



2016 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2016 EU-wide Transparency Exercise

Capital

Groupe BPCE

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	65,802	69,114	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	50,962	53,049	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,048	21,430	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	32,040	33,716	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,377	1,558	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-1,624	-1,137	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,891	3,941	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	7	117	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,684	-4,650	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-1,787	-1,587	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,191	-1,277	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	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) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	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,d10)	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,d10)	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,d10)	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,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	885	937	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	760	489	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	125	448	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,250	1,273	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-40	-62	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,290	1,335	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,212	54,322	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,589	14,792	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	13,999	15,247	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-878	-758	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	468	303	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	391,567	387,326	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.01%	13.70%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.33%	14.02%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.80%	17.84%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	50,037	52,050	[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))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.78%	13.44%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2016 EU-wide Transparency Exercise

Risk exposure amounts

Groupe BPCE

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	334,387	331,343
Risk exposure amount for securitisation and re-securitisations in the banking book	12,485	9,867
Risk exposure amount for contributions to the default fund of a CCP	241	270
Risk exposure amount Other credit risk	321,661	321,206
Risk exposure amount for position, foreign exchange and commodities (Market risk)	13,668	13,005
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	547	101
Risk exposure amount for Credit Valuation Adjustment	5,845	5,288
Risk exposure amount for operational risk	37,645	37,645
Other risk exposure amounts	23	45
Total Risk Exposure Amount	391,567	387,326

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

2016 EU-wide Transparency Exercise

P&L Groupe BPCE

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	27,516	12,960
Of which debt securities income	936	701
Of which loans and advances income	20,712	9,467
Interest expenses	17,513	8,174
(Of which deposits expenses)	6,094	2,949
(Of which debt securities issued expenses)	5,481	2,566
(Expenses on share capital repayable on demand)	0	0
Dividend income	124	100
Net Fee and commission income	9,836	4,682
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	295	1,049
Gains or (-) losses on financial assets and liabilities held for trading, net	1,678	1,273
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	370	-385
Gains or (-) losses from hedge accounting, net	-106	-21
Exchange differences [gain or (-) loss], net	5	98
Net other operating income /(expenses)	465	279
TOTAL OPERATING INCOME, NET	22,670	11,860
(Administrative expenses)	14,692	7,703
(Depreciation)	900	435
(Provisions or (-) reversal of provisions)	123	5
(Commitments and guarantees given)	-5	-4
(Other provisions)	128	9
Of which pending legal issues and tax litigation ¹	149	
Of which restructuring ¹	-9	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,708	759
(Loans and receivables)	1,650	717
(Held to maturity investments, AFS assets and financial assets measured at cost)	58	42
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	50	36
(of which Goodwill)	19	1
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	650	336
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	17	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,865	3,258
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,738	2,626
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,738	2,626
Of which attributable to owners of the parent	3,243	2,427

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

2016 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			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				
(mln EUR)																								
Traded Debt Instruments	2,484	2,058	51	11	149	35						54	10	224	38									
Of which: General risk	1,067	863	36	7	121	28						44	8	200	34									
Of which: Specific risk	1,263	872	15	3	28	7						11	2	24	4									
Equities	349	510	28	6	57	15						32	7	78	18									
Of which: General risk	60	109	22	4	50	13						27	6	71	16									
Of which: Specific risk	172	271	6	1	7	2						5	1	8	2									
Foreign exchange risk	2,862	3,083	14	2	49	13						12	4	29	11									
Commodities risk	1,110	633	0	0	0	0						0	0	0	0									
Total	6,804	6,284	94	19	254	62	202	180	0	0	0	6,863	98	21	332	67	108	75	0	0	0	0	6,721	

