

Capital instruments main features - instruments recognized as tier 2 equity

(Annexe II, commission implementing regulation (EU) n°1423/2013 of 20)

in millions of euros

1	Issuer	CFF	Natixis	BPCE
2	Unique identifier	FR0000472938	FR0010405894	FR0011538222
3	Governing law(s) of the instrument	French	French	French
	<i>Regulatory treatment</i>			
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 3m	EUR 46m	EUR 410m
9	Nominal amount of instrument	EUR 10m	EUR 500m	EUR 1,000m
9a	Issue price	100%	100%	100,000%
9b	Redemption price	100%	100%	n/a
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	3/6/2003	12/15/2006	7/18/2013
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3/6/2023	12/15/2021	7/18/2023
14	Issuer call subject to prior supervisory approval	No	n/a	No
15	Optional call date, contingent call dates and redemption amount	n/a	Contingent call date at any time, at par and for the full issue in the event of a change in tax legislation	n/a
16	Subsequent call dates	n/a	n/a	n/a
	<i>Coupons/Dividends</i>			
17	Dividend/fixed or floating coupon	Floating	Floating	Fixed
18	Coupon rate and any related index	Euribor annual 30/360, with a cap of 7,5%.	10y CMS	4,625%
19	Existence of dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsecured creditor	Unsecured creditor	Instrument principal subordinated to unsubordinated instruments
36	Non-compliant transition features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	144A: US05578QAA13 / Reg S: US05578UAA25	144A: US05578QAB95 / Reg S: US05578UAB08	FR0011855287	FR0012018851
3	Governing law(s) of the instrument	New York State	New York State	French	French
	<i>Regulatory treatment</i>				
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 585m	EUR 774m	EUR 874m	EUR 0m
9	Nominal amount of instrument	USD 1,500m	USD 1,500m	GBP 750m	EUR 1,000m
9a	Issue price	100%	99,815%	100%	100%
9b	Redemption price	n/a	n/a	n/a	n/a
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	10/22/2013	1/21/2014	4/16/2014	7/8/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/22/2023	7/21/2024	4/16/2029	7/8/2026
14	Issuer call subject to prior supervisory approval	No	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	7/8/2021 at par
16	Subsequent call dates	n/a	n/a	n/a	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5,70%	5,15%	5,15%	2.75% until 7/8/2021, then fixed rate determined at the call date by the sum of the 5-year mid-swap EUR + 1.83% if call not exercised
19	Existence of dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Instrument principal subordinated to unsubordinated instruments	Instrument principal subordinated to unsubordinated instruments	Instrument principal subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments
36	Non-compliant transition features	No	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	144A: US05578QAC78 / Reg S: US05578UAC80	FR0011952621	FR0011952647	144A: US05578QAD51 / Reg S: US05578UAD63
3	Governing law(s) of the instrument	New York State	French	French	New York State
	<i>Regulatory treatment</i>				
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 410m	EUR 350m	EUR 524m	EUR 782m
9	Nominal amount of instrument	USD 800m	EUR 350m	EUR 525m	USD 1,250m
9a	Issue price	99%	100,520%	100%	98,577%
9b	Redemption price	n/a	n/a	n/a	n/a
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	7/11/2014	7/25/2014	7/25/2014	9/15/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/11/2024	6/25/2026	6/25/2026	3/15/2025
14	Issuer call subject to prior supervisory approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/ fixed or floating coupon	Fixed	Fixed	Zero coupon	Fixed
18	Coupon rate and any related index	4,625%	3,85%	Zero coupon, with redemption at 156.8595%	4,50%
19	Existence of dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Instrument (principal and interest) subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments
36	Non-compliant transition features	No	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE
2	Unique identifier	FR0012174597	JP525021AF10	JP525021CF18
3	Governing law(s) of the instrument	French	Japanese	Japanese
	<i>Regulatory treatment</i>			
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 267m	EUR 148m	EUR 72m
9	Nominal amount of instrument	EUR 410m	JPY 27,200m	JPY 13,200m
9a	Issue price	99,563%	100,000%	100,000%
9b	Redemption price	n/a	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	9/30/2014	1/30/2015	1/30/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9/30/2024	1/30/2025	1/30/2025
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a
	<i>Coupons/Dividends</i>			
17	Dividend/fixed or floating coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	2,88%	2,047%	JPY 3M Libor (ICE Benchmark Administration Limited) + 1.61%
19	Existence of dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Instrument (principal and interest) subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments	Instrument (principal and interest) subordinated to unsubordinated instruments
36	Non-compliant transition features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE
2	Unique identifier	FR0012401636	FR0012401669	FR0012633345
3	Governing law(s) of the instrument	French	French	French
	<i>Regulatory treatment</i>			
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 238m	EUR 371m	EUR 278m
9	Nominal amount of instrument	EUR 240m	EUR 371m	EUR 375m
9a	Issue price	100,354%	100%	99,270%
9b	Redemption price	100%	100% + prime	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	2/17/2015	2/17/2015	3/24/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2/17/2027	2/17/2027	3/12/2025
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a
	<i>Coupons/Dividends</i>			
17	Dividend/fixed or floating coupon	Fixed	Zero coupon	Fixed
18	Coupon rate and any related index	3,10%	Zero coupon, with redemption at 144.2461%	2,25%
19	Existence of dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsecured creditor	Unsecured creditor	Senior debt
36	Non-compliant transition features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a

