



Spring 2020 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Groupe BPCE

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	64,595	65,992	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,595	65,992	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	64,618	66,015	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	64,618	66,015	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	78,809	79,325	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	78,809	79,325	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	415,794	421,599	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	415,794	421,599	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.54%	15.65%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.54%	15.65%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.54%	15.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.54%	15.66%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.95%	18.82%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.95%	18.82%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,264,755	1,245,148	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.11%	5.30%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Groupe BPCE

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	64,618	66,015	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	64,594	65,994	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,264,755	1,245,148	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,264,755	1,245,148	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.3%	C 47.00 (r330,c010)	

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Capital
Groupe BPCE

		(in EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	78,809	79,325	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	64,595	65,992	C 01.00 (r020,r10)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	25,813	26,664	C 01.00 (r030,r10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,132	5,851	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,491	1,404	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	34,405	34,149	C 01.00 (r200,r10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,700	5,059	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-222	-274	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,956	-5,101	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-721	-706	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-401	-387	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r480,r10) + C 01.00 (r490,r10) + C 01.00 (r500,r10)	Articles 4(136), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r10)	Articles 4(27), 36(1) point (j); 43, 45, 47, 48(1) point (b); 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-647	-667	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23	23	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r10) + C 01.00 (r570,r10)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-22	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)	-	
A.2.4	Additional Tier 1 transitional adjustments	45	45	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	64,618	66,015	C 01.00 (r015,r10)	Article 32 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,191	13,309	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,841	14,335	C 01.00 (r760,r10) + C 01.00 (r890,r10)	-	
A.4.2	Other Tier 2 Capital components and deductions	-669	-1,044	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)	-	
A.4.3	Tier 2 transitional adjustments	19	19	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	415,794	421,599	C 02.00 (r010,r10)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r40)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.54%	15.65%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.54%	15.66%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.95%	18.82%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	64,573	65,970	A.1-A.1.13+A.1.21+MNA.2+A.1.13-A.2.2-A.2.4+MNA.4+A.2.2-A.3.0,0)	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.53%	15.65%	D3/(B-1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r10)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r20)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r30)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r40)	-

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

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Overview of Risk exposure amounts

Groupe BPCE

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	349,218	354,165	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	142,575	145,117	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,599	48,102	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	100,973	103,511	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	45,962	47,682	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	9,760	9,036	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,090	1,650	C 02.00 (R640, c010)
Settlement risk	6	35	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4,416	4,526	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	12,248	12,888	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	7,338	6,953	C 02.00 (R530, c010)
Of which IMA	4,854	5,826	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	226	280	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	38,057	39,298	C 02.00 (R590, c010)
Of which basic indicator approach	0	252	C 02.00 (R600, c010)
Of which standardised approach	38,057	39,046	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	415,794	421,599	

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P&L Groupe BPCE

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	18,488	24,768
Of which debt securities income	1,064	1,399
Of which loans and advances income	13,508	17,862
Interest expenses	12,135	16,147
(Of which deposits expenses)	4,145	5,212
(Of which debt securities issued expenses)	3,735	4,890
(Expenses on share capital repayable on demand)	0	0
Dividend income	135	169
Net Fee and commission income	7,831	10,915
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	30	81
Gains or (-) losses on financial assets and liabilities held for trading, net	4,536	5,297
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2,746	-3,117
Gains or (-) losses from hedge accounting, net	-88	-303
Exchange differences [gain or (-) loss], net	218	286
Net other operating income /(expenses)	375	555
TOTAL OPERATING INCOME, NET	16,645	22,504
(Administrative expenses)	11,583	15,742
(Depreciation)	933	1,355
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-160	-318
(Commitments and guarantees given)	44	72
(Other provisions)	-204	-390
Of which pending legal issues and tax litigation ¹		9
Of which restructuring ¹		73
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	837	1,224
(Financial assets at fair value through other comprehensive income)	14	15
(Financial assets at amortised cost)	823	1,208
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	62
(of which Goodwill)	6	88
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	544	713
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-145	20
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,847	5,172
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,647	3,639
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,647	3,639
Of which attributable to owners of the parent	2,241	3,030

