,738	44,775	11,560	1,446	2,432	46,344	3,829	45,193	12,868	1,795	2,458
		Retail - Other Retail - Of Which: non-SME	75,090	1,736	74,488	13,629	762	1,142	74,861	1,787	74,539	14,457	1,537	1,165
	Equity		11,516	8	11,343	40,260	30		12,012	8	11,823	42,377	30	
	Other non c	redit-obligation assets				9,690						9,208		
	IRB Total ²					236,047						237,363		

(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) this because the occurrence produces the occurrenc

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Risk exposure amount Exposure Value ¹		amount	Value adjustments
		(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central go	wernments	163,473	0	172,580	43	0	36	162,976	0	170,691	57	0	31
	Institutions Corporates		4,513 144,031	5.741	6,848 120,528	1,312 72,073	1,636	27 2.859	6,694 144.877	1 5.550	7,040 120,062	1,378 73.701	1,519	28 2.844
		Of Which: Specialised Lending	5.941	5,741	120,528 5,017	72,073 1 637	1,636	2,859	5.663	5,550	120,062	73,701	1,519	2,844
		Of Which: SME	53.339	2.393	43.671	28 758	208	1 297	53,330	2.234	44.454	29.681	380	1.244
	Retail		511.159	9,390	503.149	74 795	3.569	6.324	524.888	9,908	516,566	71,772	5.066	6,520
		red on real estate property	374,251	3.605	373,685	48.194	1.364	2,503	373,743		373,873	41,070	1,609	2,523
		Retail - Secured on real estate property - Of Which: SME	67.139	1.400	67.082	21.182	576	1.531	67.682	1.468	67.803	18.520	624	1.526
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	307,112	2,205	306,603	27,013	788	973	306,061	2,366	306,070	22,551	984	997
	Retail - Qual	itying Revolving	16,525	334	11,078	1,526	65	257	30,823	480	23,838	3,507	135	390
	Retail - Otho		120,383	5,451	118,386	25,075	2,140	3,563	120,321	5,594	118,855	27,195	3,322	3,607
		Retail - Other Retail - Of Which: SME	46,174	3,735	44,723	11,540	1,445	2,430	46,256	3,826	45,111	12,827	1,794	2,455
		Retail - Other Retail - Of Which: non-SME	74,210	1,716	73,663	13,535	696	1,133	74,065	1,768	73,744	14,367	1,528	1,153
	Equity		9,617		9,613	35,382	0	0	10,161	0	10,157	37,730	1	
	Other non credit-obligation	issets												
	IRB Total													

								IRB Ap	proach					
						30/09/2023						31/12/2023		
			Original	ixposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		is and central governments	23,629	0	23,690	0	0	0	24,538	0	24,608	0	0	٥
	Institutions		4,415	14	4,524	639	0	55	3,465	13	4,031	680	0	56
	Corporates		31,165	413	21,114	6,992	140	136	33,006	423	22,708	7,085	189	166
			7,791	253	4,749	1,810	137	90	8,767	308	5,431	1,907	164	117
			35	2	35	15	0	1	32	2	32	14	0	1
	Retail		297	2	290	27	1	1	300	2	297	27	1	1
		Retail - Secured on real estate property	242	1	241	21	1	1	250	1	250	20	1	1
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0		0	
OHITED OTHER			242	1	241	21	1	1	250	1	250	20	1	1
		Retail - Qualifying Revolving	5		4 45	0	0	0	6 44	0	5		0	
		Retail - Other Retail	50		45			0	44		41	6	0	
		Retail - Other Retail - Of Which: SME	49		1	0		0	43		1		0	
		Retail - Other Retail - Of Which: non-SME			44	5					41	5		
	Equity		1,121		951	2,627		0	1,125		941	2,590	0	
		edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central bar	oks and central governments	620	0	697	0	0	0	445	0	507	1	0	
	Institutions		6.571		5.536	1.091	0	0	5.481	0	5,484	917	0	
	Corporates		7,468	22	8,268	2,783	39	21	8,053	22	8,633	2,875	41	28
		Corporates - Of Which: Specialised Lending	1,392	21	1,014	447	38	12	1,173	21	835	318	40	16
			189	0	188	139	0	2	215	0	215	158	0	1
	Retail		402	5	395	39	2	3	398	5	316	37	3	3
		Retail - Secured on real estate property	306	4	306	31	2	2	314	4	314	28	2	2
UNITED KINGDOM			1	0	1	0	0	0	1	0	1	0	0	0
ONTILD KINODOM			305	4	305	31	2	2	313	4	313	28	2	2
		Retail - Qualifying Revolving	8		6	1	0	0	9	0	8	1	0	
		Retail - Other Retail	88	1	82	7	0	0	75	1	74	8	1	0
		Retail - Other Retail - Of Which: SME	87		81	0	0	0	74	0	1 73		0	
		Retail - Other Retail - Of Which: non-SME		1		7	0	0	74	1		8	1	
	Equity		42		42	108	0	0	47	0	47	122	0	
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As or	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	2,840	0	3,256	3	0	0	2,724	0	3,087	2	0	0
	Institutions	949	0	941	89	0	0	449	0	452	63	0	0
	Corporates	8,373	104	7,659	3,428	11	118	8,823	45	7,910	3,744	9	85
	Corporates - Of Which: Specialised Lending	1,915	21	1,692	625	7	19	1,822	21	1,635	556	7	31
	Corporates - Of Which: SME	116	17	112	88	0	10	97	0	90	78	0	2
	Retail	750	11	745	95	3	4	767	11	764	109	3	8
	Retail - Secured on real estate property	626	3	626	69	1	3	615	3	614	67	1	3
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	27		27	13	0	1	24	0	24	15	0	1
LOALINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	599	3	599	56	1	2	591	3	590	52	1	2
	Retail - Qualifying Revolving	14	1	15	2	1	0	15	1	16	1	0	1
	Retail - Other Retail	110	7	104	24	1	2	137	7	134	42	2	5
l	Retail - Other Retail - Of Which: SME	38	2	33	15	0	1	64	2	59	33	1	2
	Retail - Other Retail - Of Which: non-SME	72	5	71	9	1	0	73	5	74	9	1	3
	Equity Other non-credit-obligation assets	282		282	678	0	0	277	0	277	668	0	0
	IRB Total												

Credit Risk - IRB Approach

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								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Originati		Exposure Value ¹	Risk exposure		Value adjustments	Original I		Exposure Value ¹	Risk exposure		Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		Central banks and central governments	461	0	916	133	0	0	583	0	1,102	148	0	0
		Institutions	364	0	366	189	0	0	398	0	398	213	0	0
		Corporates	7,217	77	4,053	2,686	17	78	6,904	73	4,627	2,857	18	77
		Corporates - Of Which: Specialised Lending	1,786	26	1,475	541	3	23	2,438	26	1,832	643	3	23
		Corporates - Of Which: SME	112	6	78	71	1	3	107	6	74	69	2	3
		Retail	63	1	61 41	8		1	63	1	62 42	8	1	1
		Retail - Secured on real estate property	41		41	5		0	41	0	42	4	0	
	ITALY	Retail - Secured on real estate property - Of Which: SME	40		0	0			41		41		0	
	117421	Retail - Secured on real estate property - Of Which: non-SME	40		41	5			41		41	4	0	
		Retail - Qualifying Revolving Retail - Other Retail	19		18	0	0		18	0	17		0	
		Retail - Other Retail - OTher Retail - OT Which: SME	19		10	3			10		1/	3		
			18		17	3			17		17			
1		Retail - Other Retail - Of Which: non-SME Equity	18		17	19			17		17	3 19	0	
		Other non credit-obligation assets	,	- 2	,	.,	,				-		-	-
		Other non-crean-abuguion assets IRB Total												
		IRB total												

(2) Original exposure	e, unlike Exposure vi	alue, is reported befo	ne taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation t	echniques (e.g. sub	stitution effects