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	88,441	100,720	8,260		103,108	113,495	8,347	
	Regional governments or local authorities	59,108	66,781	13,942		58,376	65,679	13,523	
	Public sector entities	22,364	19,521	3,427		22,232	19,251	3,655	
	Multilateral Development Banks	1,347	1,347	0		236	235	0	
	International Organisations	656	656	0		790	790	0	
	Institutions	18,309	17,409	2,313		17,524	17,856	2,062	
	Corporates	91,101	73,204	60,039		91,069	72,828	57,848	
	of which: SME	23,221	17,915	15,492		21,654	18,393	16,212	
	Retail	21,647	9,806	6,896		21,737	9,627	6,861	
	of which: SME	2,645	2,323	1,357		2,563	2,181	1,340	
	Secured by mortgages on immovable property	62,561	49,780	19,786		67,607	54,445	21,733	
	of which: SME	5,680	5,582	2,463		6,399	6,247	2,635	
	Exposures in default	10,408	5,415	6,182	3,872	10,884	5,537	6,212	4,071
	Items associated with particularly high risk	17	17	25		17	17	25	
	Covered bonds	280	280	209		302	302	230	
	Claims on institutions and corporates with a ST credit assessment	1,979	1,987	174		2,613	2,620	365	
	Collective investments undertakings (CIU)	1,330	1,330	1,120		1,557	1,557	1,535	
Equity	123	123	106		85	85	66		
Securitisation	9,024	8,807	10,449		8,224	8,101	7,918		
Other exposures	8,260	8,259	8,204		4,068	4,068	4,003		
Standardised Total²	396,955	365,531	141,133	4,534	410,428	376,494	134,384	4,678	

