



2018 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2018 EU-wide Stress Test: Summary

Groupe BPCE

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
Net interest income	8,861		10,049	9,625	9,186	7,580	5,995	5,616
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,709		1,796	1,796	1,796	-1,010	1,106	1,331
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,328		-1,712	-1,378	-1,345	-4,951	-2,205	-2,224
Profit or (-) loss for the year	3,673		4,173	3,804	3,360	-5,834	-1,636	-1,026
Coverage ratio: non-performing exposure (%)	45.50%	45.72%	40.15%	36.54%	34.05%	46.05%	40.80%	37.13%
Common Equity Tier 1 capital	59,042	58,451	62,187	65,651	68,146	48,525	45,513	43,714
Total Risk exposure amount (all transitional adjustments included)	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102
Common Equity Tier 1 ratio, %	15.28%	15.16%	15.98%	16.74%	17.24%	12.33%	11.27%	10.69%
Fully loaded Common Equity Tier 1 ratio, %	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
Tier 1 capital	59,490	58,898	62,639	65,984	68,361	48,977	45,846	43,928
Total leverage ratio exposures	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243
Leverage ratio, %	5.05%	5.00%	5.32%	5.60%	5.81%	4.16%	3.89%	3.73%
Fully loaded leverage ratio, %	5.00%	4.95%	5.28%	5.58%	5.79%	4.11%	3.86%	3.71%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB
Groupe BPCE

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Groupe BPCE	Central banks and central governments	53,878	49	86,896	0	503	0	551	0	117,838	49	51	48	97.2%
	Institutions	22,167	55	10,789	42	3,875	0	1,945	0	10,164	96	74	65	68.2%
	Corporates	97,057	3,400	60,452	2,669	34,010	2,652	41,455	0	135,881	5,923	3,536	3,007	50.8%
	Corporates - Of Which: Specialised Lending	18,623	697	16	0	4,835	0	12	0	16,347	632	297	235	37.2%
	Corporates - Of Which: SME	2,171	201	20,093	885	1,965	236	16,169	0	23,036	1,094	819	635	58.1%
	Retail	337,017	9,525	0	0	55,469	4,304	0	0	336,600	9,942	6,236	4,760	47.9%
	Retail - Secured on real estate property	213,505	4,013	0	0	32,471	1,506	0	0	213,262	4,256	2,050	1,322	31.1%
	Retail - Secured on real estate property - Of Which: SME	39,117	1,658	0	0	15,006	663	0	0	39,040	1,736	1,064	609	35.1%
	Retail - Secured on real estate property - Of Which: non-SME	174,388	2,355	0	0	17,465	843	0	0	174,223	2,520	986	713	28.3%
	Retail - Qualifying Revolving	8,632	194	0	0	1,512	26	0	0	8,629	198	164	136	68.8%
	Retail - Other Retail	114,873	5,318	0	0	21,482	2,772	0	0	114,709	5,488	4,023	3,302	60.2%
	Retail - Other Retail - Of Which: SME	30,443	3,278	0	0	10,150	1,795	0	0	30,387	3,334	2,556	2,105	63.1%
	Retail - Other Retail - Of Which: non-SME	84,436	2,040	0	0	11,336	977	0	0	84,322	2,154	1,467	1,197	55.6%
	Equity									0	0	0	0	0
	Securitisation									18,930	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		510,119	13,030	158,136	2,711	93,857	6,956	43,950	0	619,413	16,010	9,897	7,881	49.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
France	Central banks and central governments	4,962	0	28,777	0	0	0	0	0	26,363	0	0	0	-
	Institutions	3,141	5	7,800	29	500	0	1,159	0	3,405	34	10	6	18.5%
	Corporates	35,271	757	50,972	2,430	13,689	649	36,674	0	78,065	3,173	2,002	1,654	52.1%
	Corporates - Of Which: Specialised Lending	4,336	29	0	0	1,057	0	0	0	3,836	29	36	82	75.8%
	Corporates - Of Which: SME	2,691	180	19,547	841	1,624	223	15,560	0	22,020	1,029	745	582	56.5%
	Retail	337,005	9,525	0	0	55,465	4,304	0	0	336,588	9,941	6,236	4,760	47.9%
	Retail - Secured on real estate property	213,505	4,013	0	0	32,471	1,506	0	0	213,262	4,256	2,050	1,322	31.1%
	Retail - Secured on real estate property - Of Which: SME	39,117	1,658	0	0	15,006	663	0	0	39,040	1,736	1,064	609	35.1%
	Retail - Secured on real estate property - Of Which: non-SME	174,388	2,355	0	0	17,465	843	0	0	174,223	2,520	986	713	28.3%
	Retail - Qualifying Revolving	8,632	194	0	0	1,512	26	0	0	8,629	198	164	136	68.8%
	Retail - Other Retail	114,867	5,317	0	0	21,482	2,772	0	0	114,697	5,488	4,022	3,302	60.2%
	Retail - Other Retail - Of Which: SME	30,431	3,278	0	0	10,146	1,795	0	0	30,375	3,334	2,555	2,105	63.1%
	Retail - Other Retail - Of Which: non-SME	84,436	2,040	0	0	11,336	977	0	0	84,322	2,154	1,467	1,197	55.6%
	Equity									0	0	0	0	0
	Securitisation									18,930	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		380,378	10,288	87,549	2,458	69,654	4,953	37,832	0	463,351	13,148	8,248	6,420	48.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United States	Central banks and central governments	12,747	0	119	0	0	0	0	0	9,988	0	0	0	-
	Institutions	3,720	6	263	13	283	0	38	0	1,701	19	19	19	96.5%
	Corporates	16,597	149	336	5	5,015	234	159	0	12,014	148	100	52	35.3%
	Corporates - Of Which: Specialised Lending	4,049	4	0	0	1,015	0	0	0	3,097	4	7	0	11.1%
	Corporates - Of Which: SME	143	0	0	0	76	0	0	0	143	0	1	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		33,063	156	719	18	5,298	234	197	0	23,703	168	119	71	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Groupe BPCE

