



2017 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2017 EU-wide Transparency Exercise

Capital

Groupe BPCE

		(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	72,142	72,919	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	55,303	57,002	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,921	22,335	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	1,581	-393	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	2,047	1,771	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	32,408	35,999	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	4,090	4,066	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	35	14	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-4,719	-4,747	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,146	-1,015	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-1,232	-1,276	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	319	248	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	461	258	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-141	-10	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,304	861	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r570,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	-62	-62	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	1,366	923	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,607	57,863	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,535	15,056	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	15,970	15,591	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-740	-742	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	305	207	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	390,981	391,323	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.14%	14.57%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	14.48%	14.79%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	18.45%	18.63%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	54,922	56,691	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.05%	14.49%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2017 EU-wide Transparency Exercise

Leverage ratio

Groupe BPCE

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	56,607	57,863	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	54,922	57,240	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,146,111	1,152,873	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,146,506	1,152,996	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.0%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Groupe BPCE

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	336,125	339,789
Risk exposure amount for securitisation and re-securitisations in the banking book	9,320	10,308
Risk exposure amount for contributions to the default fund of a CCP	339	341
Risk exposure amount Other credit risk	326,466	329,140
Risk exposure amount for position, foreign exchange and commodities (Market risk)	12,205	11,473
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	79	280
Risk exposure amount for Credit Valuation Adjustment	4,955	2,371
Risk exposure amount for operational risk	37,669	37,669
Other risk exposure amounts	28	22
Total Risk Exposure Amount	390,981	391,323

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Groupe BPCE

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	25,998	12,715
Of which debt securities income	1,639	741
Of which loans and advances income	18,845	9,153
Interest expenses	16,545	8,310
(Of which deposits expenses)	5,800	3,060
(Of which debt securities issued expenses)	5,075	2,450
(Expenses on share capital repayable on demand)	0	0
Dividend income	165	115
Net Fee and commission income	9,580	5,165
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1,319	164
Gains or (-) losses on financial assets and liabilities held for trading, net	2,235	1,479
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-265	-37
Gains or (-) losses from hedge accounting, net	-123	-19
Exchange differences [gain or (-) loss], net	257	69
Net other operating income /(expenses)	515	180
TOTAL OPERATING INCOME, NET	23,136	11,521
(Administrative expenses)	15,010	7,923
(Depreciation)	899	438
(Provisions or (-) reversal of provisions)	46	35
(Commitments and guarantees given)	23	6
(Other provisions)	23	29
Of which pending legal issues and tax litigation ¹	-12	
Of which restructuring ¹	21	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,523	665
(Loans and receivables)	1,452	647
(Held to maturity investments, AFS assets and financial assets measured at cost)	71	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	121	2
(of which Goodwill)	79	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	585	344
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	20	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,143	2,803
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,487	1,864
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,487	1,864
Of which attributable to owners of the parent	3,988	1,596