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 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
FRANCE	Central governments or central banks	81,794	93,785	7,568		94,829	104,942	7,704	
	Regional governments or local authorities	50,729	57,808	11,732		49,177	56,445	11,287	
	Public sector entities	22,066	19,407	3,377		21,500	18,687	3,561	
	Multilateral Development Banks	36	36	0		32	32	0	
	International Organisations	2	2	0		3	3	0	
	Institutions	7,114	6,631	1,017		6,407	6,863	887	
	Corporates	70,722	63,185	53,522		78,999	61,722	51,049	
	of which: SME	22,986	17,224	15,079		21,403	18,196	16,021	
	Retail	18,861	7,282	5,198		18,653	6,799	4,883	
	of which: SME	1,721	1,516	873		1,806	1,527	973	
	Secured by mortgages on immovable property	58,688	45,953	18,356		63,950	50,844	20,400	
	of which: SME	5,523	5,425	2,386		6,386	6,235	2,630	
	Exposures in default	8,151	4,207	4,839	2,832	8,628	4,377	4,943	2,990
	Items associated with particularly high risk	9	9	14		10	10	15	
	Covered bonds	40	40	15		39	39	14	
	Claims on institutions and corporates with a ST credit assessment	908	915	29		1,379	1,387	171	
	Collective investments undertakings (CIU)	870	870	931		1,154	1,154	1,412	
Equity	101	101	84		58	58	40		
Securitisation									
Other exposures	5,426	5,426	5,380		2,921	2,921	2,872		
Standardised Total²				3,376				3,493	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
UNITED STATES	Central governments or central banks	146	205	0		151	208	0	
	Regional governments or local authorities	2,426	2,056	561		2,402	2,091	575	
	Public sector entities	2	2	0		20	20	4	
	Multilateral Development Banks	288	288	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,439	1,451	135		3,432	3,438	102	
	Corporates	834	1,136	321		1,758	2,004	655	
	of which: SME	2	306	154		11	11	11	
	Retail	9	7	5		9	5	4	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	83	81	30		99	97	37	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	2	1	1	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	69	69	3		202	202	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1,169	1,169	1,169		572	572	572		
Standardised Total²				4				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth 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	6	6	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,340	7,342	352		4,856	4,858	282	
	Corporates	2,176	2,169	242		2,285	2,278	312	
	of which: SME	0	0	0		20	15	15	
	Retail	13	11	8		14	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	289	281	106		299	289	109	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	9	10	3	12	8	9	4
	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	498	498	11		75	75	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1,407	1,407	1,407		281	281	281		
Standardised Total²				3				4	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	2,105	2,113	101		4,086	4,093	105	
	Regional governments or local authorities	1,560	1,552	310		1,599	1,593	319	
	Public sector entities	2	2	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	27	20		27	29	22	
	Corporates	388	308	238		375	296	291	
	of which: SME	1	1	1		1	1	1	
	Retail	13	11	8		12	10	7	
	of which: SME	3	3	1		2	2	1	
	Secured by mortgages on immovable property	100	99	38		93	92	35	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	21	15	17	6	18	14	17	4
	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	5	5	7		0	0	0	
Collective investments undertakings (CIU)	387	387	77		364	364	73		
Equity	0	0	0		6	6	6		
Securitisation									
Other exposures									
Standardised Total²	58	58	50	6	31	31	19	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	395	395	0		38	38	0	
	Regional governments or local authorities	173	144	9		182	168	8	
	Public sector entities	61	61	5		35	35	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	345	349	37		345	349	36	
	Corporates	246	243	145		245	244	161	
	of which: SME	2	2	2		5	5	5	
	Retail	4	3	2		2	2	1	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	27	27	11		31	31	12	
	of which: SME	5	5	2		0	0	0	
	Exposures in default	2	1	1	1	2	1	2	1
	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	2	2	3		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	46	46	46	1	30	30	30	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	223	223	0		169	169	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	899	899	0		203	203	0	
	International Organisations	662	652	0		786	786	0	
	Institutions	69	72	17		57	50	31	
	Corporates	323	277	248		328	283	233	
	of which: SME	70	65	64		76	65	64	
	Retail	95	70	47		97	71	47	
	of which: SME	16	12	6		17	15	3	
	Secured by mortgages on immovable property	502	501	188		509	508	188	
	of which: SME	68	68	34		3	3	1	
	Exposures in default	124	28	30	94	172	65	36	105
	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	7	7	4		8	8	2	
Collective investments undertakings (CIU)	54	54	72		34	34	35		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	3	3	3	95	0	0	0	108	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	298	298	0		317	317	0	
	Regional governments or local authorities	114	114	0		0	0	0	
	Public sector entities	0	0	0		401	401	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	9	4		0	1	0	
	Corporates	575	470	361		423	421	261	
	of which: SME	0	0	0		10	10	10	
	Retail	64	64	1		4	3	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	9		22	22	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	8	0	1	1	1	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	2	2	2		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	124	148	0		652	678	0	
	Regional governments or local authorities	618	594	20		622	596	20	
	Public sector entities	3	3	3		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	76	135	50		64	121	42	
	Corporates	215	206	205		169	160	155	
	of which: SME	10	9	9		6	5	5	
	Retail	7	6	4		5	4	3	
	of which: SME	4	4	2		2	2	1	
	Secured by mortgages on immovable property	15	15	6		16	16	6	
	of which: SME	5	5	2		1	1	0	
	Exposures in default	2	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	53	53	26		53	53	27	
	Claims on institutions and corporates with a ST credit assessment	25	25	1		15	15	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	14	14	13	0	16	16	16	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	33	34	0		43	43	0	
	Regional governments or local authorities	763	1,542	337		766	1,477	323	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1	1	0		1	1	0	
	Institutions	759	52	40		807	102	90	
	Corporates	402	276	245		456	402	352	
	of which: SME	100	26	23		25	22	19	
	Retail	7	5	3		5	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	165	158	58		261	247	89	
	of which: SME	11	11	5		0	0	0	
	Exposures in default	41	20	20	21	29	2	2	26
	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		5	5	15		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	1	1	1	21	0	0	0	26	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
BELGIUM	Central governments or central banks	648	649	0		527	527	0	
	Regional governments or local authorities	143	139	10		235	231	11	
	Public sector entities	3	3	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	34	8		11	35	6	
	Corporates	407	319	286		483	307	352	
	of which: SME	20	13	13		49	29	27	
	Retail	14	11	8		356	354	265	
	of which: SME	7	5	3		4	4	2	
	Secured by mortgages on immovable property	1,016	1,012	387		585	582	221	
	of which: SME	7	7	3		0	0	0	
	Exposures in default	40	30	32	10	47	30	35	12
	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	1	1	0		5	5	1	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	10	0	0	0	12	