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United Kingdom	Central banks and central governments	200	0	13	0	0	0	0	0	48	0	0	0	0
	Institutions	3,230	7	826	0	487	0	152	0	337	7	7	7	100.0%
	Corporates	5,688	0	911	0	1,525	0	385	0	5,390	0	21	0	0
	Corporates - Of Which: Specialised Lending	772	0	0	0	280	0	0	0	610	0	6	0	0
	Corporates - Of Which: SME	40	0	47	0	40	0	54	0	87	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0
	Securitisation													
Other non-credit obligation assets										0	0	0	0	
IRB TOTAL		9,118	7	1,751	0	2,012	0	537	0	5,775	7	28	7	100.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Germany	Central banks and central governments	2,523	0	454	0	0	0	0	0	409	0	0	0	0
	Institutions	1,494	0	100	0	299	0	33	0	335	0	0	0	0
	Corporates	1,516	214	4,685	2	504	6	1,698	0	5,890	215	92	86	40.1%
	Corporates - Of Which: Specialised Lending	725	208	0	0	106	0	0	0	706	208	81	80	38.5%
	Corporates - Of Which: SME	6	3	37	0	6	0	14	0	43	3	3	3	88.1%
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0
	Securitisation													
Other non-credit obligation assets										0	0	0	0	
IRB TOTAL		5,534	214	5,239	2	803	6	1,732	0	6,634	216	92	86	40.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Italy	Central banks and central governments	415	0	759	0	39	0	91	0	277	0	0	0	0
	Institutions	151	1	93	0	89	0	46	0	23	0	0	0	0
	Corporates	3,790	308	344	17	1,867	20	276	0	3,650	325	117	100	30.8%
	Corporates - Of Which: Specialised Lending	1,283	251	16	0	350	0	12	0	1,171	251	61	58	23.1%
	Corporates - Of Which: SME	47	0	34	6	13	0	35	0	80	6	4	3	45.4%
	Retail	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0
	Securitisation													
Other non-credit obligation assets										0	0	0	0	
IRB TOTAL		4,357	309	1,196	17	1,996	20	412	0	3,952	325	117	100	30.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Spain	Central banks and central governments	567	0	963	0	38	0	77	0	144	0	0	0	0
	Institutions	353	0	798	0	93	0	91	0	15	0	0	0	0
	Corporates	1,885	145	458	5	1,074	113	299	0	2,116	149	122	103	69.2%
	Corporates - Of Which: Specialised Lending	573	50	0	0	259	0	0	0	506	50	33	24	47.5%
	Corporates - Of Which: SME	95	3	51	1	84	2	53	0	144	4	6	3	64.3%
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	68.4%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	68.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	68.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	2,807	145	2,218	5	1,205	113	467	0	2,276	149	122	103	69.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Switzerland	Central banks and central governments	4	0	0	0	0	0	0	0	1	0	0	0	0
	Institutions	586	0	26	0	61	0	10	0	25	0	0	0	0
	Corporates	3,154	11	210	11	968	3	140	0	2,499	22	23	22	99.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	3,744	11	237	11	1,028	3	150	0	2,525	22	23	22	99.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Luxembourg	Central banks and central governments	142	0	12	0	0	0	1	0	1	0	0	0	0
	Institutions	133	0	1	0	16	0	2	0	7	0	0	0	0
	Corporates	3,590	132	248	85	1,057	207	232	0	2,476	158	34	29	18.2%
	Corporates - Of Which: Specialised Lending	673	0	0	0	114	0	0	0	601	0	1	0	11.0%
	Corporates - Of Which: SME	99	0	89	0	86	0	86	0	180	0	1	0	0.0%
	Retail	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	3,868	132	261	85	1,073	207	235	0	2,486	159	34	29	18.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Netherlands	Central banks and central governments	387	0	258	0	0	0	0	0	296	0	0	0	0
	Institutions	1,272	0	56	0	59	0	6	0	22	0	0	0	0
	Corporates	2,913	143	212	0	1,075	208	118	0	2,523	143	35	31	21.4%
	Corporates - Of Which: Specialised Lending	611	36	0	0	231	0	0	0	568	36	12	12	32.6%
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	1	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	4,572	143	526	0	1,134	208	124	0	2,840	143	35	31	21.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Belgium	Central banks and central governments	782	0	1,100	0	0	0	0	0	408	0	0	0	0
	Institutions	713	0	32	0	48	0	5	0	480	0	0	0	0
	Corporates	828	0	352	0	219	0	171	0	957	0	2	0	11.0%
	Corporates - Of Which: Specialised Lending	186	0	0	0	16	0	0	0	176	0	0	0	0
	Corporates - Of Which: SME	6	0	0	0	7	0	0	0	8	0	0	0	0
	Retail	3	0	0	0	11	0	0	0	3	0	0	0	92.5%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	92.5%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	92.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	2,326	0	1,484	0	267	1	177	0	1,848	0	2	0	44.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Gruppe BPCE