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Groupe BPCE

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	110,696				86,376				IAS 1.54 (i)	
Financial assets held for trading	218,240	45,810	162,929	9,501	206,764	53,334	147,578	5,852	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,683	2,492	2,817	6,374	11,955	2,937	1,042	7,976	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2	0	2	0	45	0	45	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	44,135	39,140	2,245	2,750	44,726	39,264	2,326	3,137	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	806,349				808,095				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	11,669	0	11,664	5	9,286	0	9,283	3	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	10,281				7,673				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	54,642				50,218					
TOTAL ASSETS	1,267,698				1,225,139				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	41,069	10	90	-4	-1	-76	41,456	115	88	-4	-2	-76	Annex V.Part 1.31, 44(b)
	Loans and advances	25	0	0	-1	0	0	45	0	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	30,146	485	271	-7	-7	-174	26,823	2,111	203	-8	-7	-172	Annex V.Part 1.31, 44(b)
	Loans and advances	698,033	69,047	21,329	-1,049	-1,956	-9,769	703,501	66,909	21,698	-1,066	-1,948	-9,949	Annex V.Part 1.32, 44(a)

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

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Breakdown of liabilities

Groupe BPCE

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	192,072	171,480	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	29,490	29,015	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	907,301	893,614	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	18,412	15,068	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	292	238	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	6,284	6,045	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,168	1,681	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	35,399	31,029	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,655	528	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,193,073	1,148,699	IAS 1.9(b); IAS 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		77,404	61,616	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11,620	9,453	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	9,512	10,519	Annex V.Part 1.31
Deposits	Central banks	47,972	38,341	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,558	1,189	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,124	18,013	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,628	7,808	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	65,991	54,961	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	7,691	5,231	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	116,189	108,434	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	22,729	17,367	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	153,341	157,563	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	112,576	115,913	ECB/2013/33 Annex 2.Part 2.9.1
	Households	350,483	358,441	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	264,310	271,210	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		290,556	285,690	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,144	16,748	Annex V.Part 1.37
Other financial liabilities		6,084	6,146	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,147,275	1,109,178	