⁽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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	94.821	55	97.546	809	0	66	90.106	50	92.217	985	0	59
	Institutions	33.511	103	31.760	7,660	0	91	37,573	92	35,643	8,109	0	83
	Corporates	104,253	7,466	151,675	70,801	2,006	3,574	194,211	8,075	151,577	74,063	3,330	2,659
	Corporates - Of Which: Specialised Lending	21,084	1,166	17,522	4,433	0	347	22,024	1,176	18,454	5,068	0	341
	Corporates - Of Which: SME	22,517	1,351	19,892	14,831	189	642	24,547	1,644	21,629	15,848	189	817
	Retail	311,883	10,207	304,909	58,238	4,405	5,542	319,631	10,095	312,332	59,553	4,384	5,501
	Retail - Secured on real estate property	190,121	3,727	187,664	32,443	1,335	1,422	197,131	3,879	194,402	34,465	1,436	1,476
	Retail - Secured on real estate property - Of Which: SME	34,616	1,586	34,230	13,489	595	642	37,068	1,684	36,650	15,017	672	697
	Retail - Secured on real estate property - Of Which: non-SME	155,505	2,141	153,434	18,954	740	780	160,063	2,194	157,752	19,447	764	779
	Retail - Qualifying Revolving	9,408	221	8,254	1,637	31	207	9,411	216	8,260	1,675	30	199
	Retail - Other Retail	112,353	6,250	108,901	20,339	3,039	3,913	113,089	6,000	109,669	23,413	2,918	3,826
	Retail - Other Retail - Of Which: SME	38,233	4,129	35,696	12,751	2,088	2,599	36,511	3,916	34,078	11,826	1,955	2,519
	Retail - Other Retail - Of Which: non-SME	74,120	2,130	73,295	11,407	952	1,315	76,578	2,084	75,591	11,588	963	1,306
	Equity	13,247	25	13,247	44,623	56		12,843	24	12,843	43,213	63	
	Securitisation	12,465		9,902	2,036			12,656		10,593	1,949		
Other non credit-obligation assets				8,845						8,817			117
IRB Total				193,013						196,689			