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Groupe BPCE	Central banks and central governments	117,823	64	62	54	84.2%	117,800	78	69	60	76.1%	117,795	92	75	65	70.7%
	Institutions	10,147	113	108	75	66.6%	10,126	133	120	86	64.6%	10,103	156	131	98	62.7%
	Corporates	134,658	7,146	3,828	3,269	45.7%	133,385	8,419	4,100	3,535	42.0%	132,098	9,706	4,379	3,801	39.2%
	Corporates - Of Which: Specialised Lending	16,212	767	295	250	32.5%	16,051	928	308	267	28.7%	15,872	1,107	327	285	25.8%
	Corporates - Of Which: SME	22,624	1,506	928	727	48.9%	22,239	1,891	1,023	833	44.1%	21,881	2,250	1,114	923	41.1%
	Retail	332,691	13,851	6,727	5,366	38.7%	329,124	17,418	7,243	5,899	33.9%	325,780	20,762	7,745	6,379	30.7%
	Retail - Secured on real estate property	211,214	6,304	2,132	1,511	24.0%	209,363	8,155	2,294	1,674	20.5%	207,605	9,914	2,460	1,823	18.4%
	Retail - Secured on real estate property - Of Which: SME	38,195	2,581	1,064	719	27.9%	37,490	3,286	1,147	813	24.7%	36,855	3,921	1,233	899	22.9%
	Retail - Secured on real estate property - Of Which: non-SME	173,019	3,723	1,069	792	21.3%	171,874	4,869	1,147	860	17.7%	170,750	5,993	1,227	924	15.4%
	Retail - Qualifying Revolving	8,501	326	224	178	54.8%	8,395	432	258	214	49.6%	8,299	528	291	246	46.7%
	Retail - Other Retail	112,975	7,222	4,371	3,677	50.9%	111,365	8,932	4,691	4,012	45.4%	109,877	10,320	4,995	4,309	41.8%
	Retail - Other Retail - Of Which: SME	29,416	4,306	2,708	2,297	53.4%	28,546	5,175	2,860	2,469	47.7%	27,771	5,950	3,008	2,621	44.0%
	Retail - Other Retail - Of Which: non-SME	83,560	2,916	1,663	1,379	47.3%	82,819	3,657	1,831	1,543	42.2%	82,106	4,370	1,986	1,688	38.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930	0	0	0	-	
IRB TOTAL	614,248	21,174	10,726	8,764	41.4%	609,374	26,049	11,532	9,580	36.8%	604,707	30,716	12,331	10,342	33.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
France	Central banks and central governments	26,352	11	8	4	40.0%	26,342	21	13	8	40.0%	26,331	31	17	13	40.0%
	Institutions	3,404	35	11	7	19.3%	3,402	38	14	8	20.1%	3,399	41	15	8	20.7%
	Corporates	77,236	4,001	2,219	1,843	46.1%	76,404	4,833	2,414	2,031	42.0%	75,582	5,656	2,609	2,216	39.2%
	Corporates - Of Which: Specialised Lending	3,814	51	36	35	49.0%	3,787	78	38	29	36.6%	3,756	109	42	32	29.9%
	Corporates - Of Which: SME	21,623	1,426	894	678	47.6%	21,252	1,797	945	769	42.8%	20,908	2,141	1,032	853	39.5%
	Retail	332,679	13,850	6,727	5,366	38.7%	329,112	17,417	7,242	5,899	33.9%	325,769	20,760	7,744	6,378	30.7%
	Retail - Secured on real estate property	211,214	6,304	2,132	1,511	24.0%	209,363	8,155	2,294	1,674	20.5%	207,605	9,914	2,460	1,823	18.4%
	Retail - Secured on real estate property - Of Which: SME	38,195	2,581	1,064	719	27.9%	37,490	3,286	1,147	813	24.7%	36,855	3,921	1,233	899	22.9%
	Retail - Secured on real estate property - Of Which: non-SME	173,019	3,723	1,069	792	21.3%	171,874	4,869	1,147	860	17.7%	170,750	5,993	1,227	924	15.4%
	Retail - Qualifying Revolving	8,501	326	224	178	54.8%	8,395	432	258	214	49.6%	8,299	528	291	246	46.7%
	Retail - Other Retail	112,964	7,221	4,370	3,676	50.9%	111,354	8,831	4,690	4,011	45.4%	109,866	10,319	4,994	4,309	41.8%
	Retail - Other Retail - Of Which: SME	29,404	4,305	2,707	2,297	53.4%	28,535	5,174	2,859	2,468	47.7%	27,760	5,949	3,008	2,620	44.1%
	Retail - Other Retail - Of Which: non-SME	83,560	2,916	1,663	1,379	47.3%	82,819	3,657	1,831	1,543	42.2%	82,106	4,370	1,986	1,688	38.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930	0	0	0	-	
IRB TOTAL	458,601	17,898	8,965	7,220	40.3%	454,190	22,310	9,683	7,946	35.6%	450,011	26,488	10,385	8,615	32.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
United States	Central banks and central governments	9,988	0	0	0	40.0%	9,988	0	0	0	40.0%	9,988	0	0	0	40.0%
	Institutions	1,701	19	19	19	95.8%	1,700	20	19	19	94.4%	1,700	20	19	19	92.2%
	Corporates	11,888	275	116	76	27.5%	11,763	400	134	96	23.9%	11,639	523	152	115	21.9%
	Corporates - Of Which: Specialised Lending	3,068	33	11	3	9.1%	3,032	69	14	6	9.0%	2,990	110	18	10	9.0%
	Corporates - Of Which: SME	142	1	1	0	24.8%	141	2	1	0	24.8%	140	3	1	1	24.8%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,576	295	134	94	32.0%	23,451	420	152	114	27.2%	23,327	544	171	133	24.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	48	0	0	0	40.0%	48	0	0	0	40.0%	48	0	0	0	40.0%
	Institutions	337	7	7	7	99.0%	337	7	7	7	97.0%	336	7	7	7	94.4%
	Corporates	5,376	14	12	3	20.7%	5,360	30	15	6	20.3%	5,341	49	19	10	20.0%
	Corporates - Of Which: Specialised Lending	606	4	3	1	13.4%	600	9	3	1	13.3%	594	15	4	2	13.2%
	Corporates - Of Which: SME	87	1	0	0	21.7%	86	2	1	0	21.9%	85	3	1	1	22.0%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,762	21	19	10	47.5%	5,745	38	22	13	35.1%	5,726	57	26	17	29.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	409	0	0	0	40.0%	409	0	0	0	40.0%	409	0	0	0	40.0%
	Institutions	335	0	0	0	7.9%	334	0	0	0	7.8%	334	1	0	0	7.8%
	Corporates	5,855	250	99	90	36.2%	5,815	291	105	95	32.7%	5,770	336	110	100	29.8%
	Corporates - Of Which: Specialised Lending	702	212	81	80	37.9%	697	217	82	81	37.1%	691	223	82	81	36.3%
	Corporates - Of Which: SME	45	3	3	2	86.0%	43	3	3	3	83.4%	42	3	3	3	80.5%
	Retail	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,600	250	99	90	36.1%	6,558	291	105	95	32.6%	6,513	337	110	100	29.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Italy	Central banks and central governments	277	1	1	0	40.0%	276	1	1	0	40.0%	276	2	2	1	40.0%
	Institutions	23	0	0	0	28.5%	23	0	0	0	28.7%	23	0	0	0	28.6%
	Corporates	3,626	349	125	106	30.4%	3,596	379	132	113	29.9%	3,563	412	141	121	29.4%
	Corporates - Of Which: Specialised Lending	1,166	255	61	58	22.9%	1,160	261	61	59	22.6%	1,153	269	62	60	22.3%
	Corporates - Of Which: SME	78	7	4	3	43.5%	77	8	4	4	42.3%	76	9	5	4	41.4%
	Retail	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,927	349	126	106	30.4%	3,897	380	134	114	30.0%	3,863	414	143	122	29.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Gruppe BPCE