Spring 2020 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	2,972	2,526	65	25	144	33							115	19	152	33								
Of which: General risk	807	887	61	24	132	30							110	18	138	30								
Of which: Specific risk	2,164	1,640	4	1	12	2							5	1	14	3								
Equities	354	490	33	10	94	18							42	7	103	20								
Of which: General risk	66	52	23	7	64	12							30	5	70	14								
Of which: Specific risk	245	386	11	3	29	6							12	2	33	6								
Foreign exchange risk	3,149	3,206	9	2	19	2							11	2	22	4								
Commodities risk	835	708	0	0	0	0							0	0	0	0								
Total	7,309	6,931	107	37	256	54	21	25	0	0	0	4,854	168	28	276	57	21	19	0	0	0	0	5,826	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	84,531	96,825	5,683		80,667	92,604	5,729	
	Regional governments or local authorities	51,550	59,003	12,480		51,091	58,256	12,179	
	Public sector entities	22,387	23,252	4,277		22,045	18,774	4,055	
	Multilateral Development Banks	184	257	0		182	262	0	
	International Organisations	1,126	1,126	0		1,220	1,220	0	
	Institutions	32,827	30,453	2,960		31,150	29,122	2,105	
	Corporates	104,467	80,504	67,442		107,032	82,759	69,433	
	of which: SME	27,418	20,552	18,983		29,387	21,852	19,988	
	Retail	22,185	8,498	6,030		25,035	9,927	7,110	
	of which: SME	2,653	2,088	1,231		3,136	2,430	1,478	
	Secured by mortgages on immovable property	67,997	55,719	22,491		67,592	55,804	22,486	
	of which: SME	8,464	8,197	3,472		8,489	8,216	3,500	
	Exposures in default	7,910	3,969	4,513	2,790	7,813	3,774	4,265	2,517
	Items associated with particularly high risk	9,287	7,411	11,116		10,077	8,043	12,065	
	Covered bonds	233	232	57		232	232	57	
	Claims on institutions and corporates with a ST credit assessment	523	418	282		619	562	331	
Collective investments undertakings (CIU)	796	793	921		740	737	802		
Equity	2	2	2		22	22	22		
Other exposures	7,968	7,962	7,093		7,133	7,132	6,171		
Standardised Total²	413,954	372,354	144,447	4,216	412,648	369,232	146,809	4,329	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	67,941	80,118	5,295		65,966	77,767	5,397	
	Regional governments or local authorities	44,085	51,111	10,000		45,317	51,771	10,356	
	Public sector entities	21,255	18,222	3,986		20,929	17,843	3,799	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19,960	19,553	1,207		19,609	17,248	957	
	Corporates	91,428	70,104	59,340		93,753	72,118	60,338	
	of which: SME	26,498	19,796	18,262		28,370	20,916	19,099	
	Retail	20,531	7,018	5,017		23,492	8,526	6,106	
	of which: SME	2,339	1,779	1,056		2,840	2,179	1,313	
	Secured by mortgages on immovable property	64,579	52,267	21,091		64,235	52,490	21,107	
	of which: SME	8,415	8,149	3,452		8,422	8,150	3,472	
	Exposures in default	7,077	3,651	4,160	2,288	7,112	3,465	3,924	2,539
	Items associated with particularly high risk	9,068	7,228	10,839		9,894	7,890	11,835	
	Covered bonds	150	150	15		146	146	15	
	Claims on institutions and corporates with a ST credit assessment	287	211	159		449	392	235	
Collective investments undertakings (CIU)	418	418	755		374	374	656		
Equity	2	2	2		22	22	22		
Other exposures	6,523	6,524	6,105		5,949	5,949	5,314		
Standardised Total²				3,591				3,846	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	148	189	0		144	182	0	
	Regional governments or local authorities	1,503	1,762	798		1,814	1,658	759	
	Public sector entities	9	9	2		9	9	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,861	4,766	140		4,185	4,180	113	
	Corporates	1,559	1,866	975		1,574	1,832	961	
	of which: SME	59	55	53		57	51	48	
	Retail	0	0	6		0	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	156	154	62		150	149	56	
	of which: SME	0	0	4		0	0	0	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	23	23	6		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	951	951	505		573	573	248		
