

# 2018 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR



## 2018 EU-wide Stress Test: Summary

Groupe BPCE

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	8,861		10,049	9,625	9,186	7,580	5,995	5,616
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,709		1,796	1,796	1,796	-1,010	1,106	1,331
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,328		-1,712	-1,378	-1,345	-4,951	-2,205	-2,224
Profit or (-) loss for the year	3,673		4,173	3,804	3,360	-5,834	-1,636	-1,026
Coverage ratio: non-performing exposure (%)	45.50%	45.72%	40.15%	36.54%	34.05%	46.05%	40.80%	37.13%
Common Equity Tier 1 capital	59,042	58,451	62,187	65,651	68,146	48,525	45,513	43,714
Total Risk exposure amount (all transitional adjustments included)	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102
Common Equity Tier 1 ratio, %	15.28%	15.16%	15.98%	16.74%	17.24%	12.33%	11.27%	10.69%
Fully loaded Common Equity Tier 1 ratio, %	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
Tier 1 capital	59,490	58,898	62,639	65,984	68,361	48,977	45,846	43,928
Total leverage ratio exposures	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243
Leverage ratio, %	5.05%	5.00%	5.32%	5.60%	5.81%	4.16%	3.89%	3.73%
Fully loaded leverage ratio, %	5.00%	4.95%	5.28%	5.58%	5.79%	4.11%	3.86%	3.71%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Groupe BPCE

								Restated						
								31/12/20:	17					
			Exposure	values			Risk expos	sure amounts						
		A-IR	в	F-I	RB	A-IF	:B	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	exposures	exposures1
	Central banks and central governments	53.878	49	86,896	0	503	0	551	0	117.838	49	51	48	97.
	Institutions	22,167	55	10,789	42	3.875	0	1,945	0	10.164	96	74		68.
	Corporates	97,057	3,400		2,669	34,010	2.652	41,455		135,881	5,923	3,536	3,007	
	Corporates - Of Which: Specialised Lending	18,623	697		0	4,835	0	12	0	16,347		297		37.
	Corporates - Of Which: SME	3,171	201	20,093	885	1,965	236	16,169	0	23,036	1,094	810	635	58.
	Retail	337,017	9,525	0	0	55,469	4,304	0	0	336,600	9,942	6,236	4,760	47.
	Retail - Secured on real estate property	213,505	4,013	0	0	32,471	1,506	0	0	213,262	4,256	2,050	1,322	31
	Retail - Secured on real estate property - Of Which: SME	39,117		0	0	15,006	663	0	0	39,040		1,064	609	
Groupe BPCE	Retail - Secured on real estate property - Of Which: non-SME	174,388	2,355	0	0	17,465	843	0	0	174,223	2,520	986		
	Retail - Qualifying Revolving	8,632	194	0	0	1,512	26	0	0	8,629		164		
	Retail - Other Retail	114,879	5,318	0	0	21,486	2,772	0	0	114,709		4,023		
	Retail - Other Retail - Of Which: SME	30,443	3,278	0	0	10,150	1,795	0	0	30,387		2,556		
	Retail - Other Retail - Of Which: non-SME	84,436	2,040	0	0	11,336	977	0	0	84,322	2,154	1,467	1,197	55.0
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									18,930	0	0	0	-
	IRB TOTAL	510,119	13,030	158,136	2,711	93,857	6,956	43,950	0	619,413	16,010	9,897	7,881	49.2

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	values			Risk expo	sure amounts						
		A-IF		F-I	RB	A-I	RB	F-IRB		Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	4,962												
	Institutions	4,962	0	28,777	1	500	0	1,159	0	26,363		0	(	5 18.59
	Corporates	3,141 35,271	757	50,972	2.430	13,689	649	36.674	0	3,405		2,002	1,654	
	Corporates - Of Which: Specialised Lending	4,336	29	30,972	2,450	13,689	049	30,0/4	0	3,836		2,002	1,034	75.8%
	Corporates - Of Which: SPEcialised Lending	2,691	180	19,547	841	1,624	223	15,560	0	22,020		745	587	
	Retail	337,005		15,517	011	55,465	4,304	15,500	0	336,588		6,236		
	Retail - Secured on real estate property	213,505	4,013	0	0	32,471	1,506	0	0	213,262	4,256	2,050		
	Retail - Secured on real estate property - Of Which: SME	39,117	1,658	0	0	15,006	663	0	0	39,040	1,736	1,064		
France	Retail - Secured on real estate property - Of Which: non-SME	174,388	2,355	0	0	17,465	843	0	0	174,223	2,520	986	713	28.3
	Retail - Qualifying Revolving	8,632	194	0	0	1,512	26	0	0	8,629	198	164	136	68.85
	Retail - Other Retail	114,867	5,317	0	0	21,482	2,772	0	0	114,697	5,488	4,022	3,302	60.2
	Retail - Other Retail - Of Which: SME	30,431	3,278	0	0	10,146	1,795	0	0	30,375	3,334	2,555	2,105	63.19
	Retail - Other Retail - Of Which: non-SME	84,436	2,040	0	0	11,336	977	0	0	84,322	2,154	1,467	1,197	55.69
	Equity									C	0	0	C	(-
	Securitisation													
	Other non-credit obligation assets									18,930		0	0	-
	IRB TOTAL	380,378	10,288	87,549	2,458	69,654	4,953	37,832	0	463,351	13,148	8,248	6,420	48.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹В	F-1	RB	A-I	RB	F-IF	tΒ	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	12,747												
		3,720		119 263	12	283	0	0	0	9,988		0	0	- 96.5%
	Institutions Corporates	3,720		263	13	5,015	234	38	0	1,701		19	19	35.3%
	Corporates Corporates - Of Which: Specialised Lending	4.049		336	5	5,015	234	159	0	12,014		100	52	35.3%
	Corporates - Of Which: SPEclaised Lending	4,049		0	0	1,015	0	0	0	3,097		/	0	11.1%
	Retail	145	0	0	0	70	0	0	0	14.	0	1	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	(	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	(	0	0	0	
United States	Retail - Secured on real estate property - Of Which: since Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	(	0	0	0	
officed States	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	(	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	(	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	ů 0	0	0	0	(	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	(	0	0	0	-
	Equity							-		(	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									(	0	0	0	-
	IRB TOTAL	33,063	156	719	18	5,298	234	197	0	23,703	168	119	71	42.4%