							IRBAp	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0 598	0	0 603	0 98	0	0	0 962	0	900	0	0	0
	Corporates	5,955	31	3,657	869	38	20	6,187	14	3,997	880	5	13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	54 147	0	28 145	6 21	0	0	43 180	0	19 144	6 23	0	0
	Retail	555	14	545	70	5	8	560	14	559	63	4	9
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	469		469	58	3	4	479	7	481	51	3	4 0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	467	8	466	57	3	4	477	7	479	50	3	4
	Retail - Qualifying Revolving	12	0	9	1	0	0	13	0	11	1	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	74	6	67	11	2	4	67	7	66 4	11	1 0	4
1	Retail - Other Retail - Of Which: non-SME	71	6	65	11	2	4	64	7	62	10	1	4
	Equity	40		40	142	0	0	40	0	40	141	0	۰
	Other non credit-obligation assets IRb Total												_

(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 effect

							IRB Ap	proach					
				As o	130/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valid		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,183 557	0	1,277 569	0 130	0	0	1,237	0	1,324	0 107	0	0
	Institutions Corporates	5.687	15	2,961	130		19	5.623	13	3.007	107		19
	Corporates - Of Which: Specialised Lending	1,844	12	1,172	517	3	10	1,468	12	900	405	1	19
	Corporates - Of Which: SME	127	2	126	94		2	120	2	119	87	0	2
	Retail	94	1	98	11	0	0	93	1	98	10	1	1
	Retail - Secured on real estate property	54		54	6	0	0	54	1	54	5	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	52	0	52	5	0	0	52	1	52	4	0	0
	Retail - Qualifying Revolving	5	0	4	0	0	0	5	0	5	0	0	0
	Retail - Other Retail	36	0	40	5	0	0	34	1	39	4	0	0
	Retail - Other Retail - Of Which: SME	1		39			0	33		38	1	0	
	Retail - Other Retail - Of Which: non-SME	35		39	4		0	33	1	38	4	0	
	Equity Other non credit-obligation assets	0		0	0	0	0		0	0		0	
	Other non-creat-acculation assets IRB Total	_											
	IND IDEAL				and tables in the second second								

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,306	0	1,306	103	0	0	1,312	0	1,312	104	0	0
	Institutions	780	0	639	175	0	0	685	0	510	110	0	0
	Corporates	922	21	857	483	15	5	1,155	19	1,100	509	13	4
	Corporates - Of Which: Specialised Lending	431	21	396	183	15	5	482	19	453	181	13	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	20	2	0	0	21	0	21	2	0	0
	Retail - Secured on real estate property	14	0	14	1	0	0	15	0	15	1	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAI AIN	Retail - Secured on real estate property - Of Which: non-SME	14		14	1	0	0	15	0	14	1	0	
	Retail - Qualifying Revolving	1		1	0	0	0	1	0	1	0	0	
	Retail - Other Retail	5		5	1	0	0	5	0	5	1	0	
	Retail - Other Retail - Of Which: SME	0		0	0					0		0	
1	Retail - Other Retail - Of Which: non-SME Equity	5		5	1	0	0	5	0	5	1 12	0	
1		1		1	4			4		- 4	12		
1	Other non credit-obligation assets											_	_
	IRB Total	_											

(2) Original synosum	unlike Evnouve ve	lise is remorted bet-	ne taking into account any eff	lect close to creedit con	rusmine factors or co	writt nink milliontine h	echnimum (a si subsi	Shotion effects)

							IRB Aş	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,665	0	1,665	10	0	0	2,191	0	2,191		0	0
	Institutions	1,356		1,290	528	0	0	1,499	0	1,798	821	0	
	Corporates	2,470	53	2,171	900	21	50	2,277	82	1,965	765	20	57
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	370 135		321 133	94 45	0	1	346 138	30	296 137	83 47	0	2
	Corporates - Of Which: SME Retail	135		155	45 22	0	0	138 159		156	17		
		161	1	155	17	1	1	159	2	156	17	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	121	1	120	17	0	0	122	1	122	12		
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	120		119	16			122		121	12		
_	Retail - Qualifying Revolving	120		119	10		0	122		121	12	0	
	Retail - Other Retail	33	,	30	4	1	,	29	1	28		1	,
	Retail - Other Retail - Of Which: SME	4		3	1			5		4	2		
	Retail - Other Retail - Of Which: non-SME	30	1	27	3	0	0	24	0	24	3	0	
	Equity	57		57	171	0	0	55	0	55	165	0	
	Other non credit-obligation assets	-							_				_
	IRB Total												
		(2) Outsided seasons			na haking into arrount any of								

							IRB Ap	proach					
				As o	130/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
Other Countries	Control Labora of Confid genoments Composite Confidence	1,228 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	1,228		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,038	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,038	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
												90/06/2024		
			Original E	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	imposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustment
				Of which:	Value		Of which:	and provisions		Of which:	Viliae		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
		nks and central governments	195,546	54	204,481	911	0	111	202,008	52	210,383 32,255	902		94
	Institution		33,444 266,341	20 7,494	32,687 210,692	6,906 108,026	2.781	4.075	33,514 267,281	19 7,777	32,255 211.847	6,315 105,817	2.661	4.321
	Corporates			7,494		108,026				7,777				
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	32,810 52,904	2.316	22,527 44,570	8,347 29.533	461 424	271 1.340	32,902 50,509	766 2.531	23,080	8,562 27 779	550 446	290 1.534
	Retail	Corporation - Of Writer: SME	525.539	10.265	517.307	71,747	5,233	6.177	524.176	10.575	516,539	71.653	5.439	6.370
	PARTABL	Retail - Secured on real estate property	376.701	3,975	376.885	41.768	1.624	2.117	376,500	3,862	376.648	41.526	1,549	1 974
		Retail - Secured on real estate property - Of Which: SME	69,655	1,513	69.768	19,256	652	1.174	69.142	1,396	69.245	18.747	590	1.068
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	307.046	2,462	307.116	22.512	972	943	307.358	2,467	307.403	22,779	958	907
		Retail - Qualifying Revolving	30,754	494	23.816	3.396	159	392	32,946	507	26.030	3.418	142	400
		Retail - Other Retail	118.083	5.796	116.606	26.583	3.450	3.668	114,730	6.206	113.861	26.708	3.748	3.996
		Retail - Other Retail - Of Which: SME	43,592	3,897	42,440	12,137	1,826	2,474	43,479	4,136	42,657	12,228	1,945	2,630
		Retail - Other Retail - Of Which: non-SME	74,491	1,899	74,166	14,446	1,623	1,194	71,251	2,070	71,203	14,480	1,803	1,365
	Equity		11,989	8	11,781	42,618	0		11,881	10	11,684	42,140	36	
	Other non	credit-obligation assets				9,433						9,571		
	IRB Total ²					239,641						236,398		