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	79,364	92,122	7,837		77,878	90,556	7,673	
	Regional governments or local authorities	58,131	65,610	13,463		54,153	62,077	12,960	
	Public sector entities	21,860	18,719	3,695		22,950	19,760	4,136	
	Multilateral Development Banks	2,008	2,036	2		117	117	0	
	International Organisations	826	826	0		715	715	0	
	Institutions	21,307	21,487	2,251		23,867	23,595	2,549	
	Corporates	91,277	71,772	60,758		94,385	74,071	61,959	
	of which: SME	22,540	18,058	16,365		24,325	19,672	17,930	
	Retail	19,944	8,234	6,004		20,404	8,233	5,932	
	of which: SME	1,882	1,642	1,002		1,872	1,683	1,030	
	Secured by mortgages on immovable property	68,499	54,949	22,001		68,983	55,363	22,460	
	of which: SME	6,835	6,633	2,802		7,852	7,631	3,223	
	Exposures in default	9,756	4,866	5,489	3,630	9,797	4,869	5,564	3,720
	Items associated with particularly high risk	16	16	24		16	15	23	
	Covered bonds	395	395	247		365	365	223	
	Claims on institutions and corporates with a ST credit assessment	2,467	2,477	165		939	942	264	
	Collective investments undertakings (CIU)	1,519	1,519	1,650		1,249	1,249	1,335	
Equity	176	176	161		234	234	232		
Securitisation	6,885	6,749	7,340		7,964	7,883	8,639		
Other exposures	7,237	7,237	6,660		8,432	8,432	8,225		
Standardised Total²	391,637	359,289	137,746	4,147	392,447	358,456	142,175	4,229	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
FRANCE	Central governments or central banks	70,370	82,887	7,261		68,346	80,775	7,081	
	Regional governments or local authorities	49,245	56,594	11,134		45,306	52,819	10,383	
	Public sector entities	21,177	18,201	3,596		21,863	18,947	3,944	
	Multilateral Development Banks	166	166	2		75	75	0	
	International Organisations	1	1	0		6	6	0	
	Institutions	6,842	6,817	1,237		6,652	6,743	1,534	
	Corporates	80,551	62,311	53,596		82,703	64,056	53,741	
	of which: SME	22,044	17,684	16,008		23,058	18,561	16,920	
	Retail	16,830	5,454	3,971		17,544	5,654	4,111	
	of which: SME	1,064	921	571		1,089	1,001	622	
	Secured by mortgages on immovable property	64,571	51,092	20,598		64,400	50,863	20,791	
	of which: SME	6,804	6,602	2,789		7,626	7,416	3,133	
	Exposures in default	8,358	4,179	4,654	2,942	8,057	3,984	4,455	2,882
	Items associated with particularly high risk	10	10	15		10	10	15	
	Covered bonds	101	101	19		77	77	8	
	Claims on institutions and corporates with a ST credit assessment	743	752	18		123	125	4	
	Collective investments undertakings (CIU)	918	918	1,302		858	858	1,239	
Equity	76	76	61		134	134	133		
Securitisation									
Other exposures	6,654	6,654	6,223		7,662	7,661	7,553		
Standardised Total²				3,349				3,275	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	149	204	0		140	189	0	
	Regional governments or local authorities	2,280	1,985	548		1,902	1,601	730	
	Public sector entities	22	22	4		63	63	13	
	Multilateral Development Banks	320	319	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,803	4,809	125		4,898	4,902	122	
	Corporates	1,484	1,724	677		1,121	1,373	544	
	of which: SME	8	8	8		6	6	6	
	Retail	8	6	5		9	6	5	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	105	104	39		113	110	42	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	12	17	1	4	2	2	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	282	282	6		198	198	6	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	3		3	3	3		
Securitisation									
Other exposures	161	161	161		180	180	180		
Standardised Total²				2				2	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		15	15	3	
	Multilateral Development Banks	51	51	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,744	6,747	315		6,808	6,858	318	
	Corporates	318	292	226		260	255	204	
	of which: SME	0	0	0		1	1	1	
	Retail	17	15	11		17	15	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	309	299	111		317	308	115	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	13	9	10	4	12	8	9	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	750	750	15		74	74	1	
	Collective investments undertakings (CIU)	8	8	20		2	2	2	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	263	263	127		441	441	354		
Standardised Total²				4				5	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ITALY	Central governments or central banks	3,878	3,884	101		3,725	3,740	94	
	Regional governments or local authorities	1,533	1,527	305		1,464	1,459	292	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	26	23		155	157	13	
	Corporates	411	279	274		333	261	260	
	of which: SME	1	1	0		5	5	5	
	Retail	12	10	7		14	11	7	
	of which: SME	2	2	1		5	3	2	
	Secured by mortgages on immovable property	88	87	33		84	83	31	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	11	13	6	18	9	11	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	1	0	
Collective investments undertakings (CIU)	357	357	71		350	350	70		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	35	35	26		25	25	14		
Standardised Total²				7				9	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	236	236	0		609	609	0	
	Regional governments or local authorities	166	151	7		193	183	9	
	Public sector entities	45	45	9		49	49	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	491	496	47		2,380	2,383	81	