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								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-IF	B	F-1	RB	A-IF	RB	F-IF	ιB	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure1	provisions	non performing exposures	Non performing exposures <sup>1</sup>
		200												
	Central banks and central governments	200	0	13	(	0 0	0	0	0	4		C C	0 0	
	Institutions	3,230	/	826	l	487	0	152	0	33				7 100.0
	Corporates Corporates - Of Which: Specialised Lending	5,688	ŭ	911	l	1,525	0	385	0	5,39		21		
	Corporates - Or Which: SPEcialised Lending Corporates - Of Which: SME	//2	ŭ	0	l	280	0	0	0	8				-
	Retail	40	U	4/		40	0	54	0	8	/ 0			0 -
	Retail - Secured on real estate property	0	0	0		0	0	0	0		0 0			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0		0 0			0
United Kingdom	Retail - Secured on real estate property - Of Which: she	0	0	0		0	0	0	0		0 0			
	Retail - Qualifying Revolving	0	0	0		0	0	0	0		0 0			
	Retail - Other Retail	0	0	0		0	0	0	0		0 0			o -
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0		0 0			- 0-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	0	0		0 0			n -
	Equity			1			0				0 0			n -
	Securitisation												`	
	Other non-credit obligation assets										0 0	0	) (	n -
	IRB TOTAL	9.118	7	1,751	0	2.012	0	537	0	5,775	5 7	28	7	7 100.04

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	.7					
			Exposure	values			Risk expo	sure amounts						
		A-IR	8	F-I	RB	A-I	RB	F-IRI	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	2,523	0	454	0	0	0	0	0	409		0	0	-
	Institutions	1,494	0	100	0	299	0	33	0	335		0	0	-
	Corporates	1,516	214	4,685	2	504	6	1,698	0	5,890	215	92	86	40.1%
	Corporates - Of Which: Specialised Lending	725	208	0	0	106	0	0	0	706	208	81	80	38.5%
	Corporates - Of Which: SME	6	3	37	0	6	6	14	0	43	3	3	2	88.1%
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	79.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	5,534	214	5,239	2	803	6	1,732	0	6,634	216	92	86	40.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	:B	F.	RB	A-I	RB	F-IR	в	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	415		759		39	0	91	0	277		0	0	-
	Institutions	151		93		89	0	46	0	23		0	0	-
	Corporates	3,790		344	17	1,867	20	276	0	3,650		117	100	30.8%
	Corporates - Of Which: Specialised Lending	1,283	251	16	0	350	0	12	0	1,171		61	58	23.1%
	Corporates - Of Which: SME	47	0	34	6	13	0	35	0	80	6	4	3	45.4%
	Retail	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
/	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	21.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,357	309	1,196	17	1,996	20	412	0	3,952	325	117	100	30.8%



Groupe BPCE

								Restated						
								31/12/201	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-IR	B	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	Central banks and central governments	567	0	963	(	38	0	77		144	0	0	0	
	Institutions	353		798		93	0	91	0	15	0	0	0	
	Corporates	1.885		458		1.074	113	299	0	2.116	149	122	103	69.25
	Corporates - Of Which: Specialised Lending	573	50	0	(	259	0	0	C	506	50	33	24	47.5
	Corporates - Of Which: SME	95	3	51	1	84	2	53	0	144	4	6	3	64.3
	Retail	1	0	0	(	0 0	0	0	C	1	0	0	0	68.49
	Retail - Secured on real estate property	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0 0	0	0	C	0	0	0	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Retail - Other Retail	1	0	0	(	0 0	0	0	C	1	0	0	0	68.4
	Retail - Other Retail - Of Which: SME	1	0	0	(	0 0	0	0	C	1	0	0	0	68.4
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	2,807	145	2,218	5	1,205	113	467	0	2,276	149	122	103	69.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	В	F-	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	4	0	0	0	0	0	0	0		1 0	0	0	-
	Institutions	586	0	26	0	61	0	10	0	2!	5 0	0	0	-
	Corporates	3,154	11	210	11	968	3	140	0	2,49	9 22	23	22	99.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0 0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0 0	0	0	-
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	3,744	11	237	11	1,028	3	150	0	2,525	5 22	23	22	99.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	.7					
			Exposure	e values			Risk expo	sure amounts						
		A-IR		F-I	RB	A-:	RB	F-IR		Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	142	0	12	0	0	0	1	0	1	0	0	0	-
	Institutions	133	0	1	0	16	0	2	0	7	0	0	0	-
	Corporates	3,590	132	248	85	1,057	207	232	0	2,476	158	34	29	18.2%
	Corporates - Of Which: Specialised Lending	673	0	0	0	114	0	0	0	601	0	1	0	11.0%
	Corporates - Of Which: SME	99	0	89	0	86	0	86	0	180	0	1	0	0.0%
	Retail	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	98.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	3,868	132	261	85	1,073	207	235	0	2,486	159	34	29	18.2%



