

Main features of senior non preferred debt		1	2	3	4	5
1	Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2	Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013231743	JP525021CH16	FR0013241130	FR0013245297	FR0013245289
3	Governing law(s) of the instrument	French	Japanese	French	French	French
3a.	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		bail-in clause in contractual documentation			
4	Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7	Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9	Par value of instrument (in thousands)	1 000 000,00	69 600 000,00	300 000,00	500 000,00	250 000,00
9a.	Currency	EUR	JPY	EUR	SEK	SEK
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	01/18/2017	01/27/2017	03/09/2017	03/21/2017	03/21/2017
12	Perpetual or dated	dated	dated	dated	dated	dated
13	Original maturity date	01/18/2023	01/27/2022	03/09/2022	03/21/2022	03/21/2022
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	fixed coupon	fixed coupon	floating coupon	fixed coupon	floating coupon
18	Coupon rate and any related index	1,125%	0,640%	Euribor 3m + 105 bps	1,625%	Stibor 3m + 125 bps
19	Existence of a dividend stopper	no	no	no	no	no
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	no	no	no	no	no
22	Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23	Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30	Writedown feature	n/a	n/a	n/a	n/a	n/a
31	If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32	If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33	If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34	If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a.	Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35	Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
36	If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a
37						

**Main features of senior non preferred debt**

	6	7	8	9
1 Issuer	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013245610	FR0013246493	FR0013241130	US05583JAA07 / US05584KAA60
3 Governing law(s) of the instrument	French	French	French	New York State
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	10 000 000,00	1 000 000,00	400 000,00	1 000 000,00
9a. Currency	JPY	DKK	EUR	USD
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	03/30/2017	03/28/2017	04/07/2017	05/22/2017
12 Perpetual or dated	dated	dated	dated	dated
13 Original maturity date	03/30/2032	03/28/2022	03/09/2022	05/22/2022
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends				
17 Fixed or floating dividend/coupon	fixed coupon	floating coupon	floating coupon	fixed coupon
18 Coupon rate and any related index	1,135%	Cibor 3m + 85 bps	Euribor 3m + 105 bps	3,000%
19 Existence of a dividend stopper	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	10	11	12	13
1 Issuer	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	US05583JAB89 / US05584KAB44	FR0013262920	JP525021AH75	US05583JAC62 / US05584KAC27
3 Governing law(s) of the instrument	New York State	French	Japanese	New York State (United States)
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	bail-in clause in contractual documentation		bail-in clause in contractual documentation	bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	500 000,00	3 000 000,00	10 000 000,00	1 250 000,00
9a. Currency	USD	JPY	JPY	USD
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	05/22/2017	06/23/2017	07/26/2017	10/23/2017
12 Perpetual or dated	dated	dated	dated	dated
13 Original maturity date	05/22/2022	06/23/2022	07/26/2022	10/23/2027
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
<i>Coupons/dividends</i>				
17 Fixed or floating dividend/coupon	floating coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	Libor USD 3m + 122 bps	0,455%	0,463%	3,500%
19 Existence of a dividend stopper	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a
37 If yes, specify non-compliant features	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	14	15	16	17	18
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013309317	JP525021CJ14	JP525021FJ11	JP525021DJ13	FR0013312493
3 Governing law(s) of the instrument	French	Japanese	Japanese	Japanese	French
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		bail-in clause in contractual documentation	bail-in clause in contractual documentation	bail-in clause in contractual documentation	
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	300 000,00	38 400 000,00	23 700 000,00	1 100 000,00	1 000 000,00
9a. Currency	EUR	JPY	JPY	JPY	EUR
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	01/11/2018	01/25/2018	01/25/2018	01/25/2018	01/31/2018
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	01/11/2023	01/25/2023	01/25/2028	01/25/2033	01/31/2024
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	floating coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	Euribor 3m + 50 bps	0,385%	0,734%	0,917%	0,875%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	19	20	21	22	23
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013312501	FR0013323672	FR0013323664	FR0013328465	AU3CB0252625
3 Governing law(s) of the instrument	French	French	French	French	New South Wales (Australia)
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)					bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	750 000,00	750 000,00	750 000,00	70 000,00	330 000,00
9a. Currency	EUR	EUR	EUR	EUR	AUD
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	01/31/2018	03/23/2018	03/23/2018	04/16/2018	04/26/2018
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	01/31/2028	03/23/2023	03/23/2026	10/16/2031	04/26/2028
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	fixed coupon	floating coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	1,625%	Euribor 3m + 50 bps	1,375%	2,000%	4,500%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