⁽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 31/12/2015						As of 30/06/2016					
		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, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FRANCE	Central banks and central governments	72,086	0	72,365	4	0	7	62,398	0	62,262	2	0	7
	Institutions	8,747	18	8,389	1,985	0	14	10,111	18	9,542	2,264	0	13
	Corporates	98,687	3,225	81,941	43,619	620	1,755	102,978	3,571	85,944	43,866	900	1,741
	Corporates - Of Which: Specialised Lending	4,310	136	3,952	11,129	0	69	4,737	152	4,284	11,822	0	55
	Corporates - Of Which: SME	21,738	1,235	19,324	14,269	179	617	23,620	1,525	20,914	15,197	182	759
	Retail	308,880	10,113	302,010	57,784	4,370	5,499	316,626	10,004	309,436	59,092	4,348	5,457
	Retail - Secured on real estate property	108,911	3,602	106,465	24,233	1,330	1,403	105,086	3,837	103,170	34,239	1,422	1,456
	Retail - Secured on real estate property - Of Which: SME	34,530	1,580	34,144	13,451	594	640	36,975	1,678	36,558	14,974	670	695
	Retail - Secured on real estate property - Of Which: non-SME	154,380	2,102	152,321	18,782	726	763	158,911	2,159	156,612	19,265	752	760
	Retail - Qualifying Revolving	9,356	220	8,206	1,629	31	206	9,357	215	8,212	1,667	30	198
	Retail - Other Retail	110,614	6,210	107,339	23,922	3,019	3,891	111,383	5,951	108,054	23,186	2,896	3,803
	Retail - Other Retail - Of Which: SME	38,145	4,119	35,619	12,721	2,084	2,594	36,423	3,906	34,001	11,792	1,951	2,514
	Retail - Other Retail - Of Which: non-SME	72,469	2,091	71,720	11,202	935	1,297	74,960	2,045	74,053	11,393	945	1,289
	Equity	12,197	8	12,203	41,304	15	0	11,637	4	11,643	39,400	14	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 31/12/2015						As of 30/06/2016					
		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, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED STATES	Central banks and central governments	8,954	0	9,499	9	0	0	13,975	0	14,493	0	0	0
	Institutions	3,843	31	3,826	5	0	30	5,383	29	5,603	763	0	28
	Corporates	19,804	740	15,347	5,024	240	138	20,894	1,057	16,761	6,583	947	212
	Corporates - Of Which: Specialised Lending	4,271	19	3,275	780	0	11	4,335	19	3,403	1,065	0	20
	Corporates - Of Which: SME	11	3	11	8	1	3	3	3	3	1	1	3
	Retail	102	1	97	18	0	0	108	1	98	15	0	1
	Retail - Secured on real estate property	61	0	61	7	0	0	66	1	65	8	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	60	0	60	7	0	0	65	1	64	8	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	39	1	33	10	0	0	39	0	30	7	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	37	1	33	10	0	0	37	0	30	6	0	0
	Equity	223	6	217	688	0	6	191	6	185	604	0	6
	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 31/12/2015						As of 30/06/2016					
		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, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	Central banks and central governments	133	0	133	0	0	0	128	0	128	0	0	0
	Institutions	6,628	0	6,611	1,102	0	0	5,874	0	5,820	1,064	0	0
	Corporates	4,422	378	3,360	1,647	5	82	5,160	331	4,180	1,831	5	81
	Corporates - Of Which: Specialised Lending	935	365	862	210	0	67	1,005	319	883	270	0	69
	Corporates - Of Which: SME	33	0	29	41	0	0	24	0	22	21	0	0
	Retail	177	8	174	33	3	4	175	12	172	33	7	4
	Retail - Secured on real estate property	131	6	130	22	2	3	131	6	130	22	2	3
	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	129	5	128	21	2	3	129	6	128	21	2	3
	Retail - Qualifying Revolving	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	42	2	39	10	1	1	39	6	37	10	4	1
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	39	2	37	9	1	1	36	5	35	9	4	1
	Equity	82	0	82	272	0	0	72	0	72	235	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
ITALY	Central banks and central governments	958	0	958	117	0	0	1,769	0	1,769	213	0	0
	Institutions	246	0	229	166	0	0	200	0	192	158	0	0
	Corporates	4,982	320	4,149	2,128	49	109	4,916	304	4,262	2,341	51	114
	Corporates - Of Which: Specialised Lending	1,979	193	1,739	476	0	20	1,907	192	1,786	520	0	35
	Corporates - Of Which: SME	25	3	26	25	0	2	24	3	25	23	0	0
	Retail	69	8	67	23	5	2	63	4	62	20	2	2
	Retail - Secured on real estate property	33	3	33	9	1	1	32	1	31	9	0	1
	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	30	3	30	8	1	1	29	1	29	8	0	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	34	5	33	14	4	1	30	3	28	11	2	1
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	31	4	30	13	3	1	27	3	26	10	2	1
	Equity	11	5	11	39	19	0	9	4	9	32	16	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 31/12/2015					As of 30/06/2016						
		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				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	1,674	0	1,766	1	0	0	1,106	0	1,179	0	0	0
	Institutions	2,188	0	2,115	398	0	0	1,516	0	1,312	339	0	0
	Corporates	5,612	5	5,456	1,953	1	8	6,111	5	5,876	2,232	1	7
	Corporates - Of Which: Specialised Lending	405	0	369	65	0	0	404	0	379	73	0	0
	Corporates - Of Which: SME	13	0	13	14	0	0	8	0	8	9	0	0
	Retail	91	6	85	14	2	4	91	6	85	13	2	4
	Retail - Secured on real estate property	56	3	56	8	1	2	57	3	57	8	1	2
