



2018 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2018 EU-wide Transparency Exercise

Capital
Groupe BPCE

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	74,047	75,331		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	59,042	60,472		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,657	22,804	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	5,022	6,879	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,517	832	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	32,287	31,417	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,340	4,544	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	155	-105	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,912	-4,979	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR; Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-861	-740	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,285	-329	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii), 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	122	148	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	229	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-107	148	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	448	340			
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-22	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	470	362	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	59,490	60,812			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,557	14,518			
A.4.1	Tier 2 Capital instruments	15,057	15,129	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-703	-636	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	203	25	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	386,331	394,862			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(1), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.28%	15.31%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.40%	15.40%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.17%	19.08%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	58,899	60,302	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.25%	15.27%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

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Leverage ratio

Groupe BPCE

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	59,490	60,812	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	59,351	60,578	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,177,243	1,199,050	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,177,021	1,198,902	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.1%	C 47.00 (r330,c010)	

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Risk exposure amounts

Groupe BPCE

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	335,718	342,919
Risk exposure amount for securitisation and re-securitisations in the banking book	5,309	6,149
Risk exposure amount for contributions to the default fund of a CCP	337	405
Risk exposure amount Other credit risk	330,072	336,366
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,700	10,792
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	259	179
Risk exposure amount for Credit Valuation Adjustment	1,848	3,077
Risk exposure amount for operational risk	38,055	38,055
Other risk exposure amounts	10	18
Total Risk Exposure Amount	386,331	394,862

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Groupe BPCE

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	25,148	12,565
Of which debt securities income	1,368	760
Of which loans and advances income	18,193	8,740
Interest expenses	16,347	8,164
(Of which deposits expenses)	6,128	2,536
(Of which debt securities issued expenses)	4,718	2,508
(Expenses on share capital repayable on demand)	0	0
Dividend income	172	87
Net Fee and commission income	10,357	5,251
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	480	52
Gains or (-) losses on financial assets and liabilities held for trading, net	2,768	1,099
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-432	120
Gains or (-) losses from hedge accounting, net	-188	-5
Exchange differences [gain or (-) loss], net	55	144
Net other operating income /(expenses)	551	133
TOTAL OPERATING INCOME, NET	22,565	11,280
(Administrative expenses)	15,699	8,086
(Depreciation)	912	436
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-86	-329
(Commitments and guarantees given)	0	-47
(Other provisions)	-86	-282
Of which pending legal issues and tax litigation ¹	361	
Of which restructuring ¹	92	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,328	610
(Financial assets at fair value through other comprehensive income)	n.a.	4
(Financial assets at amortised cost)	n.a.	606
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	89	26
(of which Goodwill)	85	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	671	354
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-18	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,276	2,811
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,673	2,010
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,673	2,010
Of which attributable to owners of the parent	3,024	1,642

⁽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."

2018 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	SA		IM										IM											
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017										As of 30/06/2018											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(in EUR)																								
Traded Debt Instruments	2,409	2,838	50	9	93	15							34	5	91	21								
Of which: General risk	958	932	39	7	75	11							29	4	72	17								
Of which: Specific risk	1,215	1,690	11	2	18	5							5	1	19	4								
Equities	443	615	34	6	87	17							40	6	96	22								
Of which: General risk	109	120	23	4	59	13							27	4	58	16								
Of which: Specific risk	297	369	11	2	28	4							13	2	38	6								
Foreign exchange risk	2,853	2,648	9	1	16	2							10	2	18	5								
Commodities risk	720	595	0	0	0	0							0	0	0	0								
Total	6,426	6,697	93	16	196	34	50	47	0	0	0	4,229	84	13	205	48	28	33	0	0	0	0	4,015	