	Corporates	312	302	189		247	237	155	
	of which: SME	0	0	0		1	1	1	
	Retail	199	191	143		8	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	26	25	10		27	26	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	2	3	16	87	64	96	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	18	18	18		35	35	35		
Standardised Total²				23				27	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	180	180	0		366	366	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,339	1,339	0		43	43	0	
	International Organisations	824	824	0		689	689	0	
	Institutions	40	44	12		54	56	11	
	Corporates	356	296	245		427	354	300	
	of which: SME	77	58	57		107	89	88	
	Retail	91	66	45		95	70	48	
	of which: SME	9	8	3		12	9	4	
	Secured by mortgages on immovable property	526	535	198		559	556	205	
	of which: SME	3	3	2		4	4	2	
	Exposures in default	179	67	77	105	176	64	70	112
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	10	3		1	1	0	
Collective investments undertakings (CIU)	210	210	234		21	21	18		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		5	5	5		
Standardised Total²				106				113	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Other Countries	Central governments or central banks	1	1	1		9	30	9	
	Regional governments or local authorities	72	83	17		893	899	180	
	Public sector entities	39	36	5		501	482	83	
	Multilateral Development Banks	112	112	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	22	3		518	526	28	
	Corporates	543	486	268		1,815	1,566	1,398	
	of which: SME	59	43	32		664	601	506	
	Retail	32	32	24		31	31	23	
	of which: SME	1	1	0		1	1	1	
	Secured by mortgages on immovable property	139	127	50		598	575	242	
	of which: SME	12	12	5		192	182	78	
	Exposures in default	68	53	64	15	268	184	215	81
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		0	0	0		
Standardised Total²				15				93	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	68	68	0		64	64	0	
	Regional governments or local authorities	751	1,533	335		627	1,388	278	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	28	0		0	0	0	
	International Organisations	0	0	0		20	20	0	
	Institutions	784	72	45		751	53	10	
	Corporates	631	511	488		584	411	371	
	of which: SME	75	5	3		77	10	7	
	Retail	5	4	3		15	13	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	345	331	118		420	405	144	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	10	10	28	37	9	13	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	13		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				29				28	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	921	945	0		1,027	1,051	0	
	Regional governments or local authorities	503	479	20		500	476	20	
	Public sector entities	5	6	5		7	7	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	150	205	36		74	76	9	
	Corporates	195	186	183		184	165	161	
	of which: SME	5	4	4		10	9	9	
	Retail	6	5	4		4	4	3	
	of which: SME	2	2	1		1	1	1	
	Secured by mortgages on immovable property	17	17	7		16	16	7	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	54	54	11		53	53	53	
	Claims on institutions and corporates with a ST credit assessment	92	92	2		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	39	39	39		26	26	25		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3,026	2,329	1,060		2,801	2,275	1,043	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	714	1,035	16		534	755	11	
	Corporates	100	475	284		121	418	255	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	571	571	116		446	446	224	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	20	20	20		22	22	22		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	121.663	50	124.117	1.239	0	63	132.395	54	134.789	1.159	0	50
	Institutions	32.013	90	30.517	6.813	0	84	29.388	97	28.919	5.853	0	75
	Corporates	198.760	7.929	164.415	75.376	3.361	3.624	195.266	7.862	161.020	75.209	2.878	3.458
	Corporates - Of Which: Specialised Lending	24.235	1.084	20.478	5.271	0	350	22.032	826	18.538	4.701	0	353
	Corporates - Of Which: SME	23.422	1.470	20.487	15.120	248	763	25.386	1.587	22.357	16.286	255	818
	Retail	333.016	10.187	324.926	61.073	4.433	5.623	348.786	10.155	339.887	60.824	4.423	5.537
	Retail - Secured on real estate property	207.373	4.030	204.964	35.649	1.495	1.512	216.408	4.112	212.543	34.391	1.527	1.531
	Retail - Secured on real estate property - Of Which: SME	39.107	1.709	38.612	15.502	684	711	40.586	1.714	40.001	15.657	684	714
	Retail - Secured on real estate property - Of Which: non-SME	168.266	2.321	165.452	20.148	811	801	175.822	2.399	172.542	18.734	843	817
	Retail - Qualifying Revolving	9.814	215	8.624	1.733	29	190	9.789	216	8.614	1.572	29	188
	Retail - Other Retail	115.830	5.942	112.246	22.691	2.099	3.021	122.589	5.826	118.730	24.961	2.867	3.818
	Retail - Other Retail - Of Which: SME	36.486	3.811	34.020	11.840	1.930	2.510	37.527	3.736	34.978	12.495	1.886	2.406
	Retail - Other Retail - Of Which: non-SME	79.343	2.131	78.218	11.851	980	1.411	85.062	2.090	83.753	12.365	981	1.413
	Equity	12.798	19	12.798	43.139	33		12.948	13	12.948	43.661	24	110
Securitisation	11.709		9.853	1.980			9.094		7.546	1.668			
Other non credit-obligation assets				8.419						8.899			
IRB Total				198.040						197.273			