Standardised Total²				2				2	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,808	1,836	169		2,697	1,948	159	
	Corporates	1,231	1,077	566		1,326	1,168	623	
	of which: SME	92	90	84		104	101	95	
	Retail	41	31	23		43	34	25	
	of which: SME	5	0	0		5	0	0	
	Secured by mortgages on immovable property	314	308	120		299	295	114	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	7	8	2	9	7	7	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	32	32	68		32	32	59		
Equity	0	0	0		0	0	0		
Other exposures	195	195	195		403	403	403		
Standardised Total²				3				2	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	714	714	0		919	920	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	184	257	0		182	262	0	
	International Organisations	945	945	0		984	984	0	
	Institutions	68	62	36		50	64	11	
	Corporates	777	780	654		775	843	729	
	of which: SME	139	109	110		188	168	169	
	Retail	122	84	62		112	76	55	
	of which: SME	21	13	9		22	14	9	
	Secured by mortgages on immovable property	523	523	186		524	522	185	
	of which: SME	4	4	4		4	4	2	
	Exposures in default	70	41	41	23	41	12	12	28
	Items associated with particularly high risk	8	7	11		8	6	10	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	51	21	12		5	5	2		
Collective investments undertakings (CIU)	6	6	9		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				33				32	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	3,711	3,711	66		3,579	3,579	61	
	Regional governments or local authorities	1,361	1,360	272		1,324	1,322	264	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	2		12	12	1	
	Corporates	469	322	290		475	319	289	
	of which: SME	52	43	38		47	43	40	
	Retail	23	21	15		21	19	14	
	of which: SME	6	4	3		6	5	3	
	Secured by mortgages on immovable property	83	83	35		81	80	31	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	13	6	6	7	12	6	6	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		2	2	2		
Collective investments undertakings (CIU)	321	318	64		313	310	62		
Equity	0	0	0		0	0	0		
Other exposures	8	8	7		68	68	68		
Standardised Total ²				14				13	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	159	159	0		218	218	0	
	Regional governments or local authorities	526	1,137	227		527	1,139	228	
	Public sector entities	46	49	10		46	49	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	181	181	0		236	236	0	
	Institutions	728	126	31		705	115	26	
	Corporates	1,081	796	650		1,017	756	606	
	of which: SME	58	55	55		53	51	50	
	Retail	20	17	13		19	16	12	
	of which: SME	12	10	7		12	10	7	
	Secured by mortgages on immovable property	728	716	383		746	734	394	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	2	2	27	29	2	2	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				30				29	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
JAPAN	Central governments or central banks	6,213	6,213	0		4,262	4,262	0	
	Regional governments or local authorities	2,859	2,425	1,124		1,440	1,188	525	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	485	485	26		628	628	12	
	Corporates	142	134	134		134	127	127	
	of which: SME	10	10	10		17	13	13	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	127	127	69		128	128	66		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	21	21	21		21	21	21		
Standardised Total ²				1				1	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	1,634	1,648	0		1,608	1,628	0	
	Regional governments or local authorities	340	324	14		255	233	12	
	Public sector entities	5	5	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	155	157	5		235	216	7	
	Corporates	312	229	223		348	240	236	
	of which: SME	18	14	11		32	23	20	
	Retail	6	4	4		7	6	5	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	32	27	12		27	21	9	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	3	2	3	1	3	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	51	51	10		51	51	10	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	6	6	6		4	4	4		