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	53	3	53	7	1	2	54	3	54	6	1	2
	Retail - Qualifying Revolving	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail	30	3	25	5	1	2	29	2	25	5	1	2
	Retail - Other Retail - Of Which: SME	6	1	6	2	1	1	6	1	5	2	1	1
	Retail - Other Retail - Of Which: non-SME	24	1	20	3	0	1	24	1	20	3	1	1
	Equity	4	0	4	14	0	0	12	0	12	45	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 31/12/2015					As of 30/06/2016						
		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				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	1,340	0	1,340	22	0	0	1,244	0	1,244	33	0	0
	Institutions	711	0	715	133	0	0	1,705	0	1,719	144	0	0
	Corporates	4,405	219	3,841	1,594	49	133	5,194	315	4,290	1,533	252	149
	Corporates - Of Which: Specialised Lending	568	38	564	75	0	13	547	35	546	73	0	18
	Corporates - Of Which: SME	16	0	16	28	0	0	69	0	69	64	0	1
	Retail	75	3	70	14	1	1	77	3	72	18	1	2
	Retail - Secured on real estate property	40	0	39	8	0	0	39	1	38	8	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	3	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	34	6	0	0	34	1	33	5	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	33	2	29	6	1	1	36	3	33	10	1	1
	Retail - Other Retail - Of Which: SME	11	2	9	3	1	1	16	2	14	8	1	1
	Retail - Other Retail - Of Which: non-SME	22	1	21	2	0	0	21	1	19	2	0	0
	Equity	322	0	322	998	0	0	590	0	590	1,758	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 31/12/2015					As of 30/06/2016						
		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				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments	558	0	624	0	0	0	648	0	698	0	0	0
	Institutions	596	0	596	84	0	0	430	0	430	49	0	0
	Corporates	5,553	166	4,440	2,633	111	37	4,711	200	4,097	1,664	195	42
	Corporates - Of Which: Specialised Lending	420	8	314	121	0	3	541	43	434	96	0	6
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	29	1	28	4	0	0	27	1	26	4	0	0
	Retail - Secured on real estate property	18	1	18	3	0	0	17	0	17	2	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	2	0	0	16	0	16	2	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	9	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	8	1	0	0	9	0	8	1	0	0
	Equity	2	0	2	5	0	0	0	0	0	0	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	1,410	0	1,410	139	0	0	871	0	872	83	0	0
	Institutions	1,015	0	931	465	0	0	1,083	0	998	430	0	0
	Corporates	3,650	371	2,961	1,905	303	166	3,491	316	2,808	1,756	280	170
	Corporates - Of Which: Specialised Lending	706	77	658	340	0	66	696	53	646	312	0	40
	Corporates - Of Which: SME	89	7	88	91	5	4	106	7	94	89	5	4
	Retail	55	3	53	11	1	2	52	2	50	10	1	2
	Retail - Secured on real estate property	30	2	30	5	1	1	30	1	30	6	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	2	29	5	1	1	29	1	29	5	1	1
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	21	1	20	5	1	1	19	1	17	4	1	1
	Retail - Other Retail - Of Which: SME	4	0	4	2	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	18	1	16	4	1	1	16	1	14	3	1	1
Equity	1	0	1	2	0	0	0	0	0	0	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 31/12/2015					As of 30/06/2016						
		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				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	0	0	52	0	0	0	0	9	0	0	0	0
	Institutions	522	0	496	56	0	0	523	0	522	76	0	0
	Corporates	3,859	25	2,901	1,014	4	28	4,899	33	3,867	1,499	7	26
	Corporates - Of Which: Specialised Lending	75	0	75	7	0	0	73	0	73	8	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	359	18	348	68	7	9	360	16	350	71	6	9
	Retail - Secured on real estate property	267	14	262	55	6	6	269	13	265	58	5	7
	Retail - Secured on real estate property - Of Which: SME	5	0	5	2	0	0	5	0	5	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	262	14	258	53	6	6	264	13	260	54	5	7
	Retail - Qualifying Revolving	8	0	7	1	0	0	8	0	8	2	0	0
	Retail - Other Retail	84	3	78	12	2	2	83	3	77	12	1	2
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	81	3	76	11	1	2	80	2	75	12	1	2
Equity	21	0	21	74	0	0	17	0	17	62	0	2	
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 31/12/2015					As of 30/06/2016						
		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				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	1,800	0	1,800	0	0	0	2,028	0	2,028	0	0	0
	Institutions	235	0	235	32	0	0	345	0	344	47	0	0
	Corporates	1,010	2	889	451	0	3	1,585	2	1,356	513	0	2
	Corporates - Of Which: Specialised Lending	152	0	137	23	0	0	159	0	144	24	0	0
	Corporates - Of Which: SME	10	0	7	8	0	0	5	0	4	3	0	0
	Retail	200	5	188	29	1	3	199	5	187	29	2	3
	Retail - Secured on real estate property	137	2	136	17	1	1	136	3	135	18	1	1
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	8	1	8	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	131	2	130	15	1	1	128	2	127	14	1	1
	Retail - Qualifying Revolving	6	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	57	2	48	11	1	1	57	2	47	11	1	2
	Retail - Other Retail - Of Which: SME	8	1	7	3	0	0	7	1	6	3	0	0
	Retail - Other Retail - Of Which: non-SME	50	2	41	8	0	1	51	2	41	8	1	1
Equity	47	0	47	174	0	0	58	0	58	214	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).