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mln EUR, %)														
Groupe BPCE	Central banks and central governments	117,823	64	63	54	83.9%	117,808	80	71	60	75.5%	117,792	95	78	66	69.6%
	Institutions	10,134	126	142	82	65.3%	10,091	169	157	107	63.1%	10,055	205	169	126	61.3%
	Corporates	134,240	7,564	4,506	3,538	46.8%	132,341	9,463	4,804	3,944	41.7%	130,429	11,775	5,223	4,362	38.4%
	Corporates - Of Which: Specialised Lending	16,107	872	360	272	31.2%	15,864	1,115	346	297	26.6%	15,655	1,324	364	318	24.0%
	Corporates - Of Which: SME	23,575	1,556	1,031	749	48.2%	22,015	2,115	1,190	889	42.0%	21,405	2,726	1,245	1,043	38.3%
	Retail	332,456	14,085	7,688	5,960	42.3%	327,958	18,585	8,608	6,713	36.1%	323,085	23,457	9,372	7,490	31.9%
	Retail - Secured on real estate property	211,090	6,429	2,838	2,009	31.2%	208,719	8,800	3,213	2,291	26.0%	206,071	11,447	3,506	2,587	22.6%
	Retail - Secured on real estate property - Of Which: SME	38,147	2,629	1,211	810	30.8%	37,273	3,502	1,357	934	26.7%	36,387	4,389	1,477	1,059	24.1%
	Retail - Secured on real estate property - Of Which: non-SME	172,943	3,800	1,627	1,199	31.5%	171,445	5,297	1,856	1,357	25.6%	169,684	7,059	2,029	1,528	21.7%
	Retail - Qualifying Revolving	8,492	335	238	182	54.3%	8,356	471	289	228	48.2%	8,213	614	337	276	45.0%
	Retail - Other Retail	112,875	7,322	4,612	3,770	51.5%	110,883	9,314	5,106	4,195	45.0%	108,801	11,286	5,529	4,626	40.6%
	Retail - Other Retail - Of Which: SME	29,365	4,356	2,795	2,325	53.4%	28,327	5,395	3,014	2,532	46.9%	27,310	6,412	3,203	2,734	42.6%
	Retail - Other Retail - Of Which: non-SME	83,509	2,966	1,817	1,444	48.7%	82,556	3,919	2,092	1,663	42.4%	81,492	4,984	2,326	1,892	38.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930	0	0	0	-
	IRB TOTAL	619,583	21,840	12,399	9,634	44.1%	607,127	28,296	13,638	10,824	38.3%	600,290	35,132	14,843	12,044	34.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mln EUR, %)														
France	Central banks and central governments	26,352	11	9	4	40.0%	26,341	22	13	9	40.0%	26,329	34	18	13	40.0%
	Institutions	3,403	37	20	7	19.9%	3,395	45	22	10	22.9%	3,388	52	24	13	24.5%
	Corporates	77,046	4,191	2,503	1,902	45.4%	75,801	5,496	2,792	2,188	40.2%	74,486	6,751	3,107	2,493	36.9%
	Corporates - Of Which: Specialised Lending	3,792	69	50	30	43.3%	3,755	110	46	35	31.7%	3,718	147	59	39	26.8%
	Corporates - Of Which: SME	21,575	1,474	945	690	46.8%	21,037	2,011	1,102	823	40.9%	20,450	2,599	1,249	968	37.3%
	Retail	332,445	14,085	7,687	5,959	42.3%	327,947	18,583	8,607	6,713	36.1%	323,074	23,457	9,372	7,489	31.9%
	Retail - Secured on real estate property	211,090	6,429	2,838	2,009	31.2%	208,719	8,800	3,213	2,291	26.0%	206,071	11,447	3,506	2,587	22.6%
	Retail - Secured on real estate property - Of Which: SME	38,147	2,629	1,211	810	30.8%	37,273	3,502	1,357	934	26.7%	36,387	4,389	1,477	1,059	24.1%
	Retail - Secured on real estate property - Of Which: non-SME	172,943	3,800	1,627	1,199	31.5%	171,445	5,297	1,856	1,357	25.6%	169,684	7,059	2,029	1,528	21.7%
	Retail - Qualifying Revolving	8,492	335	238	182	54.3%	8,356	471	289	228	48.3%	8,213	614	337	276	45.0%
	Retail - Other Retail	112,863	7,322	4,611	3,769	51.5%	110,872	9,313	5,105	4,194	45.0%	108,791	11,394	5,528	4,626	40.6%
	Retail - Other Retail - Of Which: SME	29,354	4,355	2,794	2,325	53.4%	28,316	5,393	3,013	2,532	46.9%	27,299	6,410	3,202	2,733	42.6%
	Retail - Other Retail - Of Which: non-SME	83,509	2,966	1,817	1,444	48.7%	82,556	3,919	2,092	1,663	42.4%	81,492	4,984	2,326	1,892	38.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930	0	0	0	-
	IRB TOTAL	458,175	18,324	10,220	7,874	43.0%	452,413	24,086	11,435	8,920	37.0%	446,208	30,292	12,520	10,008	33.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mln EUR, %)														
United States	Central banks and central governments	9,988	0	0	0	40.0%	9,988	0	0	0	40.0%	9,988	0	0	0	40.0%
	Institutions	1,700	20	19	19	95.0%	1,700	20	19	19	91.8%	1,699	21	19	19	88.5%
	Corporates	11,821	341	180	96	28.2%	11,641	522	181	127	24.4%	11,487	675	204	154	22.9%
	Corporates - Of Which: Specialised Lending	3,045	56	24	7	12.8%	2,988	113	22	12	10.9%	2,939	161	25	17	10.3%
	Corporates - Of Which: SME	142	1	2	0	27.8%	140	3	2	1	26.2%	139	4	2	1	25.7%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	23,510	361	198	115	31.8%	23,328	542	200	146	27.0%	23,174	697	223	173	24.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Groupe BPCE

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United Kingdom	Central banks and central governments	48	0	0	0	40.0%	48	0	0	0	40.0%	48	0	0	0	40.0%
	Institutions	337	7	7	7	97.8%	336	8	7	7	94.0%	336	8	7	7	90.2%
	Corporates	5,368	22	23	5	25.0%	5,342	48	23	11	22.1%	5,316	74	28	16	21.4%
	Corporates - Of Which: Specialised Lending	602	7	6	1	19.2%	594	16	5	2	16.0%	587	23	6	3	15.0%
	Corporates - Of Which: SME	86	1	1	0	20.6%	85	2	1	1	21.5%	83	4	2	1	22.3%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,754	29	30	12	43.1%	5,727	56	30	18	31.8%	5,701	82	35	23	28.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Germany	Central banks and central governments	409	0	0	0	40.0%	409	0	0	0	40.0%	409	0	0	0	40.0%
	Institutions	334	0	0	0	8.0%	334	1	0	0	9.0%	333	1	0	0	9.1%
	Corporates	5,832	273	111	94	34.4%	5,771	334	115	101	30.2%	5,717	389	121	107	27.6%
	Corporates - Of Which: Specialised Lending	699	215	83	81	37.5%	691	224	82	81	36.3%	684	231	83	82	35.3%
	Corporates - Of Which: SME	43	3	2	2	85.5%	42	3	3	3	81.6%	42	3	3	3	77.8%
	Retail	1	0	0	0	52.5%	1	0	0	0	43.3%	1	0	0	0	38.7%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	52.5%	1	0	0	0	43.3%	1	0	0	0	38.7%
	Retail - Other Retail - Of Which: SME	1	0	0	0	52.5%	1	0	0	0	43.3%	1	0	0	0	38.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,576	274	111	94	34.4%	6,514	335	115	101	30.2%	6,459	390	122	108	27.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Italy	Central banks and central governments	277	1	1	0	40.0%	276	1	2	1	40.0%	275	2	3	1	40.0%
	Institutions	23	0	0	0	28.9%	23	0	0	0	31.6%	23	1	0	0	32.0%
	Corporates	3,613	362	151	112	31.0%	3,566	409	152	124	30.5%	3,520	455	163	137	30.0%
	Corporates - Of Which: Specialised Lending	1,162	259	64	59	22.8%	1,152	269	63	60	22.4%	1,143	279	64	61	22.0%
	Corporates - Of Which: SME	78	7	4	3	43.3%	77	9	5	4	41.7%	75	11	5	4	40.5%
	Retail	1	0	0	0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,914	363	152	113	31.1%	3,866	410	154	125	30.5%	3,819	458	166	138	30.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Groupe BPCE	Central governments or central banks	87,560	0	5,466	0	80,491	1	0	0	0.7%
	Regional governments or local authorities	61,445	91	12,783	116	58,886	97	46	10	10.5%
	Public sector entities	19,241	67	3,787	57	16,700	72	74	21	28.9%
	Multilateral Development Banks	193	0	2	0	66	0	0	0	0.0%
	International Organisations	870	0	0	0	186	0	0	0	0.0%
	Institutions	24,724	22	2,045	18	3,871	22	9	5	23.6%
	Corporates	76,868	4,056	64,166	2,523	70,671	4,237	2,884	2,148	50.7%
	of which: SME	17,706	911	15,840	729	17,246	996	601	380	38.1%
	Retail	8,138	1,107	5,707	569	8,118	1,127	784	596	52.9%
	of which: SME	1,452	199	893	166	1,447	205	125	72	35.2%
	Secured by mortgages on immovable property	56,080	2,837	22,561	2,155	55,509	3,306	1,091	711	21.5%
	of which: SME	7,102	225	2,957	183	7,043	271	146	44	16.4%
	Items associated with particularly high risk	8	0	12	0	8	0	0	0	0.0%
	Covered bonds	514	0	184	0	460	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	647	0	343	0	373	0	0	0	0.0%
	Collective investments undertakings (CIU)	931	0	1,056	0	0	0	0	0	0.0%
	Equity			11	0	0	0		0	0.0%
	Securitisation									
	Other exposures			0	0	8,059	0	0	0	0.0%
	Standardised Total		337,218	8,179	118,110	5,437	303,400	8,861	4,889	3,491