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	74,632	87,560	5,465		77,170	90,133	5,976	
	Regional governments or local authorities	53,638	61,442	12,790		52,771	59,113	12,288	
	Public sector entities	22,339	19,241	3,799		22,245	18,827	4,112	
	Multilateral Development Banks	192	193	2		205	236	0	
	International Organisations	870	870	0		848	848	0	
	Institutions	25,952	24,331	2,046		31,692	31,966	2,333	
	Corporates	101,849	76,520	64,698		111,128	86,760	72,319	
	of which: SME	23,532	18,123	16,906		27,078	20,379	18,586	
	Retail	20,038	8,075	5,823		21,106	8,044	5,731	
	of which: SME	2,053	1,849	1,151		2,281	2,081	1,222	
	Secured by mortgages on immovable property	66,977	55,995	22,728		71,666	57,515	23,255	
	of which: SME	7,022	6,818	2,899		8,101	7,813	3,263	
	Exposures in default	9,388	4,675	5,435	3,504	9,692	4,830	5,611	3,573
	Items associated with particularly high risk								
	Covered bonds	514	514	184		326	326	202	
	Claims on institutions and corporates with a ST credit assessment	646	647	343		761	714	390	
	Collective investments undertakings (CIU)	931	931	1,056		962	962	1,111	
Equity	11	11	11		6	6	6		
Securitisation	7,631	7,560	3,917		7,119	7,046	4,441		
Other exposures	8,079	8,058	8,689		8,264	8,201	7,061		
Standardised Total ²	396,675	356,638	136,999	4,002	416,263	375,780	144,852	4,993	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	63,885	76,598	4,685		66,778	79,556	5,255	
	Regional governments or local authorities	46,447	53,654	10,485		45,356	51,209	9,993	
	Public sector entities	21,720	18,770	3,006		21,588	18,202	3,907	
	Multilateral Development Banks	60	60	2		72	72	0	
	International Organisations	6	6	0		0	0	0	
	Institutions	7,704	8,017	1,028		15,177	16,957	1,371	
	Corporates	91,375	67,909	57,351		97,897	75,618	63,094	
	of which: SME	22,819	17,499	16,289		25,713	19,158	17,373	
	Retail	17,316	5,688	4,135		18,434	5,716	4,112	
	of which: SME	1,247	1,155	735		1,462	1,297	798	
	Secured by mortgages on immovable property	65,269	51,354	20,961		66,925	52,862	21,460	
	of which: SME	6,969	6,766	2,875		8,056	7,769	3,244	
	Exposures in default	7,952	3,979	4,557	2,781	8,340	4,259	4,874	2,802
	Items associated with particularly high risk								
	Covered bonds	288	288	29		69	69	7	
	Claims on institutions and corporates with a ST credit assessment	2	3	2		54	11	4	
	Collective investments undertakings (CIU)	561	561	965		595	595	1,020	
Equity	11	11	11		6	6	6		
Securitisation									
Other exposures	7,087	7,087	8,005		6,891	6,891	6,041		
Standardised Total ²				3,198				4,026	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	130	174	0		131	173	0	
	Regional governments or local authorities	1,739	1,503	683		1,707	1,483	678	
	Public sector entities	67	67	13		72	72	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,736	5,721	138		4,848	4,834	122	
	Corporates	1,162	1,685	716		1,451	1,980	1,004	
	of which: SME	6	7	7		83	79	79	
	Retail	9	8	6		8	7	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	4	3	3	1
	Items associated with particularly high risk								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	5	1		6	6	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	294	294	83		822	822	244		
Standardised Total ²				3				2	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,197	7,117	317		6,852	6,014	297	
	Corporates	395	388	283		770	756	617	
	of which: SME	1	0	0		107	104	104	
	Retail	25	14	11		23	15	11	
	of which: SME	5	0	0		5	0	0	
	Secured by mortgages on immovable property	320	314	119		328	316	119	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	8	9	4	16	11	12	4
	Items associated with particularly high risk								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	400	400	338		467	406	406		
Standardised Total ²				4				5	

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

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

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Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	1.338	1.338	0		1.224	1.224	0	
	Regional governments or local authorities	182	172	9		196	186	9	
	Public sector entities	45	45	0		47	47	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.013	746	40		1.457	1.225	52	
	Corporates	357	348	244		636	599	445	
	of which: SME	7	6	6		105	98	98	
	Retail	87	71	53		64	58	44	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	227	260	111		288	227	111	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	1	1	13	32	14	20	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	14	14	14		106	106	106		
Standardised Total²				28				24	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	3.816	3.819	88		3.723	3.726	54	
	Regional governments or local authorities	1.398	1.395	279		1.338	1.335	267	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	52	38		80	81	15	
	Corporates	248	234	233		326	276	251	
	of which: SME	4	4	3		36	36	36	
	Retail	18	14	10		17	15	11	
	of which: SME	6	3	2		4	3	2	
	Secured by mortgages on immovable property	94	94	37		98	96	39	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	9	16	7	7	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	342	342	69		341	341	68		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	24	24	13		29	29	18		
Standardised Total²				9				13	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	456	456	0		355	356	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	446	446	0		479	479	0	
	Institutions	17	35	6		35	38	0	
	Corporates	524	411	342		557	458	377	
	of which: SME	107	91	101		124	105	105	
	Retail	83	59	43		100	63	46	
	of which: SME	9	7	0		9	0	0	
	Secured by mortgages on immovable property	573	572	213		542	539	194	
	of which: SME	5	5	2		5	5	2	
	Exposures in default	128	59	75	68	178	96	115	81
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	9	9	6		0	0	0	
Collective investments undertakings (CIU)	21	21	17		20	20	17		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	5	5	5		0	0	0		
Standardised Total²				70				86	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	68	68	0		187	187	0	
	Regional governments or local authorities	552	1.246	249		549	1.124	225	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	137	137	0		102	102	0	
	Institutions	722	67	21		614	68	12	
	Corporates	678	498	404		849	544	493	
	of which: SME	12	5	5		61	51	51	
	Retail	6	5	4		7	7	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	490	471	229		550	532	270	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	10	12	33	25	3	3	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				34				25	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
Other Countries	Central governments or central banks	396	397	0		430	430	0	
	Regional governments or local authorities	55	68	14		59	72	14	
	Public sector entities	113	107	46		115	110	46	
	Multilateral Development Banks	132	133	0		133	163	0	
	International Organisations	282	282	0		266	266	0	
	Institutions	469	469	10		697	695	17	
	Corporates	396	299	251		362	247	238	
	of which: SME	117	93	87		115	86	79	
	Retail	120	120	90		98	97	73	
	of which: SME	1	1	0		2	2	1	
	Secured by mortgages on immovable property	157	153	60		143	139	54	
	of which: SME	32	32	14		26	26	11	
	Exposures in default	42	32	40	10	47	34	43	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	6	6	6		27	27	23		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	7	6	6		14	13	13		
Standardised Total ²				10				18	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2,555	2,221	1,024		2,624	2,272	1,054	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	824	823	17		552	552	11	
	Corporates	113	102	93		135	127	127	
	of which: SME	10	5	5		10	5	5	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	601	601	310		651	651	343		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	7	7	7		68	68	68		
Standardised Total ²				0				1	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	297	297	0		318	318	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	2	1		4	3	1	
	Corporates	430	426	294		515	510	377	
	of which: SME	5	3	3		37	33	33	
	Retail	3	3	2		47	46	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	68	68	8		20	20	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				1	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe BPCE