Standardised Total ²				1				2	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	1,020	1,020	0		911	911	0	
	Regional governments or local authorities	205	205	24		169	169	17	
	Public sector entities	78	78	2		117	117	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,374	2,059	67		2,020	1,763	68	
	Corporates	1,078	755	635		1,133	799	654	
	of which: SME	96	83	71		101	88	73	
	Retail	135	110	82		122	96	71	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	27	12		34	34	15	
	of which: SME	3	3	3		3	3	2	
	Exposures in default	5	3	3	2	5	3	3	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				10				12	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
BELGIUM	Central governments or central banks	251	251	0		248	249	0	
	Regional governments or local authorities	138	134	1		135	131	1	
	Public sector entities	355	355	28		297	297	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	10	4		9	8	4	
	Corporates	1,618	1,170	1,155		1,665	1,200	1,184	
	of which: SME	140	122	119		217	179	175	
	Retail	71	67	50		94	90	67	
	of which: SME	2	1	1		2	1	0	
	Secured by mortgages on immovable property	945	934	352		900	895	337	
	of which: SME	9	8	3		22	22	9	
	Exposures in default	19	15	15	4	32	25	31	5
	Items associated with particularly high risk	152	123	184		118	97	145	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	9	9	4		10	10	4		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				12				9	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	143,900	0	146,291	815	0	51	120,521	85	122,923	829	0	51
	Institutions	30,780	36	29,706	4,694	0	55	27,535	41	26,392	4,194	0	50
	Corporates	212,649	6,524	177,355	89,235	2,881	3,816	210,630	6,750	172,168	87,822	2,688	3,793
	Corporates - Of Which: Specialised Lending	26,697	695	25,784	5,731	514	175	26,385	660	20,148	5,503	464	138
	Corporates - Of Which: SME	33,812	1,433	29,418	23,157	325	791	35,209	1,347	30,556	23,806	261	758
	Retail	393,315	9,508	394,251	63,294	4,118	6,153	407,738	9,423	394,916	65,713	4,811	6,138
	Retail - Secured on real estate property	246,997	3,852	242,506	36,118	1,434	2,084	252,336	3,836	247,663	36,590	1,425	2,056
	Retail - Secured on real estate property - Of Which: SME	47,215	1,502	46,409	16,406	600	1,104	48,184	1,466	47,386	16,221	587	1,075
	Retail - Secured on real estate property - Of Which: non-SME	199,782	2,350	196,097	19,712	834	980	204,152	2,370	200,277	20,269	838	981
	Retail - Qualifying Revolving	10,330	191	9,151	1,599	25	152	17,022	24	12,282	2,386	47	282
	Retail - Qualifying Revolving - Of Which: SME	135,988	5,465	132,299	25,556	2,660	3,957	136,381	5,263	134,972	26,378	2,547	3,800
	Retail - Other Retail	37,602	3,440	35,629	12,881	1,774	2,496	38,010	3,327	36,063	13,438	1,722	2,447
Retail - Other Retail - Of Which: SME	98,386	2,025	96,966	13,375	886	1,461	100,371	1,936	98,909	13,940	825	1,354	
Retail - Other Retail - Of Which: non-SME	14,096	7	13,642	47,641	27	1,461	14,851	5	14,366	47,682	17	5	
Equity													
Other non credit-obligation assets													
IRB Total ²													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	113,658	0	115,241	0	0	0	89,101	0	90,569	0	0	
	Institutions	5,469	5	6,247	1,223	0	6	4,639	5	5,260	6,070	0	7
	Corporates	107,273	3,988	90,642	58,872	1,143	2,281	107,144	4,040	89,386	59,243	1,213	2,260
	Corporates - Of Which: Specialised Lending	5,711	25	5,152	1,094	10	24	5,837	25	5,123	1,011	9	23
	Corporates - Of Which: SME	32,376	1,351	28,233	21,991	263	768	33,988	1,280	29,567	22,847	198	729
	Retail	390,749	9,439	381,814	62,909	4,093	6,154	405,132	9,356	392,438	65,341	3,996	6,101
	Retail - Secured on real estate property	245,339	3,811	240,852	35,970	1,421	2,064	250,621	3,793	245,981	36,659	1,411	2,035