Groupe BPCE

								Restated						
								31/12/20	17					
		-	Exposure	e values			Risk expo	osure amounts						
		A-IF	В	F-1	RB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	387	C	258	(	0	C	0	0	296	0	0	0	-
	Institutions	1.272	0	56	(	59	0	6	0	22	0	0	0	-
	Corporates	2,913	143	212	(	1,075	208	118	0	2,523	143	35	31	21.4
	Corporates - Of Which: Specialised Lending	611	36	0	(	231	0	0 0	0	568	36	12	12	32.6
	Corporates - Of Which: SME	0	0	1	(	0	0	1	0	1	0	0	0	-
	Retail	0	۵	0	(	0	0	0 0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	(	0	0	0 0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	0 0	0	0	0	0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	0	0 0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	(	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,572	143	526	0	1,134	208	124	0	2,840	143	35	31	21.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	osure amounts						
		A-IR	в	F-1	RB	A-I	RB	F-IR	ιB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	782	0	1,100	0	0	0	0 0	0	40	3 0	0	0	-
	Institutions	713	0	32	0	48	0	5	0	48	0 0	0	0	-
	Corporates	828	0	352	0	219	0	171	0	95	7 0	2	0	11.0%
	Corporates - Of Which: Specialised Lending	186	0	0	0	16	0	0	0	170	5 0	0	0	-
	Corporates - Of Which: SME	8	0	0	0	7	0	0	0	1	в О	0	0	-
	Retail	3	0	0	0	1	0	0	0		3 0	0	0	92.5%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	0	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0 0	0		0 0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0 0	0		0 0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0 0	0		3 0	0	0	92.5%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0 0	0		3 0	0	0	92.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0 0	0		0 0	0	0	-
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	2,326	0	1,484	0	267	1	. 177	0	1,848	3 0	2	0	44.6%