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	75,859	0	4,618	0	73,284	0	0	0	5.9%
	Regional governments or local authorities	54,445	91	10,908	116	52,337	97	36	10	10.5%
	Public sector entities	18,902	67	3,665	57	16,558	72	74	21	28.9%
	Multilateral Development Banks	60	0	2	0	60	0	0	0	0.0%
	International Organisations	6	0	0	0	6	0	0	0	0.0%
	Institutions	8,403	11	1,033	13	2,072	11	4	0	0.3%
	Corporates	68,252	3,318	57,302	2,109	64,505	3,499	2,368	1,711	48.9%
	of which: SME	17,523	890	15,665	701	17,064	976	597	379	38.8%
	Retail	6,469	949	4,586	508	6,449	969	628	485	50.0%
	of which: SME	1,214	163	743	116	1,208	169	115	72	42.4%
	Secured by mortgages on immovable property	53,474	2,644	21,540	1,981	52,903	3,113	1,054	685	22.0%
	of which: SME	6,958	169	2,906	124	6,900	214	145	43	20.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	288	0	29	0	234	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	3	0	2	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	561	0	965	0	0	0	0	0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
	Other exposures					8,059	0	0	0	0.0%
	Standardised Total		286,721	7,080	104,650	4,784	276,469	7,760	4,164	2,912

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	174	0	0	0	44	0	0	0	0.0%
	Regional governments or local authorities	1,503	0	683	0	1,503	0	0	0	0.0%
	Public sector entities	67	0	13	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5,969	2	172	0	283	2	2	2	100.0%
	Corporates	1,689	0	718	0	731	0	0	0	0.0%
	of which: SME	7	0	7	0	7	0	0	0	0.0%
	Retail	1	1	1	0	1	1	1	1	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	1	0	5	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
	Other exposures					0	0		0	0.0%
	Standardised Total		9,409	2	1,589	0	2,566	2	2	2