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FRANCE	Central banks and central governments	81.376	0	81.806	3	0	11	105.650	0	106.221	8	0	0
	Institutions	7.864	16	7.242	1.918	0	10	6.439	27	6.728	1.632	0	5
	Corporates	103.254	3.277	84.350	45.529	843	1.703	102.250	3.076	83.673	45.578	888	1.648
	Corporates - Of Which: Specialised Lending	5.251	135	4.654	1.192	0	57	4.398	70	3.941	888	0	51
	Corporates - Of Which: SME	22.318	1.338	19.597	14.307	200	690	23.962	1.411	21.083	15.255	227	733
	Retail	329.894	10.085	321.922	60.614	4.395	5.577	345.524	10.058	336.723	60.340	4.389	5.491
	Retail - Secured on real estate property	206.039	3.980	202.745	35.418	1.478	1.492	215.028	4.064	211.180	34.178	1.510	1.510
	Retail - Secured on real estate property - Of Which: SME	39.011	1.703	38.516	15.452	682	710	40.497	1.709	39.912	15.612	683	712
	Retail - Secured on real estate property - Of Which: non-SME	167.028	2.278	164.229	19.966	795	782	174.531	2.355	171.268	18.566	828	797
	Retail - Qualifying Revolving	9.758	214	8.574	1.725	29	189	9.733	215	8.563	1.564	29	187
	Retail - Other Retail	114.097	5.890	110.603	23.472	2.888	3.897	120.763	5.779	116.979	24.598	2.850	3.794
	Retail - Other Retail - Of Which: SME	36.403	3.801	33.948	11.810	1.926	2.505	37.396	3.728	34.868	12.440	1.883	2.401
	Retail - Other Retail - Of Which: non-SME	77.693	2.089	76.655	11.662	1.392	1.392	83.368	2.051	82.111	12.158	967	1.394
	Equity	11.677	4	11.684	39.576	3	3	11.865	2	11.871	40.200	5	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED STATES	Central banks and central governments	27.286	0	27.833	0	0	0	12.604	5	13.143	0	0	0
	Institutions	4.550	26	4.664	565	0	26	3.820	23	3.926	448	0	22
	Corporates	22.131	1.207	17.463	6.588	998	192	20.613	819	16.082	5.535	603	193
	Corporates - Of Which: Specialised Lending	4.422	21	3.646	957	0	24	4.135	21	3.475	823	0	26
	Corporates - Of Which: SME	4	3	4	1	1	3	5	3	5	4	1	3
	Retail	112	1	104	15	0	112	120	1	120	14	0	0
	Retail - Secured on real estate property	74	1	74	9	0	0	87	1	86	9	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	73	1	72	8	0	0	86	1	85	9	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	34	0	27	5	0	0	35	0	31	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	33	0	27	5	0	0	34	0	30	4	0	0
	Equity	249	6	242	799	0	6	252	6	246	820	0	6
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	Central banks and central governments	137	0	137	0	0	0	192	0	193	0	0	0
	Institutions	5.641	5	5.640	895	0	5	6.395	9	6.391	1.043	0	7
	Corporates	5.656	296	4.472	2.004	7	77	4.693	198	3.790	1.744	2	88
	Corporates - Of Which: Specialised Lending	1.194	286	1.020	298	0	65	952	191	860	275	0	67
	Corporates - Of Which: SME	44	3	42	63	4	1	42	0	39	48	0	0
	Retail	180	11	176	31	4	6	179	8	175	26	3	4
	Retail - Secured on real estate property	136	5	135	21	2	3	136	5	135	19	2	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	5	133	20	2	3	134	5	133	18	2	3
	Retail - Qualifying Revolving	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	38	5	35	9	4	1	37	2	35	6	1	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	36	5	34	8	4	1	35	2	34	6	1	1
	Equity	72	0	72	241	0	0	88	0	88	284	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
ITALY	Central banks and central governments	1,341	0	1,341	163	0	0	1,366	0	1,366	163	0	0
	Institutions	318	0	281	175	0	0	169	0	180	94	0	0
	Corporates	5,127	263	4,392	2,225	36	81	5,772	259	4,555	2,214	20	94
	Corporates - Of Which: Specialised Lending	1,820	191	1,697	371	0	32	1,705	188	1,563	337	0	40
	Corporates - Of Which: SME	105	3	103	42	0	1	122	7	121	61	0	3
	Retail	62	7	60	17	3	2	55	4	53	14	2	2
	Retail - Secured on real estate property	34	4	34	7	2	1	30	2	30	6	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	4	31	7	2	1	28	2	28	5	1	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	26	2	25	9	1	1	23	2	21	8	1	1
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	24	2	22	8	1	1	20	2	19	7	1	1
	Equity	10	5	10	36	19	0	10	5	10	36	19	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
GERMANY	Central banks and central governments	1,100	0	1,175	0	0	0	921	0	990	0	0	0
	Institutions	1,261	0	1,057	233	0	0	932	0	728	173	0	0
	Corporates	6,530	2	6,297	2,487	0	9	6,132	6	5,889	2,288	8	9
	Corporates - Of Which: Specialised Lending	487	0	457	85	1	1	748	0	657	97	0	1
	Corporates - Of Which: SME	17	0	17	24	0	0	11	4	12	16	8	2
	Retail	96	6	90	14	2	4	102	6	97	14	2	4
	Retail - Secured on real estate property	59	3	59	8	1	2	59	3	58	8	1	2
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	3	56	7	1	2	56	3	55	6	1	2
	Retail - Qualifying Revolving	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail	33	3	27	5	1	2	39	3	35	6	1	2
	Retail - Other Retail - Of Which: SME	5	2	5	2	1	1	6	1	6	2	1	1
	Retail - Other Retail - Of Which: non-SME	28	1	22	3	1	1	33	1	29	4	1	1
	Equity	30	0	30	109	0	0	23	0	23	78	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
LUXEMBOURG	Central banks and central governments	1,128	0	1,128	30	0	0	1,871	0	1,871	0	0	0
	Institutions	386	0	389	115	0	0	419	0	422	81	0	0
	Corporates	4,452	300	4,122	1,448	253	163	6,231	310	5,811	1,683	243	188
	Corporates - Of Which: Specialised Lending	727	24	715	159	0	21	642	24	607	140	0	20
	Corporates - Of Which: SME	87	0	86	66	1	0	114	0	112	85	0	1
	Retail	77	4	71	16	1	2	89	3	85	17	1	2
	Retail - Secured on real estate property	43	1	42	9	0	0	47	1	46	7	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	2	0	0	4	0	3	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	1	38	7	0	0	44	1	42	5	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	32	3	27	7	1	1	40	2	37	10	1	1
	Retail - Other Retail - Of Which: SME	11	2	9	4	1	1	17	2	15	7	1	1
	Retail - Other Retail - Of Which: non-SME	21	1	18	2	0	0	23	1	22	3	0	0
	Equity	474	0	474	1,408	0	0	440	0	440	1,312	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
Other Countries	Central banks and central governments	219	49	344	46	0	50	419	48	563	75	0	48
	Institutions	706	34	616	386	0	30	515	29	425	375	0	28
	Corporates	2,721	297	2,240	906	10	126	3,659	437	2,592	1,520	132	147
	Corporates - Of Which: Specialised Lending	805	167	481	70	0	70	971	148	469	170	0	69
	Corporates - Of Which: SME	55	11	52	44	0	3	469	37	426	310	0	22
	Retail	162	9	152	45	3	4	212	6	193	66	2	3
	Retail - Secured on real estate property	103	5	102	21	1	2	100	4	99	27	1	2
	Retail - Secured on real estate property - Of Which: SME	25	2	25	20	1	0	22	1	22	16	0	0
	Retail - Secured on real estate property - Of Which: non-SME	78	3	77	10	1	1	78	2	78	11	1	1
	Retail - Qualifying Revolving	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail	55	4	46	14	2	2	107	3	90	39	1	1
	Retail - Other Retail - Of Which: SME	20	3	18	8	1	1	64	2	51	30	1	1
	Retail - Other Retail - Of Which: non-SME	35	1	28	6	0	0	43	1	39	9	0	1
	Equity	14	0	14	35	0	0	42	0	42	134	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe BPCE