Groupe BPCE

									Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	117,823	64	62	54	84.2%	117,809		69	60	76.1%			75	65	70.7%
	Institutions	10,147	113	108	75	66.6%	10,126			86	64.6%	10,103			98	62.7%
	Corporates	134,658	7,146	3,828	3,269	45.7%	133,385		4,100	3,535	42.0%		9,706	4,379	3,801	39.2% 25.8%
	Corporates - Of Which: Specialised Lending	16,212	767	295	250		16,051			267	28.7%				285	25.8%
	Corporates - Of Which: SME	22,624	1,506	928	737		22,239			833	44.1%				923	41.1%
	Retail	332,691	13,851	6,727	5,366		329,124			5,899	33.9%			7,745	6,379	30.7%
	Retail - Secured on real estate property	211,214	6,304	2,132	1,511		209,363	8,155	2,294	1,674	20.5%	207,605	9,914	2,460	1,823	18.4% 22.9%
	Retail - Secured on real estate property - Of Which: SME	38,195	2,581	1,064	719		37,490		1,147	813	24.7%			1,233	899	22.9%
Groupe BPCE	Retail - Secured on real estate property - Of Which: non-SME	173,019	3,723	1,069	792		171,874			860	17.7%	170,750		1,227	924	15.4%
	Retail - Qualifying Revolving	8,501	326	224	178	54.8%	8,395			214	49.6%	8,299	528	291	246	46.7%
	Retail - Other Retail	112,975	7,222	4,371	3,677	50.9%	111,365			4,012	45.4%				4,309	41.8%
	Retail - Other Retail - Of Which: SME	29,416	4,306	2,708	2,297		28,546			2,469	47.7%	27,771		3,008	2,621	44.0%
	Retail - Other Retail - Of Which: non-SME	83,560	2,916	1,663	1,379	47.3%	82,819	3,657	1,831	1,543	42.2%	82,106	4,370	1,986	1,688	38.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	18,930	0	0	0	-	18,930		0	0	-	18,930	0	0	0	-
	IRB TOTAL	614,248	21,174	10,726	8,764	41.4%	609,374	26,049	11,532	9,580	36.8%	604,707	30,716	12,331	10,342	33.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	:0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %) Central banks and central governments	26.352				40.0%	26.342	24	12		40.0%	26.331	24	17	12	40.00/
	Institutions	26,352	11	8	4	40.0%	26,342	21	13	8	40.0%	26,331		1/	13	40.0%
	Corporates	77,236	4.001	2.219	1 843	46.1%	76,404	4.833	2.414	2.031	42.0%	75,582		2,609	2.216	39.2%
	Corporates - Of Which: Specialised Lending	3,814	51	2,215	2,045	49.0%	3,787	78	2,414	2,031	36.6%	3,756		2,003	2,210	29.9%
	Corporates - Of Which: SME	21,623	1.426	854	678	47.6%	21,252	1,797	945	769	42.8%	20,908		1,032	855	39.9%
	Retail	332,679		6.727			329,112	17,417	7,242		33.9%	325,769		7,744		30.7%
	Retail - Secured on real estate property	211,214	6,304	2,132	1,511	24.0%	209,363	8,155	2,294		20.5%	207,605		2,460		18.4%
	Retail - Secured on real estate property - Of Which: SME	38,195	2,581	1,064		27.9%	37,490	3,286	1,147	813	24.7%	36,855	3,921	1,233		22.9%
France	Retail - Secured on real estate property - Of Which: non-SME	173,019	3,723	1,069	792	21.3%	171,874	4,869	1,147	860	17.7%	170,750	5,993	1,227	924	15.4%
	Retail - Qualifying Revolving	8,501	326	224	178	54.8%	8,395	432	258	214	49.6%	8,299	528	291	246	46.7%
	Retail - Other Retail	112,964	7,221	4,370	3,676	50.9%	111,354	8,831	4,690	4,011	45.4%	109,866	10,319	4,994	4,309	41.8%
	Retail - Other Retail - Of Which: SME	29,404	4,305	2,707	2,297	53.4%	28,535	5,174	2,859	2,468	47.7%	27,760	5,949	3,008	2,620	44.1%
	Retail - Other Retail - Of Which: non-SME	83,560	2,916	1,663	1,379	47.3%	82,819	3,657	1,831	1,543	42.2%	82,106	4,370	1,986	1,688	38.6%
	Equity	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation													-		-
	Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930		0	0	-
	IRB TOTAL	458,601	17,898	8,965	7.220	40.3%	454,190	22,310	9,683	7,946	35.6%	450.011	26,488	10,385	8.615	32.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	9,988	0	0	0	40.0%	9,988	0	0	0	40.0%	9,988	0	0	(	40.0%
	Institutions	1,701	19	19	19	95.8%	1,700	20	19	19	94.4%	1,700	20	19	19	92.2%
	Corporates	11,888	275	116	76	27.5%	11,763	400	134	96	23.9%	11,639	523	152	115	21.9%
	Corporates - Of Which: Specialised Lending	3,068	33	11	3	9.1%	3,032		14	6	9.0%	2,990	110	18	10	9.0%
	Corporates - Of Which: SME	142	1	1	0	24.8%	141	2	1	0	24.8%	140	3	1	1	24.8%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Securitisation													_		
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	23,576	295	134	94	32.0%	23,451	420	152	114	27.2%	23,327	544	171	133	24.5%



Groupe BPCE

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	45	1		0	40.0%	48	0	0	0	40.0%	4	8 0			0 40
	Institutions	337		7 7	7	99.0%	337	7	7	7	97.0%	33	5 7	7		0 40 7 94
	Corporates	5.376	1	4 12	3	20.7%	5,360	30	15	6	20.3%	5.34	1 49	19	1	0 20
	Corporates - Of Which: Specialised Lending	606		4 3	1	13.4%	600	9	3	1	13.3%	59	4 15	4	ł i	2 13
	Corporates - Of Which: SME	87	r	1 0	0	21.7%	86	2	1	0	21.9%	8	5 3	1		1 22
	Retail	(	)	0 0	0	-	0	0	0	0	-		0 0	C	)	0 -
	Retail - Secured on real estate property	(	)	0 0	0	-	0	0	0	0	-		0 0	C	)	0 -
	Retail - Secured on real estate property - Of Which: SME	(	)	0 0	0	-	0	0	0	0	-	(	0 0	0	)	0 -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	(	)	0 0	0	-	0	0	0	0	-	(	0 0	0	)	0 -
	Retail - Qualifying Revolving	(	)	0 0	0	-	0	0	0	0	-		0 0	C	)	0 -
	Retail - Other Retail	(	)	0 0	0	-	0	0	0	0	-		0 0	0	)	0 -
	Retail - Other Retail - Of Which: SME	(	)	0 0	0	-	0	0	0	0	-		0 0	0	)	0 -
	Retail - Other Retail - Of Which: non-SME	(	)	0 0	0	-	0	0	0	0	-		0 0	C	)	0 -
	Equity	(	)	0 0	0	-	0	0	0	0	-		0 0	0	)	0 -
	Securitisation															
	Other non-credit obligation assets	(	)	0 0	0	-	0	0	0	0	-		0 0	C	)	0 -
	IRB TOTAL	5,762	2	l 19	10	47.5%	5,745	38	22	13	35.1%	5,720	5 57	26	17	7 29.8