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	imposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
		and central governments	147,032	0	154,421	54	0	27	152,980	0	160,165	39	0	35 46
	Institutions Corporates		6,472 148,284	5.862	6,856 122,514	1,393 74,919	1,907	20 3.057	6,850 145,622	5,989	7,154 120,808	1,336 72,136	1.684	3.237
		Corporates - Of Which: Specialised Lending	148,284 6.813	5,862	122,514 5,429	74,919	1,907	3,057	6.235	5,989	120,808 5,417	72,136	1,684	3,237
		Corporates - Of Which: SME	52.212	2,303	43.934	29.117	421	1 331	49.803	2516	41.581	27.354	445	1.519
	Retail		521.647	10.216	513.431		5,209	6.147	520,274	10.525	512.648	71,237	5.414	6.342
		Retail - Secured on real estate property	373,774	3.945	373,957	41.481	1.611	2.100	373,548	3.838	373,694	41,230	1,539	1.964
		Retail - Secured on real estate property - Of Which: SME	69.610	1.513	69.724	19.234	652	1.173	69.073	1.395	69.177	18,713	590	1.068
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	304,163	2,432	304,233	22,246	960	927	304,476	2,443	304,518	22,517	949	895
		Retail - Qualifying Revolving	30,649	493	23,721	3,389	158	391	32,832	506	25,926	3,412	141	399
		Retail - Other Retail	117,225	5,778	115,752	26,466	3,439	3,655	113,894	6,181	113,027	26,595	3,735	3,979
		Retail - Other Retail - Of Which: SME	43,524	3,894	42,378	12,108	1,825	2,471	43,416	4,132	42,599	12,207	1,943	2,627
		Retail - Other Retail - Of Which: non-SME	73,701	1,885	73,375	14,358	1,614	1,184	70,478	2,050	70,428	14,388	1,792	1,352
	Equity		10,103	0	10,098	37,943	0	0	10,399	2	10,202	37,689	6	0
		fit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		ks and central governments	23,934 3,643	0 14	24,003	0	0	0	23,870	0	23,925	0	0	0
	Institutions Cornectors				4,274	824	0	59	3,675	14	4,232	451	0	15
	Corporates Corporates - Of Which: Specialised Lending				23,198	7,409	268	145	37,819	494	25,584	7,747	234	153
			8,753	306	5,355	1,880	242	95	9,835	373	6,141	2,095	228	108
			32	2	32	11	0	1	32	2	32	11	0	1
	Retail		311	2		28	2	1	315	3	312	28	2	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	265	2	265	23	1	1 0	267	1	267	21	1	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	265		265	23			266		266	21		
		Retail - Qualifying Revolving	200	2	200	23			200		200	21	1	
		Retail - Other Retail	40		37				41		39			
		Retail - Other Retail - Of Which: SME	40	0	37				41		39	,	1	0
		Retail - Other Retail - Of Which: non-SME	39	0	37	5	0		40	1	38	7	1	0
	Equity	Mark Const Man. Of Which hart-1942	1.168	0	965	2.628	0		776		776	2.500		0
		redit-obligation assets	1,100	Ů	303	-,	_		770	_	770	2,230	_	Ů
	IRB Total													

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
UNITED KINGDOM	Control banks and certal government. Copyration Copy	325 6,744 7,955 1,213 184 394 307 1 1 306 9 78 1 1 77	0 0 1 0 0 6 5 0 0 1 0 0 1	360 6,942 8,546 821 164 394 307 1 306 8 79	1, 1,047 2,779 278 117 36 28 0 28 1 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 2 0 3 2 0 0 0 0	296 5,932 7,762 1,152 166 398 311 1 310 9 77	0 0 1 0 0 5 4 0 0 1 0 0 1 0 0	330 5,308 9,212 795 186 397 311 1 310 8 78	1 887 3,318 246 1110 36 27 0 27 1 8 0 0	0 0 0 0 4 2 0 2 0 1 0	0 0 13 2 0 3 2 0 2
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	38	0	38	108	0	0	40	0	40	113		0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,510	0	1,876	2	0	0	1,599	0	1,599	2	0	0
	Institutions	878	0	881	84	0	0	1,069	0	1,071	96	0	0
	Corporates	9,448	44	8,676	3,869	9	77	9,162	46	8,435	3,890	9	71
	Corporates - Of Which: Specialised Lending	1,862	22	1,662	611	7	29	1,574	22	1,401	576	7	30
	Corporates - Of Which: SME	93	0	86	74	0	2	66	0	61	55		1
	Retail	737	10	734	101	3	8	716	9	715	95	3	7
	Retail - Secured on real estate property	604	3	603	69	1	2	598	3	598	74	1	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	24	0	24	14	0	1	28	0	28	19		1
EGNETIBOOTIO	Retail - Secured on real estate property - Of Which: non-SME	580 14	3	579 15	55	1 0	2	569 12	3	569 14	54	1	2 0
	Rotalf - Qualifying Revolving Rotalf - Other Rotalf				1	0					1		0
		120	7	116	31	- 4	5	106	6	104	21	2	5
	Retail - Other Retail - Of Which: SME	46 74	2	41 75	22	1	2	34 72	2	31 73	12	1	2
	Retail - Other Retail - Of Which: non-SME		5			1	3		4			2	3
	Equity Other non-credit-obligation assets	283	0	283	694	0		269	0	269	643		0
	IRB Total												

Credit Risk - IRB Approach

Cenuma BBCE

							IRB Ap	proach					
				As o	131/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	516	0	1,040	139	0		660	0	1,187	154	0	0
	Institutions Corporates	454 6.981	47	420 4.560	223 2.842	0 15	55	483 7,775	59	482 5.074	219 3.076	40	66
	Corporates Corporates - Of Which: Specialised Lending	6,981 2,431	47	1,744	2,842 615	15	55	2,749	59	1,992	3,076 683	40	86
	Corporates - Of Which: SME	106		75	66			113		79	67		3
	Retail	65		65		- 2	3	67	3	66	6/	1	3
	Retail - Secured on real estate property	42	0	42	4	0		43	0	44	4		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	ė.	0	o o	0	0	0	0		0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	4	0		43	0	43	4		0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	4	0		0
	Retail - Other Retail	20	1	19	3	1	1	19	2	19	3	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	1	19	3	1	1	18	2	18	3	1	0
	Equity	5	2	5	19	0	0	5	2	5	19	7	0
	Other non credit-obligation assets												
	IRS Total												

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VIII		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments				0	0	0	0	0	0	0	0	0	0
	Institutions		1,232	0	1,171	134	0	0	652	0	639	123	0	0
	Corporates		6,438	14	4,466	1,075	5	14	7,204	22	4,943	1,121	5	16
			42	0	17	5	0	0	42	9	25	4	0	0
			7	0	3	2	0	0	3	0	0	0	0	0
	Retail		554	11	551	62	4	8	564	11	563	67	4	8
		Retail - Secured on real estate property	479	9	480	51	2	7	481	5	484	54	2	3
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	8	0	8	3	0	0
SWITZERLAND			477	9	477	50	2	7	473	5	475	51	2	3
		Retail - Qualifying Revolving	13	0	11	1	0	0	16	0	13	1	0	0
		Retail - Other Retail	61	2	60	10	1	1	67	6	66	11	2	- 4
		Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
		Retail - Other Retail - Of Which: non-SME	59	2	57	9	1	1	64	6	63	10	2	4
	Equity		39	0	39	137	0	0	41	0	41	142	0	0

							IRBAp	proach					
					131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, N)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,344 543	0	1,433	0 149	0		1,585 386	0 0	1,671	0 117	0 0	0 0
	Corporates	5,835	16	3,322	1,859	4	18	5,787	16	3,172	1,765	4	19
	Corporates - Of Which: Specialised Lending	1,675	12	1,136	481	4	10	1,634	12	1,069	459	4	10
	Corporates - Of Which: SME Retail	118	3	118	84	0	2	139	3	139	102		2
	Retail - Secured on real estate property	92 53	1	95 53	2	1	0	96 56	1	99 56	12 6	1 0	1 0
	Retail - Secured on real estate property - Of Which: SME	2		2	1	0		4	0	4	2		0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	51	1	51	4	0		52	1	52	4		0
	Retail - Qualifying Revolving	5	0	5	0	0	0	6	0	5	0	0	0
	Retail - Other Retail	34	0	38	5	0	0	34	1	38	6	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0		2	0	2	1		
	Retail - Other Retail - Of Which: non-SME Equity	33	0	36	4	0	0	32	0	36	5	0	
	Other non credit-obligation assets								0		U		
	IRR Total	_											

