

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	BPCE	BPCE
2	Unique identifier	FR0000472938	FR0011538222	144A: US05578QAA13 / Reg S: US05578UAA25
3	Governing law(s) of the instrument	French	French	New York State
	<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 1m	EUR 210m	EUR 377m
9	Nominal amount of instrument	EUR 10m	EUR 1,000m	USD 1,500m
9a	Issue price	100%	100,000%	100%
9b	Redemption price	100%	n/a	n/a
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized cost	Liabilities - amortized cost
11	Original date of issuance	3/6/2003	7/18/2013	10/22/2013
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3/6/2023	7/18/2023	10/22/2023
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	Floating	Fixed	Fixed
18	Coupon rate and any related index	Euribor annual 30/360, with a cap of 7,5%.	4,625%	5,70%
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 non-preferred debt	Instrument principal subordinated to senior non-preferred instruments	Instrument principal subordinated to senior non-preferred 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

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

in millions of euros

1	Issuer	BPCE	BPCE	BPCE	BPCE
2	Unique identifier	144A: US05578QAB95 / Reg S: US05578UAB08	FR0011855287	144A: US05578QAC78 / Reg S: US05578UAC80	FR0011952621
3	Governing law(s) of the instrument	New York State	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 591m	EUR 872m	EUR 311m	EUR 280m
9	Nominal amount of instrument	USD 1,500m	GBP 750m	USD 800m	EUR 350m
9a	Issue price	99,815%	100%	99%	100,520%
9b	Redemption price	n/a	n/a	n/a	n/a
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	1/21/2014	4/16/2014	7/11/2014	7/25/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/21/2024	4/16/2029	7/11/2024	6/25/2026
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	Fixed	Fixed
18	Coupon rate and any related index	5,15%	5,15%	4,625%	3,85%
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 senior non-preferred instruments	instrument principal subordinated to senior non-preferred instruments	Senior non-preferred debt	Senior non-preferred 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	FR0011952647	144A: US05578QAD51 / Reg S: US05578UAD63	FR0012174597	JP525021AF10
3	Governing law(s) of the instrument	French	New York State	French	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 419m	EUR 648m	EUR 185m	EUR 99m
9	Nominal amount of instrument	EUR 525m	USD 1,250m	EUR 410m	JPY 27,200m
9a	Issue price	100%	98,577%	99,563%	100,000%
9b	Redemption price	n/a	n/a	n/a	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized cost	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	7/25/2014	9/15/2014	9/30/2014	1/30/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/25/2026	3/15/2025	9/30/2024	1/30/2025
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	Zero coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, with redemption at 156.8595%	4,50%	2,88%	2.047%
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	JP525021CF18	FR0012401636	FR0012401669	FR0012633345
3	Governing law(s) of the instrument	Japanese	French	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 48m	EUR 221m	EUR 344m	EUR 203m
9	Nominal amount of instrument	JPY 13,200m	EUR 240m	EUR 371m	EUR 375m
9a	Issue price	100,000%	100,354%	100%	99,270%
9b	Redemption price	100%	100%	100% + prime	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	1/30/2015	2/17/2015	2/17/2015	3/24/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/30/2025	2/17/2027	2/17/2027	3/12/2025
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	Floating	Fixed	Zero coupon	Fixed
18	Coupon rate and any related index	JPY 3M Libor (ICE Benchmark Administration Limited) + 1.61%	3,10%	Zero coupon, with redemption at 144.2461%	2,25%
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	FR0012674935	FR0012698108	FR0012758159	FR0012971059
3	Governing law(s) of the instrument	French	French	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 258m	EUR 124m	EUR 124m	EUR 32m
9	Nominal amount of instrument	USD 270m	USD 130m	USD 130m	CHF 50m
9a	Issue price	98%	98,081% and 97,767%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized cost	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	4/17/2015	4/29/2015	6/01/2015	9/29/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/17/2035	4/17/2035	6/01/2045	9/29/2025
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	Fixed	Fixed
18	Coupon rate and any related index	4,625%	4.625%	5,350%	1,934%
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	FR0013063385	JP525021BFC9	JP525021EFC3	FR0013135050
3	Governing law(s) of the instrument	French	Japanese	Japanese	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 0m	EUR 122m	EUR 2m	EUR 60m
9	Nominal amount of instrument	EUR 750m	JPY 25,100m	JPY 500m	EUR 60m
9a	Issue price	99,5670%	100,0000%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	11/30/2015	12/11/2015	12/11/2015	03/17/2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/30/2027	12/11/2025	12/11/2025	03/17/2031
14	Issuer call subject to prior supervisory approval	Yes	No	No	No
15	Optional call date, contingent call dates and redemption amount	11/30/2022 at par	n/a	n/a	n/a
16	Subsequent call dates	No	n/a	n/a	n/a
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed then floating	Fixed	Floating	Fixed then floating