	Retail - Secured on real estate property - Of Which: SME	47,113	1,498	46,308	16,361	599	1,101	48,079	1,461	47,282	16,675	586	1,072
	Retail - Secured on real estate property - Of Which: non-SME	198,226	2,312	194,544	19,610	822	963	202,552	2,331	198,700	20,023	825	963
	Retail - Qualifying Revolving	10,330	190	9,151	1,591	24	152	17,022	23	12,218	2,376	47	281
	Retail - Other Retail	135,146	5,439	131,852	25,338	2,648	3,939	137,549	5,241	134,239	26,266	2,538	3,785
	Retail - Other Retail - Of Which: SME	37,494	3,430	35,540	12,243	1,770	2,489	37,911	3,319	35,982	12,403	1,719	2,440
Retail - Other Retail - Of Which: non-SME	97,652	2,009	96,312	13,095	878	1,450	99,639	1,922	98,257	13,863	819	1,345	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	15,127	0	15,152	0	0	0	16,379	0	16,402	0	0
	Institutions	4,262	14	3,916	348	0	14	3,093	13	2,883	375	0
	Corporates	26,561	694	21,211	6,913	675	175	25,910	587	21,254	6,478	461
	Corporates - Of Which: Specialised Lending	5,754	250	4,158	1,505	179	13	4,768	239	3,486	1,247	167
	Corporates - Of Which: SME	182	39	132	119	60	4	96	29	96	58	22
	Retail	188	2	158	18	1	1	172	2	162	19	1
	Retail - Secured on real estate property	120	1	119	13	0	0	123	2	122	14	0
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	118	1	117	12	0	0	121	2	120	14	0
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0
	Retail - Other Retail	43	1	35	4	0	0	45	0	37	5	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
Retail - Other Retail - Of Which: non-SME	42	0	34	4	0	0	43	0	36	4	0	
Equity												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	299	0	404	0	0	0	233	0	379	0	0
	Institutions	5,068	0	4,865	999	0	0	4,588	0	4,216	540	0
	Corporates	5,962	46	7,492	2,229	88	36	6,616	40	7,712	2,131	76
	Corporates - Of Which: Specialised Lending	1,023	35	754	382	70	15	1,004	35	767	399	69
	Corporates - Of Which: SME	120	0	120	114	0	1	115	0	115	111	0
	Retail	273	6	259	41	2	4	272	6	261	38	2
	Retail - Secured on real estate property	207	5	203	31	1	2	216	4	213	30	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	205	4	202	31	1	2	214	4	211	30	1
	Retail - Qualifying Revolving	6	0	6	1	0	0	7	0	6	1	0
	Retail - Other Retail	60	2	50	9	1	1	50	1	41	7	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0
Retail - Other Retail - Of Which: non-SME	57	2	48	9	1	1	48	1	40	7	1	
Equity												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	1,687	0	1,876	0	0	0	1,555	0	1,757	0	0
	Institutions	1,015	0	993	40	0	0	917	0	906	48	0
	Corporates	6,279	83	6,612	2,011	7	91	7,438	78	6,946	2,317	7
	Corporates - Of Which: Specialised Lending	992	18	945	171	6	21	1,320	14	1,179	165	4
	Corporates - Of Which: SME	109	0	107	96	0	0	62	0	59	47	0
	Retail	131	5	124	26	2	3	119	4	115	21	1
	Retail - Secured on real estate property	65	1	63	10	0	0	64	1	62	8	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	62	1	60	9	0	0	61	1	60	7	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0
	Retail - Other Retail	64	4	59	16	2	2	53	3	51	13	1
	Retail - Other Retail - Of Which: SME	32	3	28	12	1	1	22	2	21	10	1
Retail - Other Retail - Of Which: non-SME	32	0	31	3	0	0	31	0	30	3	0	
Equity												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	779	0	1,105	187	0	0	830	0	1,194	126	0	0
	Institutions	466	6	328	187	0	6	328	0	225	138	0	0
	Corporates	5,133	239	4,114	2,265	152	88	5,162	242	4,147	2,264	102	94
	Corporates - Of Which: Specialised Lending	1,883	170	1,555	506	109	32	1,916	165	1,597	466	99	32
	Corporates - Of Which: SME	74	5	56	60	0	3	73	6	55	55	1	2
	Retail	60	2	57	9	1	2	60	2	57	10	1	1
	Retail - Secured on real estate property	35	0	35	5	0	0	35	0	35	6	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	34	5	0	0	34	0	33	5	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	22	2	20	4	1	1	22	1	19	4	0	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	20	2	18	3	1	1	20	1	18	3	0	1	