							IRBAp	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
JAPAN	Cominal status and central generosiments Including Compress, Combust, Combust, Special and Lenting Compress, Combust, Special and Lenting Compress, Combust, Special Retail Secured on and central gengenty, Rotail Secured on and central gengenty, Combust, Special Retail Special Special Special on and central gengenty, Combust, and Special Retail Combust, Combust, Combust, Combust, Combust, Combust, Retail Combust, Combust, Combust, Combust, Combust, Retail Combust, Combust, Combust, Combust, Combust, Retail Combust, Combu	1,241 888 1,322 609 0 20 14 0 14 1 1 5 0	0 0 19 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,241 706 1,294 541 0 20 14 0 14 1 5 0	98 145 478 100 0 2 1 0 1 0 1 0 1 5	0 14 14 0 0 0 0 0	0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,246 1,185 1,381 451 0 19 14 0 14 1 4 0 4 2	0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,246 1,111 1,352 384 0 19 14 0 14 1 1 4 0	99 172 399 105 0 1 1 1 0 1	0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRS Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,120	0	1,120	0	0	0	1,085	0	1,085	0	0	0
	Institutions	1,494	0	1,507	578	0	0	1,776	0	1,891	678	0	0
	Corporates	2,673	83	2,312	828	19	55	2,663	84	2,271	897	80	56
	Corporates - Of Which: Specialised Lending	345	30	299	79	0	3	343	31	302	148	62	4
	Corporates - Of Which: SME	135	0	133	43	0	0	131	0	130	40	0	0
	Retail	155	1	152	16	1	1	156	1	154	17	1	1
	Retail - Secured on real estate property	119	0	118	11	0	0	120	0	120	12	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1	0	1	1		0
OLIG BUTT	Retail - Secured on real estate property - Of Which: non-SME	118	0	117	11	0		119	0	118	11	0	0
	Retail - Qualifying Revolving	7	0	6	0	0	0	8	0	7	0		0
	Retail - Other Retail	29	1	28	5	1	1	27	0	27	4		0
	Retail - Other Retail - Of Which: SME	5 23	0	4.	2	0		5	0	5	2		0
	Retail - Other Retail - Of Which: non-SME	23		23 77	3	0		23		23	3		
	Equity	77	0	77	228	0	۰	94	0	94	275	۰	
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As o	31/03/2024					As o	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision:
		ks and central governments	7,696	0	7,738	0	0	0	8,238	0	8,344	0	0	0
	Institutions		0	0	0	0	0	0	10	0	10	1	0	0
	Corporates		1	0	1	9	0	0	0	0		0		0
				0	0	0	0		0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail			0	0	0	0		2	0	2	1		0
		Retail - Secured on real estate property		0	0	0	0		0	0	0	0	0	0
Other Countries				0	0	0	0		0	0		0		0
Other Odditates				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	2	0	2	1		0
				0	0	0	0		1	0	1	1		0
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0				0
	Equity			0	0	0	0		0	0		0		0
		redit-obligation assets												
	IRS Total													



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	188 75 130 66 130 584 14	183 76 76 124 97 129 14 568 13	183 3 0 6 31 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 61 109 63 98 559	0 15 20 0 14	12 33 73 55 14	397 644 1,282 301 0	0 4 5 0 0 3	0 175 150 0 0 81	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Total f 0 - 3Mf	Belgium	1.1961 28 364 9 2555 457 1.1345 500 3,0505	0 236 4 77 5 229 7 435 6 1,199	28 100 17 3 28	0	891 0 234 57 240 337 931 136	0 10 20 10 92 222	(0 4,025 50 0 0 572	1 182 0 0 0 19	0 3,230 0 0 0 241	0 0 75 0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria	3,055	2,310 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	744 0 0 0 0 0 0 0	0 0 0 0 0	1,955 0 0 0 0 12 4 0	0 0 0 0	6	4,647 0 0 0 0 0	201 0 0 0 0 0	3,471 0 0 0 0 0 0	0 0 0 0	0	8
Total [0 - 3M] [3M - 1V] [11 - 2V] [21 - 3V] [27 - 3V] [37 - 5V] [57 - 10V] [10V - more Total	Cyprus	36	16	0	0	16	0	1	0	0	0	0	0	2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[0 - 3M [Denmark	36	0 30 0 0 0 0 0 1 8 1 8 8	0 0 0 0 0	0 0 0 0	0 30 0 0 0 18 48	0 0 0 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
10-3M 13M-1Y 13M-1Y 12Y-2Y 12Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more Total	Estonia	44 (((((((((((((((((((484 0 0 0 0 0 0 0 0 0 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	48 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023							
						Dire	ct exposures	_						
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balanc	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with posit	ive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net											
		illianciat assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	,						
[0-3M[0	0		0 0	0	3	290	0	350	0	0	
3M - 1Y 1Y - 2Y		102	78 2 102 20	0		0 57 0 80	22	5	64 880 154	4	801 280 498	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	38 107	88 7 101	5		0 84	0	2 883	38 5,316	20 0 25	498 27 416	0	0	
[10Y - more Total		15	15	15 26		0 0 290	97	856	4,745 11.488	32 85	162 2,534	0	0	
[0-3M[[3M-1Y[1,837 6,103 7,396 3,577 6,906	7 1,399 5,624	538 478	25		1,239 5,198	40	1,420 365	7 9	1.178	1.481	0	
[1Y-2Y[[2Y-3Y[France	7,39E 3,570	7,045 3,474	236 787	4	8 824 4 806	6,101 1,954	78	948 1,014	32 8	198 822 298 166 1,729	526 72	0	
[3Y - 5Y] [5Y - 10Y]		20,277	7 19,432	341 1,094		0 1,061 0 3,516	15,435	71	266 1,635	9	166 1,729	332 342	0	
[10Y - more Total I 0 - 3M I		130,156 176,245 878	129,850 173,307 3 752	3,254 6,728 836	30	0 834 2 7,268	125,609 160,955	383	5,760 2,490	83 294	536 4,927 1,272	1,682 8,524	2	12,576
[3M - 1Y [[1Y - 2Y [626 802	75 2 387 5 176	551 705 108		0 63 0 90	11	34 1	2,490 2,139 300 1,785	17 7	2,096 176 233	0	0	
[2Y - 3Y [[3Y - 5Y [Germany	206 876	176 403 2 440	108 367 270		0 85 0 361	13 146	37 5 9	1,785 245 1,352	10 15	233 384 2,376	0	0	
[5Y - 10Y [[10Y - more Total		752 128 4,266	64	270 109 2,946		0 462 0 16 0 1,114	19	144 32 8 304	1,352 275 8,586	167 0	2,376 0 6,539	0	0	
[0-3M[[3M-1Y[4,265	0 0	2,946		0 1,114	198	0 0	8,586 0	0 0	6,539	0	0	13
[1Y-2Y] [2Y-3Y]	Croatia		0	0		0 0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Croatia	10	5 5	0		0 0 10	0	0	0	0	0	0	0	
[10Y - more Total		15	0 5 15	0		0 0 0 15	0	0	0	0	0	0	0	2
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [[10Y - more Total														
[0:3M[0	0		0 0	0	0	0	0	0	0	0	
[3M - 1Y [0	0		0 0	0	0	0	0	0	0	0	
[3Y - 5Y] [3Y - 10Y]	Hungary		0 4	0		0 0 4	0	0	0	0	0	0	0	
[10Y - more Total	<u> </u>	4	0 0	0		0 0 4	0	0	0	0	0	0	0	2
[0 - 3M [[3M - 1Y [90	90	0		0 90	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Ireland	25	32 32	0		0 32 0 24	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		47 73 15	73 18	0		0 73 0 18	0 0	0	0	0	0	0	0	
f10Y - more Total [0 - 3M [1	285	101	86		0 247 0 60	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [600 250 610		156 209		0 198 0 46	248	0	0	0	1 23	0	0	
[2Y - 3Y [[3Y - 5Y [Italy	1,184	1,117	209 34 66		0 46 0 455 0 227	126 890	0	3 2	60	706 4,500	0	0	
[5Y - 10Y [[10Y - more Total		566 1,982 5,354	1,979	168 3 722		0 146 0 0 1,133	1,979	23 0	283 0 288	323 0 397	0	0	0	200
Iotat	L	5,354	4,755	722	1	u 1,133	3,494	36	288	397	5,311	0		309