2016 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	193,334.4	132,207.3	61,127.2	14,809.1	0.0	14,809.1	6,248.3	6,208.2	40.1	30,881.1	0.0	30,881.1	134,497.1	125,998.1	8,499.0	6,897.4	0.0	6,897.4
Austria	1,014.6	0.0	1,014.6															
Belgium	2,406.5	0.0	2,406.5															
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	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	270.8	0.0	270.8															
France	155,024.8	126,998.6	28,026.2															
Germany	4,303.3	0.0	4,303.3															
Greece	0.5	0.0	0.5															
Hungary	1.5	0.0	1.5															
Ireland	149.4	0.0	149.4															
Italy	8,098.8	555.8	7,542.9															
Latvia	14.4	0.0	14.4															
Lithuania	35.8	0.0	35.8															
Luxembourg	1,115.1	0.0	1,115.1															
Malta	0.0	0.0	0.0															
Netherlands	2,335.7	0.1	2,335.6															
Poland	511.2	0.0	511.2															
Portugal	295.8	0.0	295.8															
Romania	0.0	0.0	0.0															
Slovakia	0.5	0.0	0.5															
Slovenia	0.0	0.0	0.0															
Spain	3,427.3	372.2	3,055.1															
Sweden	0.0	0.0	0.0															
United Kingdom	128.7	0.0	128.7															
Iceland	211.7	0.0	211.7															
Liechtenstein	0.0	0.0	0.0															
Norway	87.7	0.0	87.7															
Switzerland	766.2	766.2	0.0															
Australia	7.5	0.0	7.5															
Canada	187.2	0.0	187.2															
China	857.1	857.1	0.0															
Hong Kong	261.3	0.0	261.3															
Japan	4,377.6	0.0	4,377.6															
U.S.	4,179.3	6.1	4,173.3															
Other advanced economies non EEA	243.9	0.0	243.9															
Other Central and eastern Europe countries non EEA	53.6	27.0	26.6															
Middle East	1,522.0	1,509.9	12.1															
Latin America and the Caribbean	244.0	169.0	75.0															
Africa	381.9	309.3	72.6															
Others	818.8	636.2	182.7															