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	138.513	106	140.823	1.054	0	53	136.778	98	139.033	932	0	52
	Institutions	33.245	97	33.053	5.800	0	71	30.617	41	30.035	5.725	0	53
	Corporates	198.900	7.048	163.576	78.117	2.652	3.441	193.627	6.190	158.051	75.326	2.208	3.362
	Corporates - Of Which: Specialised Lending	23.188	706	19.336	4.948	0	296	22.925	656	18.592	4.590	0	258
	Corporates - Of Which: SME	28.340	1.416	24.351	18.370	236	690	27.428	1.419	23.688	18.666	260	739
	Retail	355.186	9.791	346.542	99.773	4.304	5.411	365.224	9.808	356.571	62.082	4.315	6.260
	Retail - Secured on real estate property	221.231	4.032	217.518	33.976	1.506	1.510	227.627	4.109	223.799	35.414	1.531	2.085
	Retail - Secured on real estate property - Of Which: SME	41.369	1.665	40.776	15.669	663	703	43.663	1.669	42.395	16.398	667	1.078
	Retail - Secured on real estate property - Of Which: non-SME	179.862	2.367	176.743	18.307	843	808	184.564	2.440	181.404	19.015	864	1.007
	Retail - Qualifying Revolving	10.006	203	8.827	1.538	26	177	9.809	201	8.640	1.525	25	163
	Retail - Other Retail	123.949	5.556	120.197	24.238	2.772	3.724	127.789	5.499	124.131	25.143	2.758	4.012
	Retail - Other Retail - Of Which: SME	36.049	3.502	33.722	11.945	1.795	2.310	36.827	3.419	34.560	12.331	1.787	2.537
	Retail - Other Retail - Of Which: non-SME	87.900	2.054	86.475	12.313	977	1.415	90.961	2.080	89.571	12.812	972	1.475
	Equity	13.498	13	13.243	44.052	44		12.507	7	12.507	42.696	23	
Securitisation	8.079		6.620	1.392			9.070		7.621	1.708			
Other non credit-obligation assets				8.175						9.194			85
IRB Total													
		198.383				197.663							