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	15	0	0	8	0	27	0	0
	Institutions	487	0	742	71	0	650	0	881	97	0
	Corporates	5,203	22	3,624	1,395	3	26	4,826	22	3,304	1,323
	Corporates - Of Which: Specialised Lending	66	0	66	6	0	0	64	0	64	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	374	19	363	69	8	10	378	20	368	65
	Retail - Secured on real estate property	287	16	282	56	6	8	294	17	289	50
	Retail - Secured on real estate property - Of Which: SME	4	0	4	3	0	0	4	0	4	3
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	283	16	278	53	6	8	290	17	285	48
	Retail - Other Retail	8	0	8	2	0	0	8	0	8	1
	Retail - Other Retail - Of Which: SME	79	3	73	12	1	2	75	3	71	13
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	2	0	2	1
	Equity	76	3	70	11	2	73	3	69	12	1
	Securitisation	13	0	13	48	0	0	13	0	13	47
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SPAIN	Central banks and central governments	1,186	0	1,186	127	0	0	1,422	0	1,422	173
	Institutions	1,092	0	1,008	345	0	0	794	0	722	240
	Corporates	3,948	317	2,634	1,856	267	190	3,134	174	2,424	1,468
	Corporates - Of Which: Specialised Lending	663	52	620	421	0	40	650	51	606	322
	Corporates - Of Which: SME	108	6	96	90	4	4	147	5	151	149
	Retail	58	3	56	10	1	2	67	3	66	11
	Retail - Secured on real estate property	35	2	35	6	1	1	41	2	40	6
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	33	2	33	6	1	1	39	2	39	6
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0
	Retail - Other Retail - Of Which: SME	21	1	19	4	0	1	24	1	23	4
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	2	1
	Equity	18	1	16	3	0	1	21	1	20	3
	Securitisation	1	0	1	4	0	0	0	0	0	1
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
JAPAN	Central banks and central governments	328	0	328	22	0	0	336	0	336	27
	Institutions	1,062	0	1,020	125	0	0	809	0	809	97
	Corporates	1,520	0	1,519	247	0	1	1,317	0	1,317	230
	Corporates - Of Which: Specialised Lending	1,273	0	1,273	201	0	1	1,102	0	1,102	182
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	9	1	0	0	10	0	10	1
	Retail - Secured on real estate property	7	0	7	1	0	0	8	0	7	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	7	0	7	1	0	0	7	0	7	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	0	0	0	2	0	2	0
	Securitisation	0	0	0	1	0	0	0	0	0	1
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Groupe BPCE