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	409		0	0	40.0%	409	0	0	0	40.0%	409	0	0	0	40.0%
	Institutions	335	U	0	0	7.9%	334	0	0	0	7.8%	334	1	0	0	7.8%
	Corporates	5,855		99	90	36.2%	5,815	291	105	95	32.7%	5,770	336	110	100	29.8%
	Corporates - Of Which: Specialised Lending	702	212	81	80	37.9%	697	217	82	81	37.1%	691	223	82	81	36.3%
	Corporates - Of Which: SME	43	3	3	2	86.0%	43	3	3	3	83.4%	42	3	3	3	80.9%
	Retail	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	53.1%	1	0	0	0	44.6%	1	0	0	0	40.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	6,600	250	99	90	36.1%	6,558	291	105	95	32.6%	6,513	337	110	100	29.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	D	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	277	1	1	0	40.0%	276	1	1	0	40.0%	276	2	2	1	. 40.0%
	Institutions	23	0	0	0	28.5%	23	0	0	0	28.7%	23	0	0	0	28.6% 29.4% 22.3%
	Corporates	3,626	349	125	106	30.4%	3,596	379	132	113	29.9%	3,563	412	141	121	29.4%
	Corporates - Of Which: Specialised Lending	1,166	255	61	58	22.9%	1,160	261	61	59	22.6%	1,153	269	62	60	22.3%
	Corporates - Of Which: SME	78	7	4	3	43.5%	77	8	4	4	42.3%	76	9	5	4	41.4%
	Retail	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
, i i i i i i i i i i i i i i i i i i i	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	20.7%	1	0	0	0	20.4%	1	0	0	0	20.1%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation		_	-					-			-	_			
	Other non-credit obligation assets	0	0	0	d	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	3,927	349	126	106	30.4%	3,897	380	134	114	30.0%	3,863	414	143	122	29.5%



Groupe BPCE

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	144	0	0	ſ	40.0%	144	1	1	0	40.0%	144	1	1	ſ	40.0
	Institutions	1	0	0	(	37.2%	15	0	0	0	37.2%	15	0	0	(	37.
	Corporates	2,094	171	118	107	62.7%	2,069	196	123	112	56.9%	2.042	223	128	117	52.
	Corporates - Of Which: Specialised Lending	495		29	25	40.6%	483	74	29	26	35.6%	471		30	28	32.0
	Corporates - Of Which: SME	142	6	5	3	52.6%	140	9	6	4	46.2%	137	11	7	5	42.
	Retail		0	0	(	27.7%	1	0	0	0	23.6%	1	0	0	(	22.
	Retail - Secured on real estate property	(	0	0	(	-	0	0	0	0	-	0	0	0	(	-
	Retail - Secured on real estate property - Of Which: SME	(	0	0	(	) -	0	0	0	0	-	0	0	0	C	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	(	0	0	(	-	0	0	0	0	-	0	0	0	(	-
	Retail - Qualifying Revolving	(	0	0	(	-	0	0	0	0	-	0	0	0	(	-
	Retail - Other Retail		0	0	(	27.7%	1	0	0	0	23.6%	1	0	0	(	22
	Retail - Other Retail - Of Which: SME		0	0	(	27.7%	1	0	0	0	23.6%	1	0	0	(	22.
	Retail - Other Retail - Of Which: non-SME	(	0	0	(	) -	0	0	0	0	-	0	0	0	(	-
	Equity	(	0	0	(	) -	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	(	0	0	(	-	0	0	0	0	-	0	0	0	(	) -
	IRB TOTAL	2,254	171	118	107	62.6%	2,228	197	123	112	56.8%	2,201	224	129	117	52.3

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		. 0	0	0	40.0%	1	0	0	0	40.0%	1	C	0	(	40.0%
	Institutions	2	i 0	0	0	16.1%	25	0	C	0	15.0%	25	C	0	(	14.4%
	Corporates	2,48	34	30	24	70.6%	2,473	48	33	26	55.1%	2,458	63	36	29	46.3%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Corporates - Of Which: SME		0 0	0	0	14.7%	0	0	C	0	14.7%	0	C	0	(	14.7%
	Retail		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Retail - Secured on real estate property		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	C	0	-	0	C	0	(	-
	Retail - Other Retail		0 0	0	0	-	0	0	C	0	-	0	C	0	(	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	C	0	(	-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Equity		0 0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	Securitisation		0								-					
	Other non-credit obligation assets		0	0	0	-	0	0	C	0	-	0	C	0	(	) -
	IRB TOTAL	2,513	34	30	24	70.6%	2,499	48	33	26	55.1%	2,484	63	36	29	46.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0			40.0%	1	0	0	0	40.0%	1	0	0	ſ	D 40.04
	Institutions		0	(	0	84.1%	7	0	0	0	83.2%	7	0	0	(	0 82.39
	Corporates	2,46	169	38	31	18.5%	2,454	181	41	34	18.5%	2,440	195	44	36	5 18.69
	Corporates - Of Which: Specialised Lending	59	2	1	. 0	9.3%	595	5	1	0	9.0%	592	9	2	1	1 8.9%
	Corporates - Of Which: SME	17	2	2	0	21.6%	176	5	3	1	21.7%	173	7	4	2	2 22.09
	Retail		0	(	0	52.7%	2	0	0	0	39.8%	2	0	0	C	34.69
	Retail - Secured on real estate property		0 0	(	0	-	0	0	0	0	-	0	0	0	(	1-
	Retail - Secured on real estate property - Of Which: SME		0 0	(	0	-	0	0	0	0	-	0	0	0	(	1 -
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	0	-	0	0	0	0	-	0	0	0	(	1 -
	Retail - Qualifying Revolving	1	0 0	(	0 0	-	0	0	0	0	-	0	0	0	(	1 -
	Retail - Other Retail		0	(	0 0	52.7%	2	0	0	0	39.8%	2	0	0	(	34.69
	Retail - Other Retail - Of Which: SME		2 0	(	0	52.7%	2	0	0	0	39.8%	2	0	0	(	34.69
	Retail - Other Retail - Of Which: non-SME		0 0	(	0 0	-	0	0	0	0	-	0	0	0	C	1-
	Equity		0 0	(	0	-	0	0	0	0	-	0	0	0	(	1-
	Securitisation															
	Other non-credit obligation assets		0 0	(	0	-	0	0	0	0	-	0	0	0	(	1-
	IRB TOTAL	2,47	169	38	31	18.5%	2,463	181	41	34	18.5%	2,449	195	44	36	5 18.6%