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6,557	0	257	0	86	0	0	0	0.0%
	Corporates	391	1	286	2	213	2	0	0	3.0%
	of which: SME	3	1	2	2	3	1	0	0	0.0%
	Retail	3	0	23	0	3	0	0	0	32.9%
	of which: SME	0	0	0	0	0	0	0	0	33.9%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	6,951	1	545	2	302	2	1	0	3.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Germany	Central governments or central banks	51	0	11	0	15	0	0	0	0.0%
	Regional governments or local authorities	169	0	9	0	0	0	0	0	0.0%
	Public sector entities	45	0	9	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,220	0	511	0	494	0	0	0	0.0%
	Corporates	349	56	244	1	192	56	56	55	99.1%
	of which: SME	6	1	6	1	6	1	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	41	0	8	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	1,855	56	319	1	710	56	56	55	99.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Italy	Central governments or central banks	3,819	0	88	0	2,462	0	0	0	0.0%
	Regional governments or local authorities	1,395	0	279	0	1,370	0	1	0	0.0%
	Public sector entities	0	0	3	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	52	0	38	0	39	0	0	0	0.0%
	Corporates	250	5	241	1	123	5	8	4	83.9%
	of which: SME	4	2	3	0	4	2	1	1	67.5%
	Retail	3	0	1	0	3	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	17	0	8	0	17	0	1	0	1.4%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	343	0	69	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	5,878	5	724	1	4,013	5	10	4	79.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Spain	(mln EUR, %)									
	Central governments or central banks	1,186	0	0	0	132	0	0	0	0.0%
	Regional governments or local authorities	420	0	20	0	420	0	8	0	0.0%
	Public sector entities	6	0	5	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	104	0	7	0	24	0	0	0	0.0%
	Corporates	175	0	170	0	40	0	0	0	42.3%
	of which: SME	5	0	5	0	5	0	0	0	100.0%
	Retail	1	0	1	0	1	0	0	0	100.0%
	of which: SME	1	0	0	0	1	0	0	0	100.0%
	Secured by mortgages on immovable property	125	57	55	38	124	57	20	20	34.1%
	of which: SME	4	0	2	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	53	0	11	0	53	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity										
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,070	58	267	38	801	58	29	20	34.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Switzerland	(mln EUR, %)									
	Central governments or central banks	65	0	0	0	65	0	0	0	0.0%
	Regional governments or local authorities	1,244	0	249	0	1,244	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	137	0	0	0	0	0	0	0	0.0%
	Institutions	67	9	21	5	67	9	3	3	39.7%
	Corporates	507	27	408	5	492	27	25	24	87.2%
	of which: SME	8	0	5	0	8	0	0	0	0.0%
	Retail	0	5	0	0	0	5	5	5	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	418	0	208	0	418	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation					1	1	1	1	100.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,439	41	886	10	2,288	41	35	32	78.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Luxembourg	(mln EUR, %)									
	Central governments or central banks	457	0	3	0	457	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	23	0	9	0	23	0	0	0	0.0%
	Corporates	432	67	351	25	361	67	53	50	74.9%
	of which: SME	91	17	90	25	91	17	2	2	0.0%
	Retail	58	16	42	11	58	16	5	5	30.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	567	2	211	1	567	2	4	1	43.4%
	of which: SME	5	2	2	1	5	2	1	1	42.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	9	0	6	0	9	0	0	0	0.0%
	Collective investments undertakings (CIU)	21	0	17	0	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		1,567	85	641	37	1,474	85	62	56	65.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Netherlands	Central governments or central banks	297	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6	0	2	0	4	0	0	0	0.0%
	Corporates	405	0	276	0	88	0	0	0	0.0%
	of which: SME	3	0	2	0	3	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		709	0	279	0	94	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Belgium	Central governments or central banks	374	0	0	0	75	0	0	0	0.0%
	Regional governments or local authorities	260	0	1	0	4	0	0	0	0.0%
	Public sector entities	97	0	19	0	13	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	5	0	7	0	0	0	0.0%
	Corporates	633	1	562	1	520	1	2	0	0.0%
	of which: SME	37	0	35	0	36	0	0	0	0.0%
	Retail	19	0	13	0	19	0	1	0	38.5%
	of which: SME	4	0	2	0	4	0	0	0	0.0%
	Secured by mortgages on immovable property	656	21	242	17	656	21	8	4	20.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	6	0	3	0	6	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		2,053	22	845	18	1,300	22	11	5	20.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	86	0	0	0	10.2%	85	0	0	0	11.0%	85	0	0	0	11.2%
	Corporates	212	3	1	1	30.1%	211	4	2	1	29.8%	210	4	2	1	29.6%
	of which: SME	3	1	1	1	39.8%	3	2	1	1	39.6%	3	2	1	1	39.4%
	Retail	3	0	0	0	22.1%	3	0	0	0	22.2%	3	0	0	0	22.7%
	of which: SME	0	0	0	0	33.9%	0	0	0	0	33.9%	0	0	0	0	33.9%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	301	3	1	1	28.7%	300	4	2	1	28.0%	298	5	2	1	27.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	494	0	0	0	27.0%	484	0	0	0	23.2%	484	0	0	0	19.2%
	Corporates	189	58	57	56	96.5%	187	60	58	57	94.0%	185	62	59	57	91.8%
	of which: SME	6	1	0	0	36.7%	6	1	0	0	35.5%	6	1	0	0	34.9%
	Retail	1	0	0	0	23.4%	1	0	0	0	24.3%	1	0	0	0	25.0%
	of which: SME	0	0	0	0	19.8%	0	0	0	0	19.8%	0	0	0	0	19.8%
	Secured by mortgages on immovable property	8	0	0	0	22.8%	8	0	0	0	22.8%	8	1	0	0	22.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	707	58	58	56	96.2%	705	61	58	57	93.4%	703	63	59	57	91.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		2,457	5	7	2	40.0%	2,451	10	13	4	40.0%	2,447	15	20	6	40.0%
Italy	Central governments or central banks	1,367	3	5	1	40.0%	1,364	6	9	2	40.0%	1,362	8	12	3	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	39	0	0	0	18.2%	39	0	0	0	18.2%	39	0	0	0	18.1%
	Corporates	122	6	5	4	79.0%	122	6	6	5	74.1%	121	7	6	5	69.5%
	of which: SME	4	2	1	1	65.2%	3	2	1	1	64.5%	3	2	1	1	64.1%
	Retail	2	0	0	0	21.5%	2	1	0	0	21.7%	2	1	0	0	21.7%
	of which: SME	17	1	0	0	21.4%	2	1	0	0	21.5%	2	1	0	0	21.5%
	Secured by mortgages on immovable property	2	0	0	0	34.1%	2	1	0	0	33.2%	2	1	0	0	32.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	4,004	15	18	8	53.8%	3,995	24	28	11	47.8%	3,986	33	39	15	45.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Groupe BPCE	Central governments or central banks	80,444	48	43	19	40.0%	80,296	96	69	38	40.0%	80,247	145	95	58	40.0%
	Regional governments or local authorities	58,858	125	98	50	40.0%	58,830	154	117	61	40.0%	58,800	183	135	73	40.0%
	Public sector entities	16,684	88	50	26	29.2%	16,653	119	54	28	23.7%	16,608	163	59	31	19.0%
	Multilateral Development Banks	66	0	0	0	40.0%	66	0	0	0	40.0%	66	0	0	0	40.0%
	International Organisations	186	0	0	0	40.0%	186	0	0	0	40.0%	186	0	0	0	40.0%
	Institutions	3,865	27	29	8	29.8%	3,854	38	33	13	33.4%	3,844	49	36	17	34.9%
	Corporates	69,719	5,190	3,884	3,201	61.7%	68,458	6,451	4,280	3,520	54.7%	67,031	7,878	4,652	3,884	49.4%
	of which: SME	16,899	1,343	693	478	35.6%	16,469	1,723	824	591	33.3%	16,002	2,240	944	712	31.8%
	Retail	7,797	1,448	967	792	54.7%	7,523	1,722	1,083	919	53.4%	7,268	1,977	1,189	1,036	52.4%
	of which: SME	1,363	289	139	100	34.7%	1,296	355	152	118	33.2%	1,239	412	164	133	32.4%
	Secured by mortgages on immovable property	54,509	4,306	2,084	1,501	34.9%	53,359	5,455	2,503	1,859	34.1%	52,107	6,707	2,904	2,242	33.4%
	of which: SME	6,893	421	206	107	25.3%	6,710	603	257	153	25.3%	6,515	799	304	202	25.3%
	Items associated with particularly high risk	8	0	0	0	40.0%	8	0	0	0	40.0%	8	0	0	0	40.0%
	Covered bonds	459	1	6	1	80.1%	458	2	6	1	74.6%	457	3	7	2	73.2%
	Claims on institutions and corporates with a ST credit assessment	373	1	0	0	18.3%	372	1	0	0	20.1%	372	2	0	0	21.1%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	
Standardised Total	301,028	11,233	7,160	5,597	49.8%	298,222	14,039	8,145	6,450	45.9%	295,154	17,107	9,078	7,353	43.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
France	Central governments or central banks	73,254	30	24	12	40.0%	73,223	61	37	24	40.0%	73,191	93	50	37	40.0%
	Regional governments or local authorities	52,315	119	80	48	40.0%	52,293	141	92	56	40.0%	52,271	164	103	66	40.0%
	Public sector entities	16,542	87	50	26	29.2%	16,511	119	54	28	23.7%	16,467	163	59	31	19.0%
	Multilateral Development Banks	60	0	0	0	40.0%	60	0	0	0	40.0%	60	0	0	0	40.0%
	International Organisations	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Institutions	2,069	14	17	2	11.8%	2,063	19	15	4	20.2%	2,058	25	16	6	24.5%
	Corporates	63,611	4,393	3,372	2,738	62.3%	62,419	5,584	3,749	3,047	54.6%	61,063	6,941	4,100	3,389	48.8%
	of which: SME	16,721	1,319	681	469	35.5%	16,295	1,745	811	580	33.2%	15,832	2,208	930	700	31.7%
	Retail	6,213	1,205	747	626	52.0%	5,999	1,419	833	716	50.5%	5,796	1,622	914	802	49.5%
	of which: SME	1,145	232	115	91	39.1%	1,093	284	124	102	35.9%	1,048	329	132	112	34.0%
	Secured by mortgages on immovable property	51,948	4,068	1,984	1,429	35.1%	50,841	5,175	2,387	1,773	34.3%	49,633	6,383	2,775	2,142	33.6%
	of which: SME	6,757	357	173	80	23.3%	6,580	533	226	123	23.0%	6,391	723	264	168	23.3%
	Items associated with particularly high risk	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Covered bonds	234	0	0	0	27.3%	234	0	0	0	27.3%	234	0	1	0	27.3%
	Claims on institutions and corporates with a ST credit assessment	3	0	0	0	18.8%	3	0	0	0	18.4%	3	0	0	0	18.4%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	
Standardised Total	274,313	9,916	6,270	4,881	49.2%	271,712	12,518	7,167	5,649	45.1%	268,840	15,990	8,018	6,473	42.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United States	Central governments or central banks	44	0	0	0	40.0%	44	0	0	0	40.0%	44	0	0	0	40.0%
	Regional governments or local authorities	1,503	0	0	0	40.0%	1,502	1	1	0	40.0%	1,502	1	1	1	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	283	2	2	2	100.0%	283	2	2	2	99.7%	283	2	2	2	99.0%
	Corporates	730	1	1	1	29.8%	729	2	1	0	31.0%	728	3	2	1	31.7%
	of which: SME	7	0	0	0	29.0%	7	0	0	0	29.0%	6	1	0	0	29.0%
	Retail	1	1	1	1	91.5%	1	1	1	1	87.6%	1	1	1	1	84.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	0	0	7.1%	5	0	0	0	7.1%	5	0	0	0	7.1%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,565	3	3	3	77.3%	2,563	5	4	3	64.1%	2,562	6	5	4	57.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	85	0	0	0	11.4%	85	1	0	0	16.1%	85	1	0	0	17.1%
	Corporates	211	3	2	1	30.6%	210	4	2	1	30.1%	209	5	2	2	29.9%
	of which: SME	3	1	1	1	39.7%	3	2	1	1	39.5%	3	2	1	1	39.2%
	Retail	3	0	0	0	23.8%	3	0	0	0	23.8%	3	0	0	0	24.2%
	of which: SME	0	0	0	0	33.9%	0	0	0	0	33.9%	0	0	0	0	33.9%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	300	4	2	1	29.0%	298	5	2	2	28.0%	297	7	3	2	27.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
Germany	Central governments or central banks	15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	494	0	0	0	26.8%	494	0	0	0	21.5%	494	0	0	0	17.2%
	Corporates	188	59	58	56	95.6%	185	62	59	57	92.1%	182	65	60	58	89.3%
	of which: SME	6	1	0	0	36.4%	6	1	1	1	35.0%	5	1	1	1	34.3%
	Retail	1	0	0	0	24.0%	1	0	0	0	24.8%	1	0	0	0	25.4%
	of which: SME	0	0	0	0	19.8%	0	0	0	0	19.8%	0	0	0	0	19.8%
	Secured by mortgages on immovable property	8	0	0	0	22.8%	8	1	0	0	22.8%	8	1	0	0	22.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	707	59	59	56	95.3%	703	63	59	57	91.4%	700	66	60	58	88.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
Italy	Central governments or central banks	2,456	6	9	2	40.0%	2,450	12	17	5	40.0%	2,443	19	26	8	40.0%
	Regional governments or local authorities	1,367	3	6	1	40.0%	1,363	7	11	3	40.0%	1,359	11	16	4	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	39	0	0	0	17.9%	39	0	0	0	17.9%	39	0	0	0	18.0%
	Corporates	122	6	6	5	77.6%	121	7	6	5	70.6%	120	8	7	5	64.9%
	of which: SME	4	2	1	1	65.1%	3	2	1	1	64.1%	3	2	1	1	63.6%
	Retail	2	0	0	0	21.6%	2	1	0	0	21.7%	2	1	0	0	21.8%
	of which: SME	2	0	0	0	21.4%	2	1	0	0	21.5%	2	1	0	0	21.5%
	Secured by mortgages on immovable property	16	1	1	0	25.3%	16	1	1	0	26.6%	16	1	1	0	27.0%
	of which: SME	2	0	0	0	34.1%	2	1	0	0	33.1%	1	1	0	0	32.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	4,003	16	22	8	52.6%	3,991	28	35	13	46.4%	3,978	40	49	18	43.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Groupe BPCE