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	184,937.7	129,968.3	54,969.4	7,926.2	0.0	7,926.2	4,119.5	4,088.5	31.1	32,199.6	0.0	32,199.6	134,578.6	125,879.8	8,698.8	6,113.8	0.0	6,113.8
Austria	913.6	0.0	913.6															
Belgium	2,386.1	0.0	2,386.1															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	9.6	0.0	9.6															
Estonia	0.0	0.0	0.0															
Finland	568.0	0.0	568.0															
France	151,821.5	126,439.7	25,381.8															
Germany	1,513.1	0.0	1,513.1															
Greece	0.3	0.0	0.3															
Hungary	0.8	0.0	0.8															
Ireland	334.8	0.0	334.8															
Italy	8,564.2	621.7	7,942.5															
Latvia	51.6	0.0	51.6															
Lithuania	72.5	0.0	72.5															
Luxembourg	1,111.6	0.0	1,111.6															
Malta	0.0	0.0	0.0															
Netherlands	970.3	0.0	970.3															
Poland	560.5	0.0	560.5															
Portugal	446.1	0.0	446.1															
Romania	0.0	0.0	0.0															
Slovakia	13.4	0.0	13.4															
Slovenia	0.0	0.0	0.0															
Spain	4,132.5	169.7	3,962.8															
Sweden	0.0	0.0	0.0															
United Kingdom	120.8	0.0	120.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.2	0.0	0.2															
Switzerland	752.3	752.3	0.0															
Australia	0.0	0.0	0.0															
Canada	450.0	0.0	450.0															
China	490.6	490.6	0.0															
Hong Kong	283.8	0.0	283.8															
Japan	2,568.6	0.0	2,568.6															
U.S.	4,590.8	0.0	4,590.8															
Other advanced economies non EEA	454.5	0.0	454.5															
Other Central and eastern Europe countries non EEA	14.6	14.1	0.5															
Middle East	595.5	595.5	0.0															
Latin America and the Caribbean	206.7	167.2	39.4															
Africa	480.0	412.2	67.8															
Others	459.1	305.2	154.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds, and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Groupe BPCE