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
FRANCE	Central banks and central governments	110.154	0	110.521	1	0	0	111.524	0	111.830	0	0	0
	Institutions	6.967	34	6.977	1.669	0	5	5.746	5	5.962	1.237	0	7
	Corporates	107.333	3.552	88.189	50.513	809	1.801	94.760	3.317	76.870	47.296	955	1.876
	Corporates - Of Which: Specialised Lending	4.975	29	4.466	1.054	0	28	5.148	24	4.632	1.171	0	30
	Corporates - Of Which: SME	26.815	1.310	23.151	17.334	185	622	26.018	1.315	22.533	17.089	235	677
	Retail	350.596	9.657	342.063	99.133	4.208	5.350	361.674	9.711	353.320	61.567	4.281	6.203
	Retail - Secured on real estate property	219.125	3.965	215.430	33.678	1.454	1.483	226.129	4.063	222.521	35.150	1.516	2.059
	Retail - Secured on real estate property - Of Which: SME	41.272	1.659	40.679	15.616	631	701	42.291	1.664	42.294	16.339	666	1.075
	Retail - Secured on real estate property - Of Which: non-SME	177.853	2.306	174.751	18.062	824	782	183.168	2.399	180.026	18.811	850	994
	Retail - Qualifying Revolving	9.865	200	8.691	1.517	26	174	9.753	199	8.590	1.517	25	162
	Retail - Other Retail	121.606	5.492	117.943	23.937	2.729	3.692	125.992	5.449	122.409	24.900	2.740	3.982
	Retail - Other Retail - Of Which: SME	35.962	3.493	33.646	11.911	1.770	2.304	36.731	3.410	34.476	12.291	1.783	2.531
	Retail - Other Retail - Of Which: non-SME	85.645	1.999	84.297	12.026	958	1.388	89.261	2.039	87.933	12.609	956	1.451
	Equity	12.080	2	12.080	40.298	5	0	11.119	0	11.119	38.711	0	0
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED STATES	Central banks and central governments	12.742	0	13.262	3	0	0	9.025	0	9.527	2	0	0
	Institutions	3.979	19	3.782	262	0	19	3.863	7	3.844	355	0	7
	Corporates	19.926	280	15.882	5.100	234	102	22.940	229	18.165	5.632	207	91
	Corporates - Of Which: Specialised Lending	4.957	0	4.106	1.015	0	6	4.776	0	3.686	986	0	6
	Corporates - Of Which: SME	143	0	143	76	0	1	223	0	196	132	0	1
	Retail	140	2	135	17	1	0	160	1	151	20	0	1
	Retail - Secured on real estate property	100	1	99	11	1	0	114	1	113	13	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	99	1	98	10	0	0	112	1	111	13	0	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	3	0	0	0
	Retail - Other Retail	36	0	32	6	0	0	43	1	35	6	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	35	0	31	5	0	0	41	0	34	6	0	0
	Equity	487	0	232	737	0	5	364	0	364	1.089	0	0
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	165	0	179	0	0	0	236	0	250	0	0	0
	Institutions	8.113	7	5.426	970	0	7	4.945	7	4.796	657	0	7
	Corporates	5.607	192	4.474	1.762	0	86	5.473	226	4.388	1.671	19	91
	Corporates - Of Which: Specialised Lending	1.062	192	945	273	0	68	1.041	217	901	211	0	69
	Corporates - Of Which: SME	90	0	88	95	0	0	109	0	107	100	0	1
	Retail	225	8	217	38	4	4	226	7	218	36	3	4
	Retail - Secured on real estate property	170	5	169	29	2	3	175	5	173	28	2	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	169	5	167	29	2	3	173	4	171	28	2	2
	Retail - Qualifying Revolving	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	49	2	43	8	1	1	46	2	40	7	1	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	47	2	42	8	1	1	44	2	39	7	1	1
	Equity	88	0	88	281	0	0	137	0	137	377	0	0
Securitisation													
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 effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	2,669	0	2,742	0	0	0	1,812	0	1,834	0	0	
	Institutions	1,139	0	1,284	179	0	0	922	0	918	164	0	
	Corporates	6,838	5	5,944	1,989	6	10	6,807	5	6,466	2,140	6	
	Corporates - Of Which: Specialised Lending	653	0	620	81	0	1	563	0	549	71	0	
	Corporates - Of Which: SME	93	3	93	60	6	2	34	3	34	24	6	
	Retail	106	6	101	14	4	4	112	5	106	18	2	
	Retail - Secured on real estate property	67	3	66	9	2	2	67	3	66	10	1	
	Retail - Secured on real estate property - Of Which: SME	4	0	3	2	1	0	4	0	4	2	0	
	Retail - Secured on real estate property - Of Which: non-SME	63	3	62	7	1	2	63	2	63	8	1	
	Retail - Qualifying Revolving	4	0	4	1	0	0	4	0	4	0	0	
	Retail - Other Retail	35	3	31	5	2	2	41	2	36	7	1	
	Retail - Other Retail - Of Which: SME	4	1	3	1	0	1	9	1	8	0	0	
	Retail - Other Retail - Of Which: non-SME	32	1	28	4	1	1	33	1	28	4	1	
	Equity	47	0	47	150	0	0	69	0	69	203	0	
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	915	0	915	106	0	0	1,001	0	1,002	108	0	
	Institutions	381	1	846	132	0	0	1,186	0	1,187	90	0	
	Corporates	5,236	311	4,283	2,102	17	112	4,287	303	4,073	1,884	25	
	Corporates - Of Which: Specialised Lending	1,822	245	1,542	355	0	60	1,751	236	1,534	320	0	
	Corporates - Of Which: SME	92	6	87	48	0	3	83	5	78	44	0	
	Retail	54	4	52	12	2	3	52	3	50	11	1	
	Retail - Secured on real estate property	31	2	30	5	1	1	32	1	31	5	0	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	29	2	28	5	1	1	30	1	29	4	0	
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Other Retail	22	2	20	7	2	1	18	2	17	6	1	
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	2	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	19	2	18	6	1	1	16	2	15	5	1	
	Equity	12	4	12	43	15	0	29	4	29	73	13	
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	896	0	907	0	0	0	1,214	0	1,224	0	0	
	Institutions	240	0	249	26	0	0	315	0	317	30	0	
	Corporates	6,216	312	5,428	1,845	252	127	7,255	154	6,666	1,967	30	
	Corporates - Of Which: Specialised Lending	897	24	750	140	0	21	1,061	23	853	142	0	
	Corporates - Of Which: SME	217	0	200	184	19	1	134	0	122	100	0	
	Retail	95	4	91	20	13	2	104	5	99	26	2	
	Retail - Secured on real estate property	54	1	52	8	2	0	60	1	57	13	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	2	1	0	9	0	7	7	0	
	Retail - Secured on real estate property - Of Which: non-SME	49	1	48	6	0	0	51	1	49	6	0	
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Other Retail	40	3	38	11	11	2	43	4	41	13	1	
	Retail - Other Retail - Of Which: SME	19	3	18	9	10	1	21	3	19	10	1	
	Retail - Other Retail - Of Which: non-SME	20	1	20	3	0	0	22	1	21	3	0	
	Equity	404	0	404	1,226	0	0	370	0	370	1,061	0	
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	3	0	44	1	0	0	4	0	36	0	0	
	Institutions	592	0	625	73	0	0	974	0	937	105	0	
	Corporates	5,077	22	3,302	1,187	3	25	6,650	22	4,421	1,484	3	
	Corporates - Of Which: Specialised Lending	36	0	3	0	0	0	34	0	3	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	373	19	364	62	10	10	375	19	366	64	7	
	Retail - Secured on real estate property	288	16	284	47	8	8	289	16	285	50	6	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	3	0	0	4	0	4	2	0	
	Retail - Secured on real estate property - Of Which: non-SME	284	16	280	44	8	8	286	16	282	48	6	
	Retail - Qualifying Revolving	9	0	8	2	0	0	8	0	8	2	0	
	Retail - Other Retail	76	3	71	14	2	2	77	3	73	12	1	
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: non-SME	74	3	70	13	1	2	76	3	71	11	1	
	Equity	18	0	18	63	0	0	27	0	27	89	0	
Securitisation													
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 effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Other Countries	Central banks and central governments	1,135	46	1,303	68	0	50	1,439	44	1,671	60	0	46
	Institutions	1,009	27	1,457	742	0	28	1,101	14	1,224	736	0	17
	Corporates	2,657	317	2,021	808	138	92	2,758	292	2,354	983	126	50
	Corporates - Of Which: Specialised Lending	669	113	411	83	0	48	589	70	349	64	0	9
	Corporates - Of Which: SME	68	7	59	38	18	3	73	6	66	42	0	3
	Retail	1,459	41	1,432	208	41	17	168	7	161	52	2	4
	Retail - Secured on real estate property	770	21	767	99	29	7	108	3	107	36	1	2
	Retail - Secured on real estate property - Of Which: SME	37	2	36	24	24	0	26	1	26	24	0	1
	Retail - Secured on real estate property - Of Which: non-SME	743	19	741	75	5	7	81	2	81	12	1	1
	Retail - Qualifying Revolving	88	2	87	13	0	2	4	0	4	1	0	0
	Retail - Other Retail	602	18	578	96	12	8	56	3	51	16	1	2
	Retail - Other Retail - Of Which: SME	20	2	18	9	7	1	19	2	17	8	1	1
	Retail - Other Retail - Of Which: non-SME	582	17	559	87	4	7	37	1	33	8	0	1
	Equity	34	0	34	109	0	0	17	0	17	39	0	0
	Securitisation												
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 effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
JAPAN	Central banks and central governments	683	0	683	25	0	0	911	0	911	73	0	0
	Institutions	257	0	508	65	0	0	1,298	0	1,296	164	0	0
	Corporates	1,344	0	1,344	244	0	1	1,572	0	1,572	410	0	2
	Corporates - Of Which: Specialised Lending	999	0	981	156	0	1	952	0	935	135	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	10	1	0	0	12	0	11	1	0	0
	Retail - Secured on real estate property	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0	0
	Equity	0	0	0	1	0	0	4	0	4	10	0	0
	Securitisation												
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 effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
NETHERLANDS	Central banks and central governments	588	0	661	0	0	0	621	0	694	0	0	1
	Institutions	1,027	0	1,040	53	0	0	1,762	0	1,761	70	0	0
	Corporates	4,272	288	3,663	1,610	256	48	4,369	38	3,765	1,369	2	34
	Corporates - Of Which: Specialised Lending	785	43	666	242	0	13	787	30	635	145	0	14
	Corporates - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail	31	1	30	5	0	0	32	1	31	5	0	0
	Retail - Secured on real estate property	20	0	20	3	0	0	22	0	21	3	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	20	0	20	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	10	0	9	2	0	0	10	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	9	2	0	0	9	0	9	1	0	0
	Equity	7	0	7	19	0	0	31	0	31	91	0	0
	Securitisation												
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 effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Groupe BPCE