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Netherlands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	27.2%	4	0	0	0	27.2%	4	0	0	0	27.2%
	Corporates	87	1	1	0	32.2%	86	3	1	1	31.1%	85	4	2	1	30.7%
	of which: SME	2	0	0	0	32.0%	2	0	0	0	32.0%	2	0	0	0	32.0%
	Retail	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	28.3%	1	0	0	0	28.3%	1	0	0	0	28.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	93	1	1	0	32.2%	92	3	1	1	31.1%	91	4	2	1	30.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Belgium	Central governments or central banks	74	0	0	0	40.0%	74	0	0	0	40.0%	74	0	0	0	40.0%
	Regional governments or local authorities	4	0	0	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.0%
	Public sector entities	13	0	0	0	32.2%	13	0	0	0	28.4%	13	0	0	0	28.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	27.1%	7	0	0	0	27.0%	7	0	0	0	27.0%
	Corporates	516	5	6	2	30.8%	509	12	9	4	29.6%	500	21	12	6	29.1%
	of which: SME	35	0	0	0	23.5%	35	1	1	0	24.1%	34	2	1	0	24.3%
	Retail	18	1	1	0	31.2%	17	2	1	1	29.9%	17	2	1	1	29.7%
	of which: SME	3	1	0	0	19.8%	3	1	0	0	19.8%	3	1	0	0	19.8%
	Secured by mortgages on immovable property	643	34	14	9	27.8%	630	47	18	13	27.7%	616	61	23	17	27.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	6	0	0	0	7.1%	6	0	0	0	7.1%	6	0	0	0	7.1%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,282	40	20	11	28.3%	1,261	61	28	17	28.2%	1,238	85	35	24	28.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Groupe BPCE

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	7,569	7,561						
	IRB		7,247	7,247						
	Total		14,816	14,809						
REA	STA		3,932	3,928	4,291	4,415	4,523	5,357	6,451	7,318
	IRB		1,637	1,603	4,622	4,781	4,848	5,100	5,853	6,477
	Total		5,569	5,530	8,914	9,196	9,371	10,457	12,304	13,795
Impairments	Total	Total banking book others than assessed at fair value	13	26	18	20	26	25	69	69

2018 EU-wide Stress Test: Risk exposure amounts

Groupe BPCE

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	335,978	335,106	338,673	341,445	344,394	342,988	351,353	356,113
Risk exposure amount for securitisations and re-securitisations	5,569	5,530	8,914	9,196	9,371	10,457	12,304	13,795
Risk exposure amount other credit risk	330,409	329,575	329,760	332,250	335,023	332,531	339,049	342,317
Risk exposure amount for market risk	12,289	12,289	12,289	12,289	12,289	13,620	13,834	13,958
Risk exposure amount for operational risk	38,055	38,055	38,055	38,055	38,055	38,055	38,055	38,055
Other risk exposure amounts	10	10	227	396	453	-953	644	976
Total risk exposure amount	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102