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities							
TOTAL - ALL COUNTRIES	189,510.0	129,923.3	59,586.6	10,787.7	0.0	10,787.7	5,243.6	5,216.3	27.4	34,744.5	0.0	34,744.5	132,656.9	124,707.1	7,949.8	6,077.2	0.0	6,077.2
Austria	983.9	0.0	983.9															
Belgium	2,282.9	7.7	2,285.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	554.4	0.0	554.4															
France	152,671.8	123,596.0	29,075.8															
Germany	1,457.3	0.0	1,457.3															
Greece	0.4	0.0	0.4															
Hungary	0.0	0.0	0.0															
Ireland	333.7	0.0	333.7															
Italy	8,999.1	490.9	8,508.2															
Latvia	43.1	0.0	43.1															
Lithuania	66.9	0.0	66.9															
Luxembourg	784.4	0.0	784.4															
Malta	0.0	0.0	0.0															
Netherlands	1,198.7	0.0	1,198.7															
Poland	529.5	0.0	529.5															
Portugal	427.5	0.0	427.5															
Romania	0.0	0.0	0.0															
Slovakia	7.1	0.0	7.1															
Slovenia	0.0	0.0	0.0															
Spain	4,726.0	50.1	4,675.9															
Sweden	5.7	0.0	5.7															
United Kingdom	115.7	0.0	115.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	627.8	0.0	627.8															
Australia	24.7	0.0	24.7															
Canada	246.6	0.0	246.6															
China	1,740.5	1,740.5	0.0															
Hong Kong	44.9	0.0	44.9															
Japan	2,336.9	0.0	2,336.9															
U.S.	4,958.5	0.0	4,958.5															
Other advanced economies non EEA	425.4	0.0	425.4															
Other Central and eastern Europe countries non EEA	52.4	9.6	42.8															
Middle East	1,108.7	1,087.7	20.9															
Latin America and the Caribbean	192.6	154.6	38.1															
Africa	665.3	411.4	253.9															
Others	1,887.3	1,746.9	140.3															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe BPCE