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia	6 6 8 22 9	0 0 0 8 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 8 8 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more	Lithuania	6	0 0 0 0 0 11	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 11 0	0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10 - 3M 13M - 1Y 14 - 2Y 14 - 2Y 17 - 2Y 17 - 3Y 18 - 5Y 18 - 5Y	Luxembourg	444 66 77 216 696 466 11	67 71 207 671 318	6 6 7 9 9 9 9 103 103	0 0 0 0	11 101 32 39 210 491 359 11	26 30 15 0 130 0	3 3172 59 54 69 1,390 1,762 3,599	1,955 787 1,298 11,127 10,744	225 139 180 132 473 744 1,216	8,093 6,665 6,477	0		26
O - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Malta	1,356	1,788 0 25 0 0 0 0	5 South	0 0 0 0	1,245 0 0 0 0 0	201 0 25 0 0 0 0	0 0 0 0 0	31,541 0 0 0 0	3,109 0 0 0 0 0	35,440 0 0 0 0 0	0 0 0		26
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Netherlands	22 183 114 105 38 9 9 9 585 885	0 0 14	20 113 6 0 70 17 91 93 33 344	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 69 114 14 0 0 0	25 20 0 0	21 0 0 0 0 0 0 0	1,766 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Potand		0 21 31 154 16 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 31 10 14 51 0	144 0 0 196	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		79
[0 - 3M[Portugal	86 66 65 25552 233 231 231 3391 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	89 69 259 235 219 390	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	89 0 238 227 196 352 0	0 69 21 8 33 38	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		35
[0-3M[13M-1Y1 11Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	D erivatives wit	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets 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-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Stovakia	22 6 44	22 6 44	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 0 2 2 20 0	0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Stovenia	21	6 6 6 6 22 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Yf 14Y - 2Yf 14Y - 2Yf 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 10Y - more 10U - more	Spain	100 284 144 211 1,161 1,62 212 211 3,444	100 255 144 214 1,161 1,533 211 3,622	13 156 157 158 159 159 159 159 159 159 159 159 159 159	0 0 0 0	2 107 79 183 1,046 2,259	0 134 67 14 112 304 59	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10T] [10Y-more	Sweden		6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	1,855 6 8 5 5 1111 1 2	6 84 55 111	1,850 0 0 4 0 5 0 1 0 0 0 1 1 0 0 0 6 1,851	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 84 55 110 0	0	47 52 113 38 10 15 82 355	563 1,181 1,400 338 234 225 437 4,377	12 9 30 32 201 59 46	619 394 933 828 5,758 515 590	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	lceland	31 31	3 () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 30 0 4 35 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Liechtenstein	A	A			76		v		U				9
[0 - 3M] [1 3M - 1Y] [1 3M - 1Y] [1 1Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total	Norway	((((((((((((((((((((6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
	(man Estry													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
]ME-0]				0	0	0	0	0	0	0	0	0		0
11Y-2Y1 12Y-3Y1				0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Australia			0	0	0	0	0	0	0	0	0		0
[10Y - more Total				0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[36	36	5 5	0	36	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Canada	83	83	0 0	0	83	0	0	0	0	0	0 45		0
[3Y - 5Y] [5Y - 10Y]		45 124	43 124	0	0	43 111		0	0	0	0	0		0
[10Y - more Total		375	375	0 0	0	361	13	0	0	0	0	0 45		0 4
[0-3M] [3M-1Y] [1Y-2Y]				0	0	0	0	0	0	0	0	0		0
[2Y - 3Y] [3Y - 5Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more				0	0	0	0	0	0	0	0	0		0
Total [0-3M[31	31	0	0	31	0	0	0	0	0	0		0 1
[3M-1Y] [1Y-2Y]		15 64	19	0	0	19	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y]	Japan	192 1,121	192 1,121	0	0	192 1,095	0 26	0	0	0	0	0		0
[5Y - 10Y [[10Y - more		441	441	0	0	0	0 445	0	0	0	0	0		0
Total [0-3M[1,842 823 2,551	1,842 533	636	0	1,370 27	121	37	647	24	286	0		0 238
[3M - 1Y [[1Y - 2Y [3 139	3.096	1 25 3 328	0	2,304 2,696 4,211	114	325	3,064 7,641 3,510	4 25	101 244 438	0		0
[2Y - 3Y [[3Y - 5Y [u.s.	4,524 3,242 1,546	3,234	370	0	4,211 2,464 635	408	272 604 1,028	3,510 8,376 6,112	61	438 1,461 5,761	0		0
[5Y - 10Y [[10Y - more Total		1,540 1,485 17,316	1,521 1,488 16,944	322 3 1,398 4 3,082	0	45 12,384	45	1.503	4,615 33,964	1,494 2,207	5,761 10,978 19,269	120 120		0 373
[0.3M[[3M-1Y[6,327	6,327	6,327		0 0	0	0,022	373	0 0	0 0	0 0		0
11Y - 2Y I 12Y - 3Y I				0	0	0	0	0	0	0	0	1,200 0		0
[3Y - 5Y [[5Y - 10Y [China		0	0	0	0	0	1	44	0	0	0		0
[10Y - more Total		6,326	6,328	0 8 6,328	0	0	0	0	0 456	0	0	0 1,200		0 87
[0-3M[[3M-1Y[357	357	7 0	0	0	0 357	152 41	8,426 1,109	23 22	672 617	0		0
[1Y - 2Y [[2Y - 3Y [Switzerland	162	162	0	0	0	162 0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [261		0	0	0	0 261	0	0	0	0	0		0
f10Y - more Total		196 977	196 977			0	196 977	0 193	9,534	45	1,289	0 3		0 124
[0-3M[[3M-1Y]		925	925	836	0	93	0	0	0	0	13	0		0
[1Y - 2Y [2Y - 3Y	Other advanced economies non EEA	12 8	12	3	0	5	0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [146	146	134	0	2	9	0	0	0	0	0		0
[10Y - more Total	1	1,094	1,094	975	0	110	0	0	0	0	13	0		0 15



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of ahort positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M[Other Central and eastern Europe countries non EEA	0 0 0 0 1	0 0 0 0 1	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1			0 0 0 0		0		0 0 0 0 0 0 0
Total [0 - 3M[[3M - 11] [11 - 22] [12 - 22] [22 - 32] [37 - 52] [57 - 107] [107 - more Total	Middle East	1 8.719 278 54 177 45 10 0	1 8,719 278 54 1177 45 10 0 9,283	0 8,581 0 0 0 0 0	0 0 0 0	0	1 38 278 54 177 45 10 0	66	0 0 0 1812 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 3 1	6 12 4	5 455 0 29 0 4 4 55 3 80 0 0	9 0 3 2 2 1	9 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 2Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean	3 46 18 14 77 116 309	3 46 18 14 77 116	0 19 0 0 0 0	0 0 0 0	0 0 0 0 0 15	3 27 18 14 74 97		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 134 1 122	1 27 18 32 14	0 4: 8 8 1 1 6 1 1 184 1	7 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	000000000000000000000000000000000000000
[0-3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Africa	33 7 37 30 207 813 0	33 7 37 30 207 813 0	0 0 0 0 8	0 0 0 0	28 0 0 7 141 0	5 7 37 24 66 804	24 3 3: 110 150 7:	5 1,234 7 134 7 354 5 544 597 0 1,197 5 398	2 3 12 27 36 49 3	3 24 10 63 64 62 5	1 3: 2 4 5 5 5 6 6 20:	3 3 3	9 342 0 0 0 0 0 0 0 0 0 0 0 0
Total 10 - 3M [3M - 17 [127 - 27 [127 - 37 [137 - 57 [157 - 107 [107 - more Total	Others	1.127 99 1.160 1.40 371 547 271 2.712	96 1,160 140 128 371 547 271	0 0 0 0	0	176 62 99 93 112 314 345 0	34 1,061 47 15 57 174 271	3 1:	0 3,109 7 727 0 281 1 100	4 55 1 41 91 47 0	33 3,08 11 1,71 2,73 49	5 5 5 24 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	3 3 1 2 2 5 5 5	2 696 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