Groupe BPCE

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	296	0	(	) (	40.0%	296	0	C	0 0	40.0%	296	0	C	) (	
	Institutions	22	0	(	) (	13.0%	22	0	C	0 0	11.3%	22	0	C	) (	
	Corporates	2,512	153	39	33	21.3%	2,499	167	43	36	21.3%	2,483	183	46	39	
	Corporates - Of Which: Specialised Lending	564	40	14	12	30.4%	559	46	14	13	28.2%	552	52	15	14	ł
	Corporates - Of Which: SME	1	0	(	) (	21.8%	1	0	0	0 0	21.8%	1	0	C	) (	
	Retail	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Retail - Secured on real estate property	0	0	(	) (	-	0	0	C	0 0	-	0	0	C	) (	) -
	Retail - Secured on real estate property - Of Which: SME	0	0	(	) (	-	0	0	C	0 0	-	0	0	C	) (	) -
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Retail - Qualifying Revolving	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Retail - Other Retail	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Retail - Other Retail - Of Which: SME	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Retail - Other Retail - Of Which: non-SME	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Equity	0	0	(	) (	-	0	0	0	0 0	-	0	0	C	) (	) -
	Securitisation			-												
	Other non-credit obligation assets	0	0	(	) (	-	0	0	C	0 0	-	0	0	C	0 0	) -
	IRB TOTAL	2,830	153	39	33	21.3%	2,816	167	43	36	21.3%	2,800	183	46	39	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	1				31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	408	0	(	0 0	40.0%	408	0	C	(	40.0%	408	1	0	(	40.0%
	Institutions	480		(	0 (	13.1%	480		C	(	11.0%	480	C	0	(	10.0%
	Corporates	954	4		3	1 26.9%	950	7	4	2	26.0%	946	11	5		25.1%
	Corporates - Of Which: Specialised Lending	176	0	(	0 (	4.8%	175	1	C	(	4.7%	174	2	0	(	4.7%
	Corporates - Of Which: SME	8	0	(	0 (	36.1%	8	0	C	(	36.0%	7	C	0	(	35.9%
	Retail	2	0	(	0 (	0 55.5%	2	0	C	(	48.2%	2	C	0	(	44.0%
	Retail - Secured on real estate property	(	0	(	0 (	0 -	0	0	C	(	-	0	C	0	(	-
	Retail - Secured on real estate property - Of Which: SME	(	0	(	0 (	0 -	0	0	C	(	-	0	C	0	(	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	(	0	(	0 (	0 -	0	0	C	(	-	0	C	0	(	-
	Retail - Qualifying Revolving	(	0	(	D (	D -	0	0	0	(	-	0	0	0	(	-
	Retail - Other Retail	2	0	(	D (	0 55.5%	2	0	0	(	48.2%	2	0	0	(	44.0%
	Retail - Other Retail - Of Which: SME	2	0	(	0 0	0 55.5%	2	0	C	(	48.2%	2	C	0	(	44.0%
	Retail - Other Retail - Of Which: non-SME	(	0	(	0 0	D -	0	0	0	(	-	0	0	0	(	) -
		(	0	(	D (	D -	0	0	C	(	-	0	C	0	(	-
	Equity Securitisation									-						
	Other non-credit obligation assets	(	0	(	D (	D -	0	0	C	(	-	0	C	0	(	-
	IRB TOTAL	1,844	4		3 1	L 29.6%	1,840	8	4	2	27.7%	1,836	12	5	3	26.5%