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	73,975	0	356	345	5	185	95	73,223	0	354	332	5	173	80
Central banks	73	0	0	0	0	0	0	110	0	0	0	0	0	0
General governments	47,043	0	2	0	0	0	0	48,799	0	0	0	0	0	0
Credit institutions	3,507	0	25	25	0	14	0	3,215	0	25	25	0	14	0
Other financial corporations	13,293	0	130	127	1	106	0	11,120	0	126	108	0	97	0
Non-financial corporations	10,059	0	199	193	4	64	95	9,979	0	204	200	5	62	80
Loans and advances (including at amortised cost and fair value)	785,736	1,985	25,292	24,082	1,426	10,859	12,131	784,110	1,826	25,140	23,685	1,394	10,775	11,918
Central banks	1,054	0	21	21	1	21	0	3,650	0	20	20	1	20	0
General governments	130,029	32	154	151	14	47	30	129,981	119	187	184	17	41	33
Credit institutions	45,637	7	68	68	7	66	1	38,629	1	78	78	7	42	5
Other financial corporations	69,585	5	181	181	2	89	50	59,333	14	161	160	1	78	53
Non-financial corporations	223,715	725	14,358	13,887	826	6,785	5,832	226,042	498	13,789	13,187	797	6,686	5,333
of which: small and medium-sized enterprises at amortised cost	84,588	255	6,489	6,230	247	3,211	2,988	91,162	215	6,800	6,512	243	3,413	3,108
Households	315,716	1,217	10,511	9,775	576	3,851	6,218	326,476	1,195	10,905	10,054	570	3,909	6,494
DEBT INSTRUMENTS other than HFT	859,711	1,985	25,648	24,427	1,431	11,044	12,226	857,333	1,826	25,494	24,017	1,399	10,949	11,998
OFF-BALANCE SHEET EXPOSURES	169,209		1,845	1,675	104	276	463	183,508		1,615	1,418	112	250	200

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

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

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

2017 EU-wide Transparency Exercise

Forborne exposures

Groupe BPCE

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	148	148	18	18	95	136	136	18	18	80
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	148	148	18	18	95	136	136	18	18	80
Loans and advances (including at amortised cost and fair value)	9,712	6,953	1,997	1,921	5,547	9,403	6,708	2,011	1,946	5,458
Central banks	5	5	5	5	0	5	5	5	5	0
General governments	73	16	4	4	3	60	14	4	4	2
Credit institutions	15	15	11	11	0	19	19	10	10	0
Other financial corporations	217	132	60	60	115	122	122	52	52	42
Non-financial corporations	5,165	3,666	1,107	1,074	2,437	4,586	3,170	1,011	991	2,114
of which: small and medium-sized enterprises at amortised cost	1,206	692	248	239	668	1,277	795	284	277	728
Households	4,238	3,120	809	766	2,992	4,612	3,379	928	882	3,301
DEBT INSTRUMENTS other than HFT	9,860	7,101	2,015	1,939	5,642	9,539	6,844	2,029	1,964	5,539
Loan commitments given	257	222	1	1	3	139	109	1	1	50

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