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(Annexe II, commission implementing regulation (EU) n°1423/2013 of 20)

in millions of euros

1	Issuer	BPCE	BPCE	BPCE
2	Unique identifier	FR0012674935	FR0012698108	FR0012758159
3	Governing law(s) of the instrument	French	French	French
	<i>Regulatory treatment</i>			
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 228m	EUR 106m	EUR 110m
9	Nominal amount of instrument	USD 270m	USD 130m	USD 130m
9a	Issue price	98%	98,081% and 97,767%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	4/17/2015	4/29/2015	6/01/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4/17/2035	4/17/2035	6/01/2045
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a
	<i>Coupons/Dividends</i>			
17	Dividend/fixed or floating coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4,625%	4,625%	5,350%
19	Existence of dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior debt	Senior debt	Senior debt
36	Non-compliant transition features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	FR0012971059	FR0013063385	JP525021BFC9	JP525021EFC3
3	Governing law(s) of the instrument	French	French	Japanese	Japanese
	<i>Regulatory treatment</i>				
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 39m	EUR 750m	EUR 170m	EUR 3m
9	Nominal amount of instrument	CHF 50m	EUR 750m	JPY 25,100m	JPY 500m
9a	Issue price	100%	99,5670%	100,0000%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	9/29/2015	11/30/2015	12/11/2015	12/11/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9/29/2025	11/30/2027	12/11/2025	12/11/2025
14	Issuer call subject to prior supervisory approval	No	Yes	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	11/30/2022 at par	n/a	n/a
16	Subsequent call dates	n/a	No	n/a	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed	Fixed then floating	Fixed	Floating
18	Coupon rate and any related index	1,934%	2.75% per year until november 30, 2022 then rate € Mid-Swap 5 ans + 2.37%	2,263%	JPY Libor 3 M + 1.80%
19	Existence of dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior debt	Senior debt	Senior debt	Senior debt
36	Non-compliant transition features	No	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a

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in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	FR0013135050	FR0013137791	144A: US05578QAE35 / Reg S: US05578UAE47	FR0013162591
3	Governing law(s) of the instrument	French	French	New York State	French
	<i>Regulatory treatment</i>				
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 60m	EUR 127m	EUR 602m	EUR 169m
9	Nominal amount of instrument	EUR 60m	USD 150m	USD 750m	USD 200m
9a	Issue price	100%	100%	99.995%	98.270%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	03/17/2016	03/17/2016	04/01/2016	05/03/2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	03/17/2031	03/17/2036	04/01/2026	05/03/2046
14	Issuer call subject to prior supervisory approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed then floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Fixed rate 4% during 2 years then floating rate Euribor 6 M + 2.06%.	5.70%.	4.875%.	5.875%
19	Existence of dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior debt	Senior debt	Senior debt	Senior debt
36	Non-compliant transition features	No	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a

Capital instruments main features - instruments recognized as tier 2 equity

(Annexe II, commission implementing regulation (EU) n°1423/2013 of 20)

in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	FR0013155009	FR0013179223	JP525021BG75	JP525021AG76
3	Governing law(s) of the instrument	French	French	Japanese	Japanese
	<i>Regulatory treatment</i>				
4	Transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	CRR Article 63	CRR Article 63	CRR Article 63	CRR Article 63
8	Amount recognized in regulatory capital	EUR 722m	EUR 696m	EUR 0m	EUR 131m
9	Nominal amount of instrument	EUR 750m	EUR 696m	JPY 35 700m	JPY 17 300m
9a	Issue price	98,968%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	04/22/2016	19/07/2016	13/07/2016	13/07/2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	04/22/2026	19/07/2026	13/07/2026	13/07/2026
14	Issuer call subject to prior supervisory approval	No	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	13/07/2021 at par	n/a
16	Subsequent call dates	n/a	n/a	Half-yearly	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.875%	0,03	1,742% until the 1st call option, then 6-month JPY Libor + 185 bps	0,018
19	Existence of dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior debt	Senior debt	Senior debt	Senior debt
36	Non-compliant transition features	No	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a