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	181,903.2	126,507.8	55,395.3	10,180.1	0.2	10,179.9	3,408.1	3,384.7	23.3	33,024.5	0.0	33,024.5	130,515.7	123,122.9	7,392.8	4,774.8	0.0	4,774.8
Austria	853.5	0.0	853.5															
Belgium	2,281.0	13.4	2,267.7															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	6.6	0.0	6.6															
Estonia	0.0	0.0	0.0															
Finland	558.0	0.0	558.0															
France	149,542.0	121,990.0	27,552.0															
Germany	2,039.3	0.0	2,039.3															
Greece	0.6	0.0	0.6															
Hungary	0.0	0.0	0.0															
Ireland	444.9	0.0	444.9															
Italy	7,251.3	435.1	6,816.2															
Latvia	40.6	0.0	40.6															
Lithuania	62.3	0.0	62.3															
Luxembourg	551.4	0.0	551.4															
Malta	0.0	0.0	0.0															
Netherlands	978.0	0.0	978.0															
Poland	495.2	0.0	495.2															
Portugal	647.3	0.0	647.3															
Romania	0.0	0.0	0.0															
Slovakia	4.2	0.0	4.2															
Slovenia	0.0	0.0	0.0															
Spain	3,804.8	77.1	3,727.7															
Sweden	39.2	0.0	39.2															
United Kingdom	93.4	0.0	93.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	552.3	552.3	0.0															
Australia	24.0	0.0	24.0															
Canada	239.1	0.0	239.1															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	2,437.3	0.0	2,437.3															
U.S.	4,508.1	0.0	4,508.1															
Other advanced economies non EEA	626.0	0.0	626.0															
Other Central and eastern Europe countries non EEA	65.0	7.7	57.3															
Middle East	1,242.2	1,233.8	8.4															
Latin America and the Caribbean	948.5	911.9	36.6															
Africa	692.5	412.1	280.4															
Others	874.6	874.5	0.1															