								Groupe BPCE							
								As of 30/06/2024							
							Dire	ect exposures							
_		(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
													Off-balance st	eet exposures	
			Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	n negative fair value			Risk weighted exposure amount
	Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	126 77 144 76 576 289 14 1.300	9	126 0 10 18 48 49 14	0 0 0 0	0 62 113 55 527 226 0	15	0 23 30 2 4 0 0	0 315 541 283 291 0 0	1 18 0 0 4 0 24	384 175 898 0 0 81 0 1,537	0 148 0 0 0 0 0		0
•	10-3M [3M - 1Y [3Y - 2Y [2Y - 3Y	Belgium	117 379 255 272 382 1,673 538	0 192 193 150 192	11 308 11 51 175 434	0	988 0 484 244 197 183 1,112 81 1,864	0 23 0 24 23	2 0 0 0 0 69	2,200 50 0 0 0 563	229 0 0 0 0 25	1,030 0 0 0 238	0 0 75 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	Bulgaria	0 0 7 7 4 4 0	0 0 7 5 4	0 0 0 0	0 0 0 0	0 0 7 5 4	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus						·				·	·		
	[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
·	[0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 30 0 8 11	0 30 0 0 8 11 6	0 0 0 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 33 0 0 0 11 6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Total [0-3M[13M-1Yf [1Y-2Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [1OY-more Total	Extonia	55 0 1 0 0 0 13	55 0 1 0 0 13	8 0 1 0 0 0 3 3	0 0 0 0 0	48 0 0 0 0 10	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0



General governments exposures by country of the counterparty

The control of the								Groupe BPCE							
Carry Region Carr								As of 30/06/2024							
Process of the control of the cont							Dire	ct exposures							
Part		(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
Particular Par													Off-balance sh	eet exposures	
Particular Par						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
The column	Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net		designated at fair value through	value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Finland	2 9 9 9 9	0 0 4 24 4 9 9 9 9 1 9 9 1 9 1 9 1 9 1 9 1 9 1	0 0 1 0 3 2 2 2 8		0 0 244 0 0 57 0 0 57 0 0 57 0 0 87 0 0 20	0 0 42 0 0 33 0	673	918 9 17 9 613 5 7,274 8 2,764	0 1 13 11 27 8 30	211 414 348 116	0 0 0		0
1 - 3-41	[0 - 3M[France	105,65 5,511 2,60 3,58 9,00 18,20	5 104,797 6 4,890 3 2,025 8 3,336 6 8,253 4 17,728	1,020 456 509 1,065 992 643 4,026		0 127 0 798 0 300 0 729 0 2,527 0 3,347	103,539 4,258 1,737 1,771 5,499 14,098	1: 19: 5: 1: 9:	2 2 1,375 2 1,375 2 363 1 166 1 1,684	88	2,550 1,419 1,159 337 235 1,574	1,268 4,016 427 339 90 217	(10,298
12-3H	10 - 3M1 13M - 3Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	33 44 74 33 1,03 1,56	8 329 0 54 0 60 8 206 1 440 3 936 5 66	334 385 680 133 653 1,065		0 0 48 0 42 0 158 0 258 0 495 0 15	3 6 18 47 119 0	11 21 5 11 155	618 5 1,198 6 406 9 176 0 193 7 1,365	196 0	167 1,082 422 613 384 2,228	996 0 0 0 0		6
[6-Mf] [MY-107] [MY-108] [MY-1	[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Croatia	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0	0 0 0 0 0 0 0 0 0		3
[6-3H]	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
[6-24] 0	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Ireland	6 2 6 7	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 28 0 74 0 39	0 0 0 0 33 0		0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2
[9-3M]	[0 - 3M[13M - 3Y 1 Y - 2Y 2Y - 3Y [5Y - 10Y 10Y - more	Italy	42 45 43 37 1.35 65 2.00	4 394 5 173 2 286 3 347 4 1.251 4 468 5 1.961	28 404 145 73 1122 249 129		0 140 0 50 0 251 0 220 0 297 0 163 0 0	253 0 35 88 885 241 1,936	(11 (22 (19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 15 81 143 523 4,373	0 0 0 0		



General governments exposures by country of the counterparty

			Groupe BPCE											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
	(man 22m)													
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Einancial accore	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
] ME - 0]		0	0	0	0	0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Latvia	34	34	1	0	33	0	0	0	0	0	0		0
[10Y - more Total	-	0	0	0	0	37	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0		0
[1Y-2Y[[2Y-3Y[Lithuania	0	0	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Ditioning	0	0	0 2	0	0 14	0	0	0	0	0	0		0
[10Y - more Total		16	0 16	0 2	0	14	0	0	0	0	0	0		0 0
[0-3M] [3M-1Y]		53	42	42	0	22 10 51	0	83 243 31	6,733 6,183	45 108	885 3,560	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	53 213 311 877	206 221	5	0	207	0	69 95	481 1,226 1,793 16,040	200 133 399	2,973 8.045	0		0
[5Y - 10Y [[10Y - more		877	767	335	0	266 542	0	1,832 2,223	16,040 10,096	399 736 1,347	3,550 2,341 2,973 8,045 7,620 8,150	0		0
Total [0-3M[1,529	1,288	429 0	0	1,098	0	4,577 0	42,552	2,969 0	33,574 0	0		0 3
[3M-1Y[[1Y-2Y[18 0	18	0	0	0	18 0	0	0	0	0	0		0
[2Y - 3Y [13Y - 5Y	Malta	0	0	0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0		0 4
Total [0-3M[[3M-1Y[70	70	0	0	70	0	0	0	0	0	0		4
[1Y - 2Y [[2Y - 3Y [133 138	115	18	0	115	0 25	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Netherlands	21 181	20	1 180	0	0	20	0	0	0	0	0		0
[10Y - more Total		68 623	g	67	0	200	0 45	0	0	0	0	0		0 0
[0-3M[[3M-1Y[21 10	21 10	0	0	21 10	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Poland	30 128	128	0	0	30	0 128	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [47 15	15	0	0	46 15	0 0 172	0	0	0	0	0		0
[10Y - more Total [0 - 3M [172 423	172 423	0	0	122		0	0	0	0	0		0 70
[3M-1Y[[1Y-2Y]		71	71 260	0	0	0 239	71	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Portugal	260 371 194 416	371 194	0	0	330 173	41	0	0	0	0	0		0
[5Y - 10Y [0	0	0	0	399	16 0	0	0	0	0	0		0
Total [0 - 3M [1,312	1,312	0	0	1,141	170	0	0	0	0	0		0 23
[3M - 1Y]														
[2Y - 3Y [[3Y - 5Y [Romania													
[5Y - 10Y [[10Y - more														
Total	l													