18	Coupon rate and any related index	2.75% per year until november 30, 2022 then rate € Mid-Swap 5 ans + 2.37%	2,263%	JPY Libor 3 M + 1.80%	Fixed rate 4% during 2 years then floating rate Euribor 6 M + 2.06%.
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	FR0013137791	144A: US05578QAE35 / Reg S: US05578UAE47	FR0013162591	FR0013155009
3	Governing law(s) of the instrument	French	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 144m	EUR 539m	EUR 191m	EUR 572m
9	Nominal amount of instrument	USD 150m	USD 750m	USD 200m	EUR 750m
9a	Issue price	100%	99.995%	98.270%	98.968%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	03/17/2016	04/01/2016	05/03/2016	04/22/2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	03/17/2036	04/01/2026	05/03/2046	04/22/2026
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	Fixed	Fixed
18	Coupon rate and any related index	5.70%.	4.875%.	5.875%	2.875%
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	FR0013179223	JP525021AG76	FR0014005V34	FR0014005V67
3	Governing law(s) of the instrument	French	Japanese	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 665m	EUR 99m	EUR 900m	EUR 850m
9	Nominal amount of instrument	EUR 696m	JPY 17 300m	EUR 900m	EUR 850m
9a	Issue price	100%	100%	99.677%	99.316%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	19/07/2016	13/07/2016	13/10/2021	13/10/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19/07/2026	13/07/2026	13/01/2042	13/01/2046
14	Issuer call subject to prior supervisory approval	No	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	13/10/2026 at par	13/07/2031 at par
16	Subsequent call dates	n/a	n/a	Any day between 13/10/2026 and 13/01/2027, then	Any day between 13/07/2031 and 13/10/2031, then
	<i>Coupons/Dividends</i>				
17	Dividend/fixed or floating coupon	Fixed	Fixed	Fixed for 5.25 years then Fixed reset every 5 years	Fixed for 10 years then Fixed reset every 5 years
18	Coupon rate and any related index	0,03	0,018	1.5% until 13/01/2027, then 5y Mid-swap rate + 1.75%; upon occurrence of a Rating Methodology Event before 5.25 years	2.125% until 13/10/2031, then 5y Mid-swap rate + 2.05%; upon occurrence of a Rating Methodology Event before 10 years coupon
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	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	n/a	Groupe BPCE's CET1 Capital Ratio is less than 7%	Groupe BPCE's CET1 Capital Ratio is less than 7%
32	If write-down, full or partial	n/a	n/a	Partial	Partial
33	If write-down, permanent or temporary	n/a	n/a	Permanent	Permanent
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	144A: US05578QAG82 / Reg S: US05578UAG94	144A: US05578QAF00 / Reg S: US05578UAF12	FR0014006W73	JP525021EMC9
3	Governing law(s) of the instrument	New York State	New York State	French	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 718m	EUR 957m	EUR 581m	EUR 525m
9	Nominal amount of instrument	USD 750m	USD 1000m	GBP 500m	JPY 74 600m
9a	Issue price	100,000%	100,000%	99.627%	100,000%
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	19/10/2021	19/10/2021	01/12/2021	16/12/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19/10/2042	19/10/2032	30/11/2032	16/12/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	19/10/2041 at par	19/10/2031 at par	30/11/2027 at par	16/12/2026 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 then floating	Fixed then floating	Fixed then floating	fixed for 5 years then Fixed reset for the last 5 years
18	Coupon rate and any related index	3.582% until first optional call date, then SOFR Compound	3.116% until first optional call date, then SOFR Compound	2.5% until first optional call date, then SONIA Mid-swap rate + 1.525%	1.1% until first optional call date, then 5y TONA Mid-swap rate + 1.128%
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 non-preferred debt	Senior non-preferred debt	Senior non-preferred debt	Senior non-preferred 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	JP525021FMC6	144A: US05578QAH65/ Reg S: US05578UAH77	FR0014007VJ6	FR0014008PC1
3	Governing law(s) of the instrument	Japanese	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 41m	EUR 766m	EUR 1 000m	EUR 500m
9	Nominal amount of instrument	JPY 5 800m	USD 800m	EUR 1 000m	EUR 500m
9a	Issue price	100,000%	100,000%	99.602%	99.804%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized	Liabilities - amortized
11	Original date of issuance	16/12/2021	14/01/2022	02/02/2022	02/03/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/12/2036	14/01/2037	02/02/2034	02/03/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	16/12/2031 at par	14/01/2032 at par	02/02/2029 at par	02/03/2027 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 for 10 years then Fixed reset for the last 5 years	Fixed then floating	Fixed then floating	Fixed then floating
18	Coupon rate and any related index	1.25% until first optional call date, then 5y TONA Mid-swap rate + 1.201%	3.648% until first optional call date, then US Treasury Rate + 190 bp	1.75% until first optional call date, then 5Y Mid-swap rate + 1.57%	2.25% until first optional call date, then 5Y Mid-swap rate + 1.75%
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 non-preferred debt	Senior non-preferred debt	Senior non- preferred debt	Senior non-preferred 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