Equity	22	1	22	33	5	0	22	0	22	50	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,048	0	923	77	0	0	1,534	0	1,431	104	0	0
	Corporates	6,057	34	4,497	1,466	26	33	5,702	33	3,569	1,168	27	31
	Corporates - Of Which: Specialised Lending	1103	0	50	11	0	1	2,166	0	2,037	246	0	1
	Corporates - Of Which: SME	5	0	2	3	0	0	4	0	1	2	0	0
	Retail	396	20	388	62	7	11	410	22	398	63	8	12
	Retail - Secured on real estate property	323	17	318	50	6	8	338	19	332	52	6	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	320	17	315	49	6	8	335	19	329	51	6	0
	Retail - Qualifying Revolving	10	0	9	2	0	0	10	0	9	2	0	0
	Retail - Other Retail	63	3	57	10	1	2	62	3	57	10	1	2
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	62	3	56	10	1	2	61	3	56	10	1	1	
Equity	22	0	22	76	0	0	26	0	26	91	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
JAPAN	Central banks and central governments	1,082	0	1,082	86	0	0	1,040	0	1,040	83	0	0
	Institutions	1,211	0	1,210	211	0	0	653	0	651	67	0	0
	Corporates	1,831	88	1,762	229	33	1	2,166	0	2,037	246	0	1
	Corporates - Of Which: Specialised Lending	1,025	0	961	143	0	1	952	0	874	130	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	19	2	0	0	20	0	20	2	0	0
	Retail - Secured on real estate property	13	0	13	1	0	0	14	0	14	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	0	0	13	0	13	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	6	0	6	1	0	0	6	0	6	5	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	6	0	6	1	0	0	6	0	6	5	0	0	
Equity	5	0	5	16	0	0	21	0	21	63	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	1,431	0	1,506	112	0	0	1,454	0	1,607	0	0	0
	Institutions	1,087	0	1,002	150	0	0	1,062	0	980	138	0	1
	Corporates	16,115	88	15,505	33	58	4,217	84	14,228	1,523	23	58	
	Corporates - Of Which: Specialised Lending	1,271	37	926	304	11	25	1,221	37	911	268	4	24
	Corporates - Of Which: SME	140	2	134	171	1	3	137	2	137	97	0	0
	Retail	78	2	75	10	1	1	80	2	77	11	1	1
	Retail - Secured on real estate property	40	1	40	5	0	1	41	1	41	5	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	38	1	38	4	0	0	38	1	38	4	0	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	35	1	32	5	0	1	35	1	33	5	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	32	1	31	4	0	1	32	0	32	4	0	0	
Equity	8	0	8	20	0	0	6	0	6	14	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	1,229	0	1,229	0	0	0	1,260	0	1,260	0	0	0
	Institutions	919	0	920	413	0	0	755	0	756	122	0	0
	Corporates	5,218	105	5,164	1,570	39	37	2,005	73	1,959	559	19	61
	Corporates - Of Which: Specialised Lending	434	0	400	45	0	0	849	0	895	65	0	0
	Corporates - Of Which: SME	75	0	75	38	0	0	10	0	10	37	0	0
	Retail	126	4	118	17	1	3	130	3	122	18	1	3
	Retail - Secured on real estate property	74	2	73	9	0	1	77	1	75	10	0	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	71	1	70	8	0	1	75	1	73	9	0	1
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Other Retail	47	2	41	7	1	1	48	2	42	7	1	1
	Retail - Other Retail - Of Which: SME	8	1	7	3	0	1	9	1	8	3	0	1
Retail - Other Retail - Of Which: non-SME	39	1	34	4	1	0	39	1	34	4	0	0	
Equity	31	0	31	95	0	0	40	0	40	121	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments	1,457	0	1,501	0	0	0	1,432	0	1,371	0	0	0
	Institutions	882	0	875	48	0	0	848	0	842	57	0	0
	Corporates	1,237	47	945	453	96	8	1,469	48	1,277	603	99	25
	Corporates - Of Which: Specialised Lending	174	0	162	28	0	0	159	0	159	27	0	0
	Corporates - Of Which: SME	19	0	18	16	0	0	31	2	31	31	3	0
	Retail	227	4	206	33	2	3	228	4	206	32	2	2
	Retail - Secured on real estate property	114	1	113	19	0	1	116	2	115	20	1	1
	Retail - Secured on real estate property - Of Which: SME	9	0	9	3	0	0	10	0	10	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	105	1	104	16	0	1	106	0	105	16	0	1
	Retail - Qualifying Revolving	6											