Note:

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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa 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

2016 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:					
					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	208,031.0	143,892.0	64,139.0	14,003.1	0.0	14,003.1	7,402.2	7,367.3	34.8	34,336.3	0.0	34,336.3	145,840.1	136,524.7	9,315.5	6,449.4	0.0	6,449.4
Austria	1,127.2	0.0	1,127.2															
Belgium	2,633.8	0.0	2,633.8															
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	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	635.7	0.0	635.7															
France	167,575.2	137,145.5	30,429.7															
Germany	2,807.6	105.0	2,702.6															
Greece	0.3	0.0	0.3															
Hungary	2.4	0.0	2.4															
Ireland	282.5	0.0	282.5															
Italy	9,743.9	771.0	8,973.0															
Latvia	24.4	0.0	24.4															
Lithuania	56.2	0.0	56.2															
Luxembourg	1,174.0	0.0	1,174.0															
Malta	0.0	0.0	0.0															
Netherlands	1,461.9	0.0	1,461.9															
Poland	638.3	0.0	638.3															
Portugal	330.6	0.0	330.6															
Romania	0.0	0.0	0.0															
Slovakia	12.9	0.0	12.9															
Slovenia	0.0	0.0	0.0															
Spain	3,677.9	199.1	3,478.8															
Sweden	0.0	0.0	0.0															
United Kingdom	125.7	0.0	125.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	767.7	767.7	0.0															
Australia	0.0	0.0	0.0															
Canada	266.1	0.0	266.1															
China	2,149.9	2,149.9	0.0															
Hong Kong	191.2	0.0	191.2															
Japan	3,656.0	0.0	3,656.0															
U.S.	5,388.0	0.0	5,388.0															
Other advanced economies non EEA	286.8	0.0	286.8															
Other Central and eastern Europe countries non EEA	19.8	19.3	0.5															
Middle East	1,465.1	1,465.1	0.0															
Latin America and the Caribbean	243.0	168.6	74.4															
Africa	497.8	438.9	58.9															
Others	789.0	662.0	126.9															

Note:

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa 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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe BPCE

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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 exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	74,717	0	592	587	7	292	126	78,394	0	365	350	5	183	90
Central banks	310	0	0	0	0	0	0	179	0	0	0	0	0	0
General governments	46,317	0	0	0	-1	0	0	50,136	0	0	0	0	0	0
Credit institutions	2,789	0	52	52	0	23	0	3,212	0	26	16	0	18	0
Other financial corporations	15,990	0	288	283	5	219	0	14,962	0	139	134	0	110	0
Non-financial corporations	9,311	0	252	252	2	50	126	9,905	0	199	199	4	54	90
Loans and advances (including at amortised cost and fair value)	748,500	2,244	24,685	24,675	1,457	10,768	12,505	788,638	1,932	26,050	26,040	1,616	10,650	12,990
Central banks	938	0	21	21	1	21	0	1,373	0	21	21	1	21	0
General governments	132,316	69	170	170	13	96	14	143,962	76	183	183	26	44	44
Credit institutions	46,414	7	60	60	5	44	5	42,903	6	53	53	6	41	2
Other financial corporations	54,362	5	672	662	9	88	482	72,733	8	624	614	12	90	441
Non-financial corporations	213,120	706	13,958	13,958	810	6,700	3,982	220,498	611	14,687	14,687	741	6,905	6,030
of which: small and medium-sized enterprises at amortised cost	1,394	4	155	155	13	66	51	1,384	5	153	153	19	66	36
Households	301,350	1,457	9,805	9,805	619	3,819	8,023	307,168	1,229	10,482	10,482	831	3,549	6,474
DEBT INSTRUMENTS other than HFT	823,217	2,244	25,277	25,262	1,463	11,059	12,631	867,032	1,932	26,415	26,390	1,621	10,833	13,080
OFF-BALANCE SHEET EXPOSURES	151,688		1,436	1,436	59	314	82	178,009		1,598	1,592	58	310	224

⁽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)

2016 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	171	171	16	16	124	137	137	16	16	90
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	171	171	16	16	124	137	137	16	16	90
Loans and advances (including at amortised cost and fair value)	8,424	6,155	1,658	1,618	5,167	8,829	6,516	1,747	1,682	5,878
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	43	15	7	7	4	55	8	1	1	5
Credit institutions	15	15	11	11	0	14	14	11	11	0
Other financial corporations	601	584	58	58	481	524	523	47	47	445
Non-financial corporations	4,051	2,834	947	924	1,557	4,211	2,905	989	958	1,937
of which: small and medium-sized enterprises at amortised cost	13	11	6	4	5	12	10	5	4	3
Households	3,714	2,708	634	618	3,125	4,025	3,065	699	665	3,492
DEBT INSTRUMENTS other than HFT	8,595	6,326	1,674	1,634	5,291	8,966	6,652	1,763	1,698	5,968
Loan commitments given	133	104	1	1	10	114	56	0	0	3

⁽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□