Notes:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP
² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2018

Direct exposures

Residual Maturity	Country / Region	On balance sheet												Derivatives				Off balance sheet		Risk weighted exposure amount
		Total gross carrying amount of non-derivative financial assets								Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		(min EUR)																		
	Finland	I 0 - 3M f	73	73	2	0	71	0	5	340	0	90	0	0						
I 3M - 1Y f		0	0	0	0	0	0	4	302	33	184	0	0							
I 1Y - 2Y f		133	133	0	0	133	0	10	48	36	417	0	0							
I 2Y - 3Y f		6	6	0	0	6	0	11	234	10	205	0	0							
I 3Y - 5Y f		266	266	0	0	265	0	36	494	10	47	0	0							
I 5Y - 10Y f		333	333	2	0	335	0	198	1,974	6	20	100	0	0						
I 10Y - more	5	5	5	0	0	0	72	485	1	25	0	0	0							
Total	816	816	10	0	800	0	6	337	3,876	111	1,069	0	0							
	France	I 0 - 3M f	3,936	3,939	862	21	2,701	2,701	128	12,020	391	14,888	585	0						
I 3M - 1Y f		54,513	54,513	158	14	186	14	54,145	4,933	136	6,325	2,414	0							
I 1Y - 2Y f		75,575	75,575	493	61,706	1,572	75,575	11,351	24	396	27	565	465	0						
I 2Y - 3Y f		4,635	4,635	533	0	858	0	3,196	21	637	11	671	293	0						
I 3Y - 5Y f		10,175	10,168	774	0	2,229	0	6,671	99	1,325	20	697	774	0						
I 5Y - 10Y f		21,005	20,968	808	0	4,062	0	15,705	673	5,301	255	3,029	555	0						
I 10Y - more	55,253	54,995	4,282	18	98	0	49,659	61	600	17	324	1,191	2							
Total	225,091	224,673	8,011	61,760	9,265	143,507	1,183	25,322	856	26,210	6,278	13,958	3							
	Germany	I 0 - 3M f	554	554	554	0	0	0	3	356	136	4,119	0	0						
I 3M - 1Y f		2,033	1,996	493	0	321	0	1,189	28	1,348	280	2,546	0	0						
I 1Y - 2Y f		2,723	2,578	0	13	134	0	0	25	674	89	612	0	0						
I 2Y - 3Y f		297	262	18	0	268	0	0	145	3,158	64	2,917	0	0						
I 3Y - 5Y f		521	470	84	0	394	0	0	189	3,663	42	1,534	0	0						
I 5Y - 10Y f		1,053	598	448	0	598	12	597	5,117	224	2,616	0	0	0						
I 10Y - more	55	38	55	0	0	0	114	881	111	664	0	0	0							
Total	7,214	6,960	4,158	13	1,715	1,243	1,103	15,197	1,083	15,106	0	0	18							
	Croatia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0						
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	0	0	0	0							
	Greece	I 0 - 3M f	0	0	0	0	0	0	0	0	1	45	0	0						
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0						
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	1	45	0	0							
	Hungary	I 0 - 3M f	0	0	0	0	0	0	2	100	5	161	0	0						
I 3M - 1Y f		0	0	0	0	0	0	0	0	1	65	0	0							
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0							
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0							
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0							
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0							
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0								
Total	0	0	0	0	0	0	0	2	100	6	226	0	0							
	Ireland	I 0 - 3M f	0	0	0	0	0	0	6	239	3	137	0	0						
I 3M - 1Y f		10	10	0	0	10	0	3	196	1	1	0	0							
I 1Y - 2Y f		468	468	0	0	468	0	0	0	0	0	0	0							
I 2Y - 3Y f		23	23	0	0	23	0	0	0	0	0	0	0							
I 3Y - 5Y f		142	142	0	0	142	0	0	0	0	0	0	0							
I 5Y - 10Y f		375	375	0	0	375	0	0	0	0	0	0	0							
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0								
Total	1,019	1,019	0	0	1,019	0	9	435	3	138	0	0	16							