2018 EU-wide Stress Test: Capital

Groupe BPCE

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
OWN FUNDS	A	OWN FUNDS	74,047	73,455	76,887	79,464	80,473	63,225	59,326	56,040
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	59,042	58,451	62,187	65,651	68,146	48,525	45,513	43,714
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,657	22,657	22,657	22,657	22,657	22,657	22,657	22,657
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,022	5,022	8,528	11,601	14,146	-360	-2,473	-3,937
	A.1.3	Accumulated other comprehensive income	1,517	1,517	1,448	1,380	1,334	177	181	260
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,671	1,671	1,671	1,671	1,671	616	616	616
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-293	-293	-293	-293	-293	-133	-133	-133
	A.1.3.3	Other OCI contributions	139	139	69	2	-44	-307	-302	-223
	A.1.4	Other Reserves	32,287	30,732	30,732	30,732	30,732	30,732	30,732	30,732
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	4,340	4,269	4,573	4,864	4,925	3,998	3,961	3,990
	A.1.7	Adjustments to CET1 due to prudential filters	155	155	155	155	155	133	133	133
	A.1.8	(-) Intangible assets (including Goodwill)	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-861	-861	-287	0	0	-3,201	-3,941	-4,321
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,285	-250	-197	-196	-196	-205	-195	-193
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	-567	-630	-696	-567	-630	-696
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-587						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	122	122	57	0	0	172	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	229	229	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		-60	-60	-60	-60	-60	-60	-60
	A.1.22.4	Other transitional adjustments to CET1 Capital	-107	-107	57	0	0	172	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	344	344	57	0	0	172	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0							

2018 EU-wide Stress Test: Capital

Groupe BPCE

		(m€ EUR,%)							
		Actual 31/12/2017	Restated 31/12/2017	Baseline Scenario			Adverse Scenario		
		2018	2019	2020	2018	2019	2020		
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	448	448	452	333	215	452	333	215
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	-22	-22	-22	-22	-22	-22	-22	-22
	A.2.4	470	470	474	355	237	474	355	237
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	59,490	58,898	62,639	65,984	68,361	48,977	45,846	43,928
	A.4	14,557	14,557	14,249	13,480	12,112	14,249	13,480	12,112
	A.4.1	15,057	15,057	14,858	14,080	12,704	14,858	14,080	12,704
	A.4.2	-703	-703	-660	-660	-660	-660	-660	-660
	A.4.3	203	203	51	59	68	51	59	68
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102
B.1	0	0	0	0	0	0	0	0	
B.2	0	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	15.28%	15.16%	15.98%	16.74%	17.24%	12.33%	11.27%	10.69%
	C.2	15.40%	15.28%	16.09%	16.82%	17.30%	12.44%	11.35%	10.74%
	C.3	19.17%	19.06%	19.75%	20.26%	20.36%	16.06%	14.69%	13.70%
Fully loaded CAPITAL	D.1	58,899	58,307	62,108	65,629	68,124	48,331	45,491	43,692
	D.2	58,899	58,307	62,108	65,629	68,124	48,331	45,491	43,692
	D.3	73,253	72,661	76,305	79,049	80,168	62,529	58,911	55,735
CAPITAL RATIOS (%) Fully loaded	E.1	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
	E.2	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
	E.3	18.96%	18.85%	19.60%	20.16%	20.29%	15.88%	14.99%	13.62%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243
	H.2	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021
	H.3	5.05%	5.00%	5.32%	5.60%	5.81%	4.16%	3.89%	3.73%
	H.4	5.00%	4.95%	5.28%	5.58%	5.79%	4.11%	3.86%	3.71%
	H.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.75%	1.75%	2.63%	3.50%	3.50%	2.63%	3.50%	3.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Groupe BPCE

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	8,861	10,049	9,625	9,186	7,580	5,995	5,616
Interest income	24,968	22,800	21,557	22,186	23,982	23,709	23,631
Interest expense	-16,107	-12,751	-11,932	-13,000	-16,402	-17,715	-18,015
Dividend income	172	172	172	172	86	86	86
Net fee and commission income	10,357	10,357	10,357	10,357	9,170	8,838	9,248
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,709	1,796	1,796	1,796	-1,010	1,106	1,331
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-3,288		
Other operating income not listed above, net	466	551	551	551	1,821	551	551
Total operating income, net	22,565	22,925	22,501	22,063	14,359	16,576	16,831
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,328	-1,712	-1,378	-1,345	-4,951	-2,205	-2,224
Other income and expenses not listed above, net	-15,962	-16,005	-16,020	-16,038	-17,681	-16,648	-16,014
Profit or (-) loss before tax from continuing operations	5,276	5,208	5,103	4,680	-8,274	-2,277	-1,406
Tax expenses or (-) income related to profit or loss from continuing operations	-1,602	-1,035	-1,299	-1,320	2,440	641	380
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,673	4,173	3,804	3,360	-5,834	-1,636	-1,026
Amount of dividends paid and minority interests after MDA-related adjustments	1,121	667	731	814	-452	477	438
Attributable to owners of the parent net of estimated dividends	2,552	3,506	3,072	2,546	-5,382	-2,113	-1,464
Memo row: Impact of one-off adjustments		210	210	210	210	210	210
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Groupe BPCE

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Groupe BPCE

	Actual						
	31/12/2017						
	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		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	67,590	0	421	420	7	187	67
Central banks	590	0	0	0	0	0	0
General governments	45,215	0	1	0	0	0	0
Credit institutions	3,872	0	24	24	0	14	0
Other financial corporations	9,016	0	136	135	2	94	0
Non-financial corporations	8,896	0	261	260	5	79	67
Loans and advances (including at amortised cost and fair value)	906,682	1,840	24,730	23,448	1,307	10,494	11,249
Central banks	96,416	0	24	20	3	20	0
General governments	126,556	59	236	231	7	41	76
Credit institutions	39,243	3	86	86	6	42	0
Other financial corporations	76,187	1	146	145	1	67	42
Non-financial corporations	232,073	691	13,754	13,336	731	6,612	4,872
Households	336,208	1,086	10,484	9,629	560	3,712	6,259
DEBT INSTRUMENTS other than HFT	974,272	1,840	25,151	23,868	1,314	10,681	11,316
OFF-BALANCE SHEET EXPOSURES	170,821		1,581	1,396	-87	-214	202

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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Groupe BPCE

	Actual				
	31/12/2017				
	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		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	172	172	10	10	67
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	172	172	10	10	67
Loans and advances (including at amortised cost and fair value)	8,995	6,453	1,966	1,890	5,274
Central banks	5	5	5	5	0
General governments	56	19	4	4	2
Credit institutions	13	13	11	11	0
Other financial corporations	100	100	45	45	41
Non-financial corporations	4,253	3,011	1,034	1,013	1,886
Households	4,568	3,304	866	812	3,346
DEBT INSTRUMENTS other than HFT	9,167	6,625	1,976	1,900	5,341
Loan commitments given	167	93	-2	-2	23

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