Groupe BPCE

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	117,823	64	63	54	83.9%	117,808	80	71	60	75.5%	117,792	95	78	66	69.69
	Institutions	10,134		142	82	65.3%	10,091	169	157		63.1%	10,055	205	169		61.39
	Corporates	134,240	7,564	4,506	3,538		132,341	9,463	4,804		41.7%	130,429	11,375	5,223		38.49
	Corporates - Of Which: Specialised Lending	16,107	872	360	272		15,864	1,115	346		26.6%	15,655	1,324	364		24.09
	Corporates - Of Which: SME	22,575		1,031	749		22,015	2,115			42.0%	21,405	2,726	1,345		38.39 31.99
	Retail	332,456	14,086	7,688	5,960		327,958	18,585			36.1%	323,085	23,457	9,372		31.99
	Retail - Secured on real estate property	211,090		2,838	2,009		208,719	8,800			26.0%	206,071	11,447	3,506		22.69
	Retail - Secured on real estate property - Of Which: SME	38,147	2,629	1,211	810		37,273	3,502	1,357		26.7%	36,387	4,389	1,477		24.19
Groupe BPCE	Retail - Secured on real estate property - Of Which: non-SME	172,943	3,800	1,627	1,199		171,445	5,297			25.6%	169,684	7,059	2,029		21.79
	Retail - Qualifying Revolving	8,492		238	182		8,356	471			48.3%	8,213	614	337		45.09
	Retail - Other Retail	112,875	7,322	4,612	3,770		110,883	9,314	5,106		45.0%	108,801	11,396	5,529		40.69
	Retail - Other Retail - Of Which: SME	29,365	4,356	2,795	2,325		28,327	5,395	3,014		46.9%	27,310	6,412	3,203		42.69
	Retail - Other Retail - Of Which: non-SME	83,509	2,966	1,817	1,444	48.7%	82,556	3,919	2,092	1,663	42.4%	81,492	4,984	2,326	1,892	38.09
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	18,930	0	0	0	-	18,930	0	0	0	-	18,930	0	0	0	-
	IRB TOTAL	613,583	21,840	12,399	9,634	44.1%	607,127	28,296	13,638	10,824	38.3%	600,290	35,132	14,843	12,044	34.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenar	io						
				31/12/20	)18				31/12/201	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	26,352	11	9	4	40.0%	26,341	22	13	9	40.0%	26,329	34	18	13	40.0
	Institutions	3,403	37	20	7	19.9%	3,395	45	22	10	22.9%	3,388	52	24	13	24.5
	Corporates	77,046	4,191	2,503		45.4%	75,801	5,436		2,188	40.2%	74,486			2,493	
	Corporates - Of Which: Specialised Lending	3,797	69	50		43.3%	3,755			35	31.7%	3,718			39	26.8
	Corporates - Of Which: SME	21,575	1,474	945		46.8%	21,037	2,012	1,102		40.9%	20,450				37.3
	Retail	332,445	14,085	7,687		42.3%	327,947	18,583	8,607		36.1%	323,074	23,455			
	Retail - Secured on real estate property	211,090	6,429	2,838	2,009	31.2%	208,719	8,800	3,213	2,291	26.0%	206,071	11,447	3,506	2,587	22.6
	Retail - Secured on real estate property - Of Which: SME	38,147	2,629	1,211	810	30.8%	37,273	3,502	1,357	934	26.7%	36,387	4,389	1,477	1,059	24.1
France	Retail - Secured on real estate property - Of Which: non-SME	172,943	3,800	1,627	1,199	31.5%	171,445	5,297	1,856	1,357	25.6%	169,684	7,059	2,029	1,528	21.7
	Retail - Qualifying Revolving	8,492	335	238	182	54.3%	8,356	471	289	228	48.3%	8,213	614	337	276	45.0
	Retail - Other Retail	112,863	7,322	4,611	3,769	51.5%	110,872	9,313	5,105	4,194	45.0%	108,791	11,394	5,528	4,626	40.6
	Retail - Other Retail - Of Which: SME	29,354	4,355	2,794	2,325	53.4%	28,316	5,393	3,013	2,532	46.9%	27,299	6,410	3,202	2,733	42.6
	Retail - Other Retail - Of Which: non-SME	83,509	2,966	1,817	1,444	48.7%	82,556	3,919	2,092	1,663	42.4%	81,492	4,984	2,326	1,892	38.0
	Equity	0	C	0	0 0	-	0	0	0	0		0	0	0	0	-
	Securitisation															í l
	Other non-credit obligation assets	18,930	0	0	0 0	-	18,930	0	0	0	-	18,930	0	0	0	-
	IRB TOTAL	458,175	18,324	10,220	7,874	43.0%	452,413	24,086	11,435	8,920	37.0%	446,208	30,292	12,520	10,008	33.0

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	)18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %) Central banks and central governments	0.00				40.0%	0.000		0		40.0%	9,98				40.00/
	Institutions	9,98		10	10	40.0%	9,988		10	10	40.0%	9,98		10	10	40.0%
	Corporates	1,70		180	19	28.2%	11,641	20	19	19	24.4%	1,095		204	19	22.9%
	Corporates - Of Which: Specialised Lending	3.04		20		12.8%	2,988	113	22	127	10.9%	2,939		204	134	10.3%
	Corporates - Of Which: SME	14		-	0	27.8%	140	3	2	1	26.2%	139	4	23	1	25.7%
	Retail		) (		0	-	0	0	0	0		(	0	0	0	-
	Retail - Secured on real estate property		) (		0 0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		) (	0 (	0 0	-	0	0	0	0	-	(	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME		) (	) (	0 0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Qualifying Revolving		) (		0 0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail		) (	) (	0 0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: SME		) (	) (	0 0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		) (	0 0	0 0	-	0	0	0	0	-	(	0	0	0	-
	Equity		) (		0 0	-	0	0	0	0	-	(	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		) (	(	0 0	-	0	0	0	0	-	(	0	0	0	-
	IRB TOTAL	23,510	361	198	115	31.8%	23,328	542	200	146	27.0%	23,174	697	223	173	24.9%