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
held for trading	designated at fair value through profit or loss			at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Iceland															
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Liechtenstein															
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	20	5	0	24	0	14	255	13	272	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Canada	41	41	0	0	41	0	0	0	0	0	0	0	0	0	0
Total		304	304	0	0	266	37	0	0	0	0	0	43	0	0	5
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Hong Kong	55	55	0	0	55	0	0	0	0	0	0	0	0	0	0
Total		56	56	0	0	55	1	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,762	2,762	27	0	911	1,824	0	0	0	0	800	0	0	0	1,302

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet exposures		Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet exposures						
		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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
Carrying amount	Notional amount							Carrying amount	Notional amount										
Residual Maturity	Country / Region	I 0 - 3M f	1,908	1,660	1,543	0	364	0	7	883	10	291	0	0	0	0			
		I 3M - 1Y f	215	215	22	0	187	0	7	524	115	680	0	0	0	0			
		I 1Y - 2Y f	559	559	58	0	488	0	67	1,581	61	0	0	0	0	0			
		I 2Y - 3Y f	213	205	121	0	90	0	13	2,010	3	96	0	0	0	0			
		I 3Y - 5Y f	469	387	9	0	347	109	62	1,742	83	450	0	0	0	0			
		I 5Y - 10Y f	1,682	1,612	57	0	814	793	185	4,590	7	136	0	0	0	0			
		I 10Y - more	2,020	2,009	1,216	0	804	1,153	78	2,115	78	543	0	0	0	0			
		Total	7,065	6,646	3,038	0	2,250	1,707	492	13,445	297	2,217	0	0	0	0		783	
		I 0 - 3M f	436	404	436	0	0	0	0	0	17	633	4,111	0	0	0		0	
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	436	404	436	0	0	0	0	0	17	633	4,111	0	0	0	4				
I 0 - 3M f	0	0	0	0	0	0	15	3,640	164	9,888	0	0	0	0					
I 3M - 1Y f	187	187	0	0	187	0	11	1,668	57	2,230	0	0	0	0					
I 1Y - 2Y f	0	0	0	0	0	0	0	45	4	77	0	0	0	0					
I 2Y - 3Y f	0	0	0	0	0	0	0	48	0	0	0	0	0	0					
I 3Y - 5Y f	227	227	7	0	19	0	7	189	14	189	0	0	0	0					
I 5Y - 10Y f	135	135	0	0	131	0	7	115	17	17	0	0	0	0					
I 10Y - more	398	398	0	0	358	0	0	358	0	0	0	0	0	0					
Total	747	747	7	0	676	35	35	5,530	240	12,401	0	0	0	0		110			
I 0 - 3M f	1,739	1,589	1,027	0	712	0	0	0	0	0	0	0	0	0					
I 3M - 1Y f	463	463	0	0	463	0	0	0	0	0	0	0	0	0					
I 1Y - 2Y f	74	74	0	0	74	0	0	0	0	0	0	0	0	0					
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 3Y - 5Y f	1	1	0	0	1	0	0	0	0	0	0	0	0	0					
I 5Y - 10Y f	418	418	0	0	417	0	0	0	0	0	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	2,696	2,545	1,027	0	1,666	0	0	0	0	0	0	0	0	0	2				
I 0 - 3M f	47	47	0	0	47	3	0	0	0	0	0	0	0	0					
I 3M - 1Y f	2	2	0	0	2	2	0	0	0	0	0	0	0	0					
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 2Y - 3Y f	1	1	0	0	1	0	0	0	0	0	0	0	0	0					
I 3Y - 5Y f	1	1	0	0	1	0	0	0	0	0	0	0	0	0					
I 5Y - 10Y f	1	1	0	0	1	0	0	1	0	0	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	51	51	44	0	44	6	0	0	0	0	0	0	0	0		3			
I 0 - 3M f	3,074	2,922	3,074	0	0	0	0	0	0	0	46	0	0	0					
I 3M - 1Y f	95	95	4	0	0	91	0	0	0	0	143	0	0	0					
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 2Y - 3Y f	123	123	0	0	123	2	0	44	0	0	0	0	0	0					
I 3Y - 5Y f	4	4	0	0	4	3	0	283	0	0	0	0	0	0					
I 5Y - 10Y f	6	6	4	0	4	4	12	47	2	370	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	3,302	3,150	3,082	0	0	219	65	420	0	559	0	0	0	136					
I 0 - 3M f	17	17	0	0	17	0	0	0	0	0	18	0	0	0					
I 3M - 1Y f	30	30	0	0	30	30	0	0	0	0	53	0	0	0					
I 1Y - 2Y f	14	14	0	0	14	12	0	0	0	0	9	0	0	0					
I 2Y - 3Y f	19	19	0	0	19	19	0	0	0	0	18	0	0	0					
I 3Y - 5Y f	151	151	0	0	148	0	0	0	0	0	0	0	0	0					
I 5Y - 10Y f	183	183	1	0	163	0	2	24	2	236	0	0	0	0					
I 10Y - more	466	466	0	0	436	0	0	436	0	4	0	0	0	0					
Total	860	860	1	0	814	24	2	24	2	320	0	0	0	181					