**Quantitative/qualitative information:**

	24	25	26	27	28
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013323672	FR0013332616	JP525021DJ70	JP525021EJ79	JP525021CJ71
3 Governing law(s) of the instrument	French	French	Japanese	Japanese	Japanese
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			bail-in clause in contractual documentation	bail-in clause in contractual documentation	bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	200 000,00	420 000,00	66 100 000,00	40 000 000,00	10 900 000,00
9a. Currency	EUR	CNH	JPY	JPY	JPY
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	05/03/2018	05/11/2018	07/12/2018	07/12/2018	07/12/2018
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	03/23/2023	05/11/2023	07/12/2023	07/12/2028	07/12/2028
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	floating coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	Euribor 3m + 50 bps	4,950%	0,645%	0,989%	0,989%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>
1 Issuer	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	US05583JAF93 / US05584KAF57	US05583JAD46 / US05584KAD00	US05583JAE29 / US05584KAE82	FR0013368115
3 Governing law(s) of the instrument	New York State (United States)	New York State (United States)	New York State (United States)	French
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	bail-in clause in contractual documentation	bail-in clause in contractual documentation	bail-in clause in contractual documentation	
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	750 000,00	500 000,00	750 000,00	13 000,00
9a. Currency	USD	USD	USD	EUR
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	09/12/2018	09/12/2018	09/12/2018	09/28/2018
12 Perpetual or dated	dated	dated	dated	dated
13 Original maturity date	09/12/2023	09/12/2023	09/12/2028	09/28/2029
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends				
17 Fixed or floating dividend/coupon	fixed coupon	floating coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	4,000%	Libor USD 3m + 124 bps	4,625%	2,116%
19 Existence of a dividend stopper	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	33	34	35	36	37
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013368123	US05584KAE82	FR0013375623	JP525021EK19	JP525021CK11
3 Governing law(s) of the instrument	French	New York State (United States)	French	Japanese	Japanese
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		bail-in clause in contractual documentation		bail-in clause in contractual documentation	bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	50 000,00	100 000,00	3 000 000,00	50 000 000,00	66 200 000,00
9a. Currency	EUR	USD	JPY	JPY	JPY
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	09/28/2018	10/05/2018	10/30/2018	01/25/2019	01/25/2019
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	09/27/2030	09/12/2028	10/30/2028	01/25/2024	01/25/2024
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	2,200%	4,625%	1,010%	1,258%	1,258%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
36 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
37 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a



**Main features of senior non preferred debt**

	38	39	40	41	42
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	JP525021DK10	FR0013398971	FR0013412343	FR0013426921	FR0013426939
3 Governing law(s) of the instrument	Japanese	French	French	French	French
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	bail-in clause in contractual documentation				
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	25 000 000,00	10 000 000,00	1 000 000,00	36 000 000,00	4 500 000,00
9a. Currency	JPY	JPY	EUR	JPY	JPY
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	01/25/2019	01/30/2019	04/01/2019	06/24/2019	06/24/2019
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	01/25/2029	01/30/2034	04/01/2025	06/24/2024	06/24/2026
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	1,499%	1,723%	1,000%	0,562%	0,634%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
36 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	43	44	45	46	47
1 Issuer	BPCE	BPCE	BPCE	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	FR0013426954	FR0013429073	FR0013412343	FR0013455540	JP525021CKC7
3 Governing law(s) of the instrument	French	French	French	French	Japanese
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)					bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo	group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00	0,00	0,00	0,00
9 Par value of instrument (in thousands)	15 100 000,00	1 250 000,00	50 000,00	1 000 000,00	46 500 000,00
9a. Currency	JPY	EUR	EUR	EUR	JPY
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	06/24/2019	06/26/2019	09/09/2019	10/24/2019	12/12/2019
12 Perpetual or dated	dated	dated	dated	dated	dated
13 Original maturity date	06/22/2029	09/26/2024	04/01/2025	02/24/2027	12/12/2024
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends					
17 Fixed or floating dividend/coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	0,794%	0,625%	1,000%	0,500%	0,499%
19 Existence of a dividend stopper	no	no	no	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no	no	no	no
22 Non-cumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30 Writedown feature	n/a	n/a	n/a	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a	n/a	n/a	n/a
32 If writedown, full or partial	n/a	n/a	n/a	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a	n/a	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt	senior non-preferred debt
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt	senior preferred debt
35	n/a	n/a	n/a	n/a	n/a
36 Non-compliant transitioned features	n/a	n/a	n/a	n/a	n/a
37 If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a

**Main features of senior non preferred debt**

	48	49
1 Issuer	BPCE	BPCE
2 Unique identifier (CUSIP, ISIN or Bloomberg for a private placement)	JP525021DKC5	US05583JAG76 / US05584KAG31
3 Governing law(s) of the instrument	Japanese	New York State (United States)
3a. Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	bail-in clause in contractual documentation	bail-in clause in contractual documentation
4 Transitional Basel III rules	Ineligible	Ineligible
5 Post-transitional Basel III rules	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	group and solo	group and solo
7 Instrument type (types to be specified by each jurisdiction)	senior non-preferred debt	senior non-preferred debt
8 Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	0,00	0,00
9 Par value of instrument (in thousands)	7 100 000,00	1 250 000,00
9a. Currency	JPY	USD
10 Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost
11 Original date of issuance	12/12/2019	01/14/2020
12 Perpetual or dated	dated	dated
13 Original maturity date	12/12/2029	01/14/2025
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable
16 Subsequent call dates, if applicable	Not applicable	Not applicable
<i>Coupons/dividends</i>		
17 Fixed or floating dividend/coupon	fixed coupon	fixed coupon
18 Coupon rate and any related index	0,683%	2,375%
19 Existence of a dividend stopper	no	no
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	no	no
22 Non-cumulative or cumulative	cumulative	cumulative
23 Convertible or non-convertible	non-convertible	non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Writedown feature	n/a	n/a
31 If writedown, writedown trigger(s)	n/a	n/a
32 If writedown, full or partial	n/a	n/a
33 If writedown, permanent or temporary	n/a	n/a
34 If temporary writedown, description of writeup mechanism	n/a	n/a
34a. Type of subordination	senior non-preferred debt	senior non-preferred debt
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	senior preferred debt	senior preferred debt
36 Non-compliant transitioned features	n/a	n/a
37 If yes, specify non-compliant features	n/a	n/a