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[1 - 2M - 1Y 1 - 2Y - 1Y 2 - 3Y 2 - 5Y 2 - 2Y - 3Y 2 - 2Y - 3Y 2 - 2Y 2 - 2Y 3 - 2Y 5 - 2Y 5 - 2Y 5 - 2Y 7 - 2Y	Stovakia	1.	0 0 13 13 15 15 15 15 15 15 15 15 15 15 15 15 15	0		0 13 0 0 2 2 39 0	0 0 0 0 5		0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 10 0	0 0 0 0 10 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	110 55 311 311 1,222 29 29	0 539 5 216 9 233 2 1,181 9 1,836 8 225	54 327 101 122 44 107 220		3 80 89 276 1,001 1,652 20 3,122	143 143 127 1 1 172 188 57		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	5	0 0 0 1 51 51 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 5 0		0 0 51 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	933 (77 (122 133 677	939 0 0 79 0 0 0 8 128 5 136 6 575	936 0 0 0 0 0 0 675 1,611		0 0 79 0 128 134 0 341	3 0 0 0	24 31 116 22 16 17 91	498 839 2,185 152 242 238 779 4,933	88 58 57	99 359 665 3,701 2,574 412 504	0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	iceland	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 4 0 35 20 0	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein	0					u			v				
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0	0 0 0 0	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 exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
	(
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[[3M-1Y]		(0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Australia		c c	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Austratia	11	10	0 0	0	15	0	0	0	0	0	0		0
[10Y - more Total		15	15	0 0	0	15	0	0	0	0	0	0		0 3
[0-3M[[3M-1Y[33	31	0	0	31	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Canada	28 247	28	3 0	0	28 247		0	0	0	0	0		0
[5Y - 5Y] 15Y - 10Y 110Y - more		141	141	2		125	13	0	0	0	0	0		0
Total [0-3M]		482	482	17	0	450 36	13	0	0	0	0	47		0 0
[3M-1Y] [1Y-2Y]			0	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y]	Hong Kong	31	31	0	0	31	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		67		0	0	67	0	0	0	0	0	0		0
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0		0 37
[1Y - 2Y [[2Y - 3Y [566	C	0	0	0	0	0	0	0	0	0		0
[3Y-5Y] [5Y-10Y]	Japan	883	881	0	0	881	0	0	0	0	0	0		0
[10Y - more Total		828 2,275	828 2,275	437 5 437		1,427	391 410	0	0	0	0	0		0 319
[0-3M[[3M-1Y[382 1.064	312 1.064	47	0	169 818	120	6 109	107 6,080	2 30	150 437	0		0
[1Y - 2Y [[2Y - 3Y [u.s.	4,00E 4,73E	3,991 4,735	5 36	0	3,723 4,369	333	295 324	5,457 4,207	8 24	148 615	0		0
[3Y-5Y] [5Y-10Y]		4,242 2,203	2 160	416	0	3,852 1,214 44	242 570	906	9.974	78 318	1,173 1,112	34		0
[10Y - more Total [0 - 3M]	ļ	1,406 18,042 3,146	797 17,225 3.146	7 1,317 5 2,066 3 3.148	0	14,190	1,585 0	1,584 3,962	6,199 39,728 832	1,606 2,066	10,814 14,448	34		0 387
[3M-1Y] [1Y-2Y]		3,146	3,146	0 0	0	0	0	0	0	0	0	300		0
[2Y - 3Y [[3Y - 5Y [China	92	92	0	0	92	0	0	0	0	40 88	0		0
[5Y - 10Y [[10Y - more Total			0	0	0	0	0	0	0	0	0	0		0
] ME - 0]		3,240		3,148	0	92	0	4	922 2,694	2 50	128 2,944	300		0 26
[3M - 1Y [[1Y - 2Y [363 158	363 158	3 3	0	0	363 158	0	0	54 0	839	3		0
[37 - 57]	Switzerland	247	243	0	0	0	0 0 247	0	0	0	0	0		0
[5Y - 10Y [24/ 188 956		0	0	0	188	0	0 2,716	0	0 0 3,784	0		0 119
[0-3M] [3M-1Y]		(21	(2)	0	0	0	0	0	20	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA	12	12	0	0	12	0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Outer advanced economies non EEA	112	112	0 100	0	0	0	0	0	0	0	0		0
[10Y - more Total	1	7	152	7 7	0	34	0	0	20	0	0	0		0 3



General governments exposures by country of the counterparty

						Groupe BPCE							
			_			As of 30/06/2024	_						
					Dire	ect exposures							
	(mln EUR)			On balance sheet				Derivat	ives		Off balan	ce sheet	
				Non-derivative financi.	l assets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witl	h negative fair value	Off-balance sh	eet exposures	
													Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held of which: Financial assets held designated at fair value thro profit or loss	of which: Financial assets at fair igh value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notionalamount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y [10Y-more	Middle East	1 5,921 3,782 0 178 66 2	0 178 56 2	0 0 0		1 0 342 0 178 55	0 0 0 1 0 1 1 4	1,872 0 158 18 37 216	0 58 0 0 0 2 2 7	0 1,042 0 4 18 72 482 47	0 496 0 99 71 0		2
Total [0.3Mf] [3M-11f] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	9,939 55 149 16 16 74 123 336 788	85 149 166 74 123 336	0 144 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	578 85 4 16 15 62 114 324	0 0 1 0 0 3 2	0 0 9 151 116 120 73	68 0 0 206 2 3 27 26 252	0 0 311 267 255 263 207	0 4 0 0 0 177 15		285
10-3M	Africa	798 9 15 27 26 173 1,101 0 1,100	9 15 27 26 173 1,016	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 15 27 18 5 50 1,000	0 35 36 92 230 57 122	0 337 205 617 2,033 282 438	294 6 11 10 49 34 49 2	114 85 114 734 467 564 140	0 0 0 0 0 173		117
10-3M	Others	1,2xet 43 1,031 123 207 332 837 417	43 1,031 123 207 332 937 417	0 0 0 0	0 344 0 0 9 0 9 0 185 0 177 0 177 0 177 0 178	43 933 41 25 158 327 226	75 37 0 6 1 0	2,273 3,261 93 121 100 66	0 8 32 31 43 14	0 785 601 1,423 2,835 624 0	121 203 0 2 3 233 10		/b4

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures Groupe BPCE

									Oloup	ie BFCE								
					As of 30/09/2023									As of 31/12/2023				
		Gross	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal an	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	inges in fair value due to	
		Of which performing but past due >90 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning 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 ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁶	
Cash balances at central banks and other demand deposits	153,032		0	0	0	2		0	٥	155,732	0	0	0		0 1	. 0		0 0
Debt securities (including at amortised cost and fair value)	76,126		233	233	186	19	171	157	۰	76,706	0	193	193	14-	4 15	140	124	
Central banks	306	. 0	0	0	0	0		0	٥	1,508	0	0	0		0	0		
General governments	48,520	0	0	0	0	3		0	0	47,815	0	0	0		0 2			0
Credit institutions	8,017	0	0	0	0	1		0	0	8,398	0	0	0		0 1	. 0		0
Other financial corporations	11,572	. 0	98	98	98	5	90	90	0	11,311	0	97	96	94	6 4	88	88	в о
Non-financial corporations	7,711	. 0	135	135	88	10	82	68	0	7,673	0	97	97	41	8	52	36	6 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	3,549	22,907	22,905	21,85	4 5,300	9,122	8,77	9,675
Central banks	1,778	7	19	19	15	22	19	15	0	1,955	0	19	19	11	5 21	. 19	15	5 0
General governments	146,709	105	88	88	86	27	42	41	. 22	148,320	107	64	64	63	2 26	44	43	3 0
Credit institutions	3,808	255	11	11	6	15	11	6	0	4,072	3	10	10		5 13	10		5 0
Other financial corporations	19,790	19	113	113	95	25	82	64	8	18,496	10	150	150	133	2 25	96	79	9 19
Non-financial corporations	332,902	2,009	14,654	14,654	13,604	3,370	6,260	5,959	5,357	336,868	1,804	14,941	14,939	13,959	9 3,433	6,371	6,069	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	3,383	164,555	796	7,618	7,617	7,36	6 2,111	3,094	3,04	3,437
of which: Loans collateralised by commercial immovable property	51,316	427	1,514	1,513	1,474	759	477	365	798	51,670	341	1,663	1,663	1,621	5 728	506	39:	1 791
Households	449,295	1,933	7,654	7,654	7,615	1,772	2,611	2,597	4,173	449,683	1,625	7,723	7,723	7,68	1,785	2,581	2,564	4,295
of which: Loans collateralised by residential immovable property	71,084	260	3,190	3,190	3,188	394	673	672	2,512	70,455	252	3,187	3,187	3,18	4 416	692	69:	2,489
of which: Credit for consumption	42,653	1,343	1,440	1,440	1,439	410	722	710	135	43,190	1,068	1,489	1,489	1,48	8 419	719	70	7 147
DEBT INSTRUMENTS other than HFT	1,183,441	4,328	22,773	22,772	21,606	5,251	9,196	8,838	9,560	1,191,831	3,549	23,101	23,098	21,99	8 5,317	9,263	8,89	9,675
OFF-BALANCE SHEET EXPOSURES	237,279		1,276	1,272	1,134	477	311	294	147	225,149		1,322	1,319	1,21	5 550	333	317	7 144