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe BPCE

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
		13	13	0	0	0	13	5	1,015	2	45	0	0		
		12	12	0	0	0	12	0	16	6	76	0	0		
		26	26	0	0	26	0	0	22	51	885	0	0		
		75	75	0	0	18	57	5	314	11	117	0	0		
		188	188	45	0	29	114	4	263	51	1,510	0	0		
		289	289	4	0	85	199	63	832	75	1,591	60	0		
		10	10	9	0	0	0	53	686	149	621	0	0		
		613	613	59	0	158	395	131	3,148	345	4,845	60	0	148	
		6	6	0	0	0	6	0	0	0	4	0	0		
		157	157	0	0	0	157	1	29	0	72	0	0		
		30	30	0	0	3	27	1	13	0	89	15	0		
		116	116	0	0	6	108	0	0	0	1	0	0		
		157	157	0	0	108	45	1	105	0	1	0	0		
		358	358	0	0	109	243	3	25	0	38	0	0		
		291	291	0	0	0	250	20	98	0	3	40	0		
		1,116	1,116	0	0	226	845	26	270	0	92	169	0	366	

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Belgium:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe BPCE

	As of 30/09/2019							As of 31/12/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(min EUR)															
Debt securities (including at amortised cost and fair value)	78,440	0	373	362	20	248	59	77,519	0	295	292	21	247	0	
Central banks	886	0	0	0	0	0	0	827	0	0	0	0	0	0	
General governments	48,799	0	4	0	5	0	0	47,176	0	2	0	5	2	0	
Credit institutions	5,818	0	11	11	0	0	0	6,416	0	0	0	0	0	0	
Other financial corporations	12,484	0	103	103	9	84	0	12,632	0	108	108	8	89	0	
Non-financial corporations	10,454	0	255	249	6	164	59	10,467	0	185	184	7	156	0	
Loans and advances (including at amortised cost and fair value)	900,088	2,434	23,242	21,694	2,909	9,866	11,619	878,819	2,393	23,554	21,943	2,923	10,041	11,851	
Central banks	101,217	0	19	19	2	17	0	77,453	0	19	19	3	17	0	
General governments	125,641	73	193	160	51	40	43	122,378	115	197	185	45	51	38	
Credit institutions	22,832	9	102	42	4	41	0	17,451	14	60	34	4	36	0	
Other financial corporations	21,145	10	121	121	20	78	28	19,351	4	122	122	14	82	28	
Non-financial corporations	257,500	1,993	12,884	12,302	1,804	6,431	4,883	263,732	1,897	12,802	12,390	1,780	6,454	4,833	
of which: small and medium-sized enterprises at amortised cost	106,978	640	6,103	5,665	1,106	2,942	3,099	111,948	574	6,028	5,543	1,099	2,905	3,012	
Households	371,752	349	9,923	9,052	1,028	3,259	6,664	378,454	362	10,355	9,194	1,076	3,402	6,953	
DEBT INSTRUMENTS other than HFT	978,528	2,434	23,615	22,057	2,929	10,114	11,678	956,338	2,393	23,849	22,235	2,944	10,288	11,851	
OFF-BALANCE SHEET EXPOSURES	178,663		1,691	1,506	384	319	63	189,503		1,678	1,468	398	335	78	

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which 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)	126	126	63	63	59	63	63	54	54	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	126	126	63	63	59	63	63	54	54	0
Loans and advances (including at amortised cost and fair value)	8,774	6,207	1,769	1,663	5,775	8,419	6,098	1,795	1,678	5,749
Central banks	4	4	4	4	0	4	4	4	4	0
General governments	150	35	6	5	1	72	20	6	5	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	84	81	44	44	27	79	79	42	42	27
Non-financial corporations	3,618	2,633	889	842	1,655	3,240	2,367	915	870	1,527
of which: small and medium-sized enterprises at amortised cost	1,380	834	305	272	761	1,193	705	299	264	669
Households	4,918	3,453	827	767	4,091	5,024	3,628	829	758	4,195
DEBT INSTRUMENTS other than HFT	8,900	6,334	1,832	1,726	5,834	8,481	6,161	1,849	1,732	5,749
Loan commitments given	8	8	3	3	10	18	15	2	2	9

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

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

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe BPCE

(mln EUR)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	4,336	298	4,336	228	0	4,266	293	4,266	221	0
B Mining and quarrying	7,262	404	7,224	101	0	7,216	407	7,185	138	0
C Manufacturing	19,089	1,310	19,081	936	0	20,176	1,334	20,165	962	0
D Electricity, gas, steam and air conditioning supply	7,624	153	7,624	101	0	8,302	153	8,302	93	0
E Water supply	971	48	971	31	0	1,147	51	1,147	31	0
F Construction	12,934	1,080	12,929	713	0	13,060	998	13,055	708	0
G Wholesale and retail trade	27,731	2,066	27,647	1,313	0	27,547	2,208	27,458	1,366	0
H Transport and storage	5,987	317	5,966	138	0	6,252	304	6,247	139	0
I Accommodation and food service activities	6,883	692	6,883	495	0	7,115	706	7,115	499	0
J Information and communication	2,995	295	2,995	93	0	2,983	245	2,983	90	0
K Financial and insurance activities	26,233	944	26,023	758	0	27,213	1,009	27,001	761	0
L Real estate activities	92,699	2,831	92,365	1,775	0	94,153	2,690	93,836	1,748	0
M Professional, scientific and technical activities	15,265	698	15,265	498	0	15,962	824	15,962	495	0
N Administrative and support service activities	8,971	265	8,967	184	0	9,186	284	9,167	159	0
O Public administration and defence, compulsory social security	109	1	109	2	0	103	1	103	1	0
P Education	1,401	36	1,400	30	0	1,449	36	1,448	29	0
Q Human health services and social work activities	7,498	183	7,410	142	0	7,706	181	7,616	132	0
R Arts, entertainment and recreation	1,614	118	1,613	78	0	1,754	120	1,754	75	0
S Other services	7,898	1,145	7,700	619	0	8,142	958	8,023	590	0
Loans and advances	257,500	12,884	256,508	8,235	0	263,732	12,802	262,832	8,234	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.