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe BPCE

As of 30/06/2018

(mln EUR)		Direct exposures													Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures				
		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		Derivatives with positive fair value		Derivatives with negative fair value			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount						
10 - 3M f		0	0	0	0	0	0	0	0	0	2	75	0	0			
3M - 1Y f		518	518	69	0	0	449	46	543	1	8	1	0				
1Y - 2Y f		7	7	0	0	0	23	0	942	0	31	0	0				
2Y - 3Y f		1	1	0	0	0	1	0	7	0	0	0	0				
3Y - 5Y f		236	236	0	0	0	41	195	342	29	461	0	0				
5Y - 10Y f		322	322	31	0	0	89	202	1,842	18	289	103	0				
10Y + more		0	0	0	0	0	0	0	291	89	320	0	0				
Total		1,083	1,083	99	0	0	136	846	135	3,962	139	1,365	103	0	471		
10 - 3M f		17	17	0	0	0	17	0	0	0	0	23	0				
3M - 1Y f		434	434	0	0	0	433	0	1	1	9	47	0				
1Y - 2Y f		17	17	0	0	0	16	0	1	9	0	0	0				
2Y - 3Y f		15	15	0	0	3	11	27	0	0	0	0	0				
3Y - 5Y f		166	166	0	0	57	106	1	12	0	2	0	0				
5Y - 10Y f		270	270	0	0	66	200	7	66	0	35	0	0				
10Y + more		303	303	0	0	0	275	15	64	0	11	0	0				
Total		1,221	1,221	0	0	125	1,059	26	179	1	12	118	0	345			

Notes and definitions

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

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

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

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

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

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

(6) Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe BPCE

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	67,590	0	421	420	7	187	67	73,919	0	416	398	27	189	57
Central banks	590	0	0	0	0	0	0	293	0	0	0	0	0	0
General governments	45,215	0	1	0	0	0	0	43,178	0	0	0	7	0	0
Credit institutions	3,872	0	24	24	0	14	0	7,007	0	12	12	0	2	0
Other financial corporations	9,016	0	136	135	2	94	0	12,213	0	128	127	10	99	0
Non-financial corporations	8,896	0	261	260	5	79	67	11,228	0	276	259	10	87	57
Loans and advances (including at amortised cost and fair value)	906,682	1,840	24,730	23,448	1,307	10,494	11,249	845,671	1,929	24,830	23,200	2,795	10,306	12,837
Central banks	96,416	0	24	20	3	20	0	89,422	0	19	19	2	17	0
General governments	126,556	59	236	231	7	41	76	125,467	54	272	258	80	37	65
Credit institutions	39,243	3	86	86	6	42	0	21,959	0	52	37	8	31	0
Other financial corporations	76,187	1	146	145	1	67	42	21,064	5	176	176	14	74	42
Non-financial corporations	232,073	691	13,754	13,336	731	6,612	4,872	241,515	1,063	13,603	13,005	1,710	6,542	5,626
of which: small and medium-sized enterprises at amortised cost	96,321	288	6,467	6,172	251	3,181	2,600	97,506	314	6,541	6,231	1,042	3,117	3,424
Households	336,208	1,086	10,484	9,629	560	3,712	6,259	346,244	807	10,709	9,705	981	3,605	7,104
DEBT INSTRUMENTS other than HFT	974,272	1,840	25,151	23,868	1,314	10,681	11,316	919,590	1,929	25,246	23,597	2,823	10,495	12,894
OFF-BALANCE SHEET EXPOSURES	170,821		1,581	1,396	87	214	202	174,028		1,567	1,293	414	263	31

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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 on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	172	172	10	10	67	171	171	31	31	57
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	172	172	10	10	67	171	171	31	31	57
Loans and advances (including at amortised cost and fair value)	8,995	6,453	1,966	1,890	5,274	9,270	6,666	2,036	1,910	5,913
Central banks	5	5	5	5	0	4	4	4	4	0
General governments	56	19	4	4	2	78	21	4	4	1
Credit institutions	13	13	11	11	0	0	0	0	0	0
Other financial corporations	100	100	45	45	41	111	99	46	46	40
Non-financial corporations	4,253	3,011	1,034	1,013	1,886	4,137	2,946	1,060	1,017	1,854
of which: small and medium-sized enterprises at amortised cost	1,424	850	315	308	709	1,411	922	340	314	778
Households	4,568	3,304	866	812	3,346	4,940	3,596	923	840	4,017
DEBT INSTRUMENTS other than HFT	9,167	6,625	1,976	1,900	5,341	9,441	6,836	2,067	1,941	5,969
Loan commitments given	167	93	2	2	23	155	88	2	2	34

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.