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Performing and non-performing exposures Groupe BPCE

									огоар									
					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal an	nount		Accumulated impair credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal amo	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative chang	es in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perforr	ning 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 ¹		On performing exposures ²	On non-performing	g exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	140,409	0	45	45	45	5			0	143,556	0	0	0		0 8	0		0
Debt securities (including at amortised cost and fair value)	80,806	0	208	208	159	2	142	127	0	82,346	0	219	219	16	9 15	153	141	
Central banks	1,653	0	0	0	0		0		0	1,538	0	0	0		0 0	0		0
General governments	51,471	0	0	0	0		0		0	53,057	0	0	0		0 3	0		0
Credit institutions	9,009	0	0	0	0		0		0	9,043	0	0	0		0 1	0		0
Other financial corporations	10,980	0	80	80	80		72	72	0	11,154	0	79	79	7	9 5	72	72	0
Non-financial corporations	7,693	0	128	128	79		71	56	0	7,553	0	140	140	9	0 6	81	66	0
Loans and advances (including at amortised cost and fair value)	961,564	3,617	23,695	23,694	22,637	5,12	9,336	8,987	9,970	963,984	2,866	24,334	24,332	23,28	4 5,131	9,620	9,248	9,790
Central banks	1,682	0	19	19	15	2	19	15	0	1,817	0	19	19	1	5 23	19	15	0
General governments	150,197	119	63	63	62	2	42	40	0	152,753	212	77	77	7	1 24	49	46	7
Credit institutions	4,230	11	11	11	6	1	11		0	2,905	32	15	15	1	0 13	11	•	
Other financial corporations	19,513	36	114	114	96	2	69	51	12	22,247	64	144	144	12	6 48	97	80	1
Non-financial corporations	338,249	1,974	15,556	15,555	14,573	3,66	6,540	6,238	5,617	337,377	1,829	15,985	15,985	15,01	6 3,669	6,736	6,412	5,463
of which: small and medium-sized enterprises	162,506	842	7,837	7,837	7,601	2,20	3,177	3,130	3,510	162,729	814	8,348	8,348	8,10	2,235	3,266	3,210	3,454
of which: Loans collateralised by commercial immovable property	53,000	412	1,681	1,681	1,675	79	366	366	900	53,987	491	1,706	1,706	1,70	0 830	347	346	966
Households	447,694	1,476	7,932	7,932	7,886	1,38	2,656	2,638	4,341	446,882	729	8,095	8,093	8,04	6 1,354	2,707	2,687	4,320
of which: Loans collateralised by residential immovable property	68,877	248	3,128	3,128	3,124	290	713	712	2,402	68,670	263	2,961	2,961	2,95	8 274	631	631	2,329
of which: Credit for consumption	43,613	911	1,575	1,575	1,573	40	753	752	151	44,203	151	1,675	1,675	1,67	2 389	823	822	148
DEBT INSTRUMENTS other than HFT	1,182,779	3,617	23,948	23,947	22,841	5,19	9,478	9,114	9,970	1,189,886	2,866	24,553	24,551	23,45	3 5,154	9,773	9,385	9,790
OFF-BALANCE SHEET EXPOSURES	239,233		1,334	1,332	1,223	58	335	324	187	237,750		1,654	1,652	1,39	4 550	429	363	263

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Forborne exposures

				09/2023			As of 31/12/2023									
	Gross carrying exposures wit measures				Collateral and financi		Gross carrying exposures wit measures			r exposures with	Collateral and financia on exposures with for					
		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				
(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)	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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated ranges in fair value due to redit risk and provisions or list observed with a positive sign.

(II) 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, each balances at central banks and other demand deposits) of 5% or



Forborne exposures

Groupe BPCE

ı			As of 31/0	03/2024		As of 30/06/2024									
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures			r exposures with	Collateral and financial guarantees receiv on exposures with forbearance measure				
		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	U	0	0	U	0			
Debt securities (including at amortised cost and fair value)	8	8	8	8	0	0	9	9	6	6	U	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	o			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o			
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 ³	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit	0						0								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Groupe BPCE

	As of 30/09/2023							As of 31/12/2023							As of 31/03/2024							As of 30/06/2024						
	Gross carrying amount				Accumulated	Gross carry	as carrying amount			A	Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated					
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes d in fair value due		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes lated in fair value due		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹				
A Agriculture, forestry and fishing	5,296	317	317	5,296	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	3,551	270	270	3,551	122	0	3,373	273	273	3,373	112	0	3,527	273	273	3,527	111	0	3,255	292	292	3,255	122	0				
C Manufacturing	21,416	1,627	1,627	21,416	876	0	20,951	1,671	1,671	20,951	873	0	20,862	1,697	1,697	20,862	921	0	19,722	1,772	1,772	19,722	898	0				
D Electricity, gas, steam and air conditioning supply	11,995	288	288	11,708	140	0	12,443	294	293	12,159	142	0	12,405	286	286	12,140	145	0	12,211	308	308	11,937	137	0				
E Water supply	1,663	49	49	1,663	33	0	1,750	61	61	1,750	37	0	1,755	64	64	1,755	42	0	1,770	69	69	1,770	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	16,866	1,649	1,649	16,863	1,017	0				
G Wholesale and retail trade	34,540	2,143	2,143	34,241	1,361	0	35,830	2,121	2,121	35,539	1,349	0	36,339	2,156	2,156	35,920	1,405	0	33,724	1,949	1,949	33,200	1,243	0				
H Transport and storage	8,181	462	462	8,179	252	0	8,307	465	464	8,305	250	0	8,205	458	458	8,204	248	0	7,868	470	470	7,867	231	0				
I Accommodation and food service activities	11,388	973	973	11,388	739	0	11,543	990	990	11,543	675	0	11,575	993	993	11,575	696	0	10,931	1,008	1,008	10,931	675	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	942	942	33,794	823	0	33,469	887	887	33,224	769	0	34,321	946	946	34,060	819	0	37,355	1,075	1,075	37,232	926	0				
L Real estate activities	126,382	2,760	2,760	126,198	2,302	0	128,054	3,113	3,113	127,874	2,534	0	128,311	3,266	3,266	128,134	2,593	0	127,969	3,348	3,348	127,799	2,610	0				
M Professional, scientific and technical activities	19,316	840	840	19,279	507	0	20,136	852	852	20,098	525	0	20,216	982	982	20,216	564	0	22,347	1,144	1,144	22,347	676	0				
N Administrative and support service activities	12,532	439	439	12,529	250	0	12,790	441	441	12,784	254	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	1,786	79	79	1,785	42	0	1,765	84	84	1,764	38	0				
Q Human health services and social work activities	9,257	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	160	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	3,785	224	224	3,692	539	0	3,777	217	217	3,663	614	0	3,287	202	202	3,172	574	0	4,363	278	278	4,256	751	0				
Loans and advances	332 902	14.654	14.654	331.695	9.630	0	336.868	14.941	14.939	335 644	9.804	0	338 249	15.556	15 555	336 941	10.202	0	337 377	15 985	15 985	336 110	10.404	0				

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.