Groupe BPCE

								A	dverse Scenari	0						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	4	3 0			40.0%	48		0		40.0%	4	8 (	0	(	40.0
	Institutions	33	7 7	7	-	97.8%	336	8	7	7	94.0%	33	6 8	7	7	90.2
	Corporates	5,36		27		25.0%	5.342	49	23	11	22.1%	5.31		28	16	21.4
	Corporates - Of Which: Specialised Lending	60		6	1	19.2%	594		5	2	16.0%	58		6		15.0
	Corporates - Of Which: SME	8	5 1	1		20.6%	85	2	1	1	21.5%	8	3 4	2	1	22.3
	Retail		0 0	0	) (	-	0	C	0	C	-		0 0	0 0	(	-
	Retail - Secured on real estate property		0 0	(	) (	-	0	C	0	C	-		0 (	0 0	(	-
	Retail - Secured on real estate property - Of Which: SME		0 0	(	) (	-	0	C	0	C	-		0 (	0 0	(	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	) (	-	0	C	0	C	-		0 0	0 0	(	-
	Retail - Qualifying Revolving		0 0	(	) (	-	0	C	0	C	-		0 0	0 0	(	-
	Retail - Other Retail		) (	0	) (	-	0	C	0	C	-		0 (	) 0	(	) -
	Retail - Other Retail - Of Which: SME		) (	0	) (	-	0	C	0	C	-		0 (	) 0	(	) -
	Retail - Other Retail - Of Which: non-SME		0 0	0	) (	-	0	C	0	C	-		0 0	0 0	0	-
	Equity		0 0	0	) (	-	0	C	0	C	-		0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	) (	-	0	C	0	C	-		0 (	0 0	(	) -
	IRB TOTAL	5,754	29	30	12	43.1%	5,727	56	30	18	31.8%	5,70	1 82	35	23	28.04

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	40	9 (	0	0	40.0%	409	0	0	0 0	40.0%	409	0	0	0	40.0%
	Institutions	33	-	0	0	8.0%	334			0 0	9.0%	333	1	0	0	9.1%
	Corporates	5,83	2 273	111	94	34.4%	5,771	334	115	101	30.2%	5,717	389	121	107	27.6%
	Corporates - Of Which: Specialised Lending	69	9 215	83	81	37.5%	691	224	82	81	36.3%	684	231	83	82	35.3%
	Corporates - Of Which: SME	4	3 3	3	2	85.5%	42	3	3	3	81.6%	42	3	3	3	77.8%
	Retail		1 (	0	0	52.5%	1	0	0	0 0	43.3%	1	. 0	0	0	38.7%
	Retail - Secured on real estate property		D (	0	0	-	0	0	0	0 0	-	(	0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0 0	-	(	0 0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	0	0	(	0 0	-	(	0	0	0	-
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0 0	-	(	0	0	0	
	Retail - Other Retail		1 (	0	0	52.5%	1	0	(	0 0	43.3%	1	. 0	0	0	38.7%
	Retail - Other Retail - Of Which: SME		1 (	0	0	52.5%	1	0	0	0 0	43.3%	1	. 0	0	0	38.7%
	Retail - Other Retail - Of Which: non-SME		0 (	0	0	-	0	0	0	0 0	-	(	0 0	0	0	-
	Equity		0 (	0	0	-	0	0	0	0 0	-	(	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	(	0 0	-	(	0 0	0	0	-
	IRB TOTAL	6,57	5 274	111	94	34.4%	6,514	335	115	101	30.2%	6,459	390	122	108	27.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenar	io						
				31/12/20	)18				31/12/2019	)				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	277	/ 1	. 1	. 0	40.0%	276	1	2	1	40.0%	275	2	3	1	40.0%
	Institutions	23	, i	0	0 0	28.9%	23	0	0	0	31.6%	23	1	0	0	32.0%
	Corporates	3,613				31.0%	3,566		152	124	30.5%	3,520		163	137	30.0%
	Corporates - Of Which: Specialised Lending	1,162		64	59	22.8%	1,152	269	63	60	22.4%	1,143		64	61	22.0%
	Corporates - Of Which: SME	78	3 7	4	3	43.3%	77	9	5	4	41.7%	75	11	5	4	40.5%
	Retail	1		0 0	0 0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Secured on real estate property	(	0 0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
·	Retail - Secured on real estate property - Of Which: SME	(	0 0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	(	) (		0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	(	0 0	0 0	0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1		0 0	0 0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Other Retail - Of Which: SME	1		0 0	0 0	20.8%	1	0	0	0	20.4%	1	0	0	0	20.2%
	Retail - Other Retail - Of Which: non-SME	(	0 0	(	0 0	-	0	0	0	0	-	0	0	0	0	-
	Equity		0 0		0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	3,914	363	152	113	31.1%	3,866	410	154	125	30.5%	3,819	458	166	138	30.1%



Groupe BPCE

								A	lverse Scenar	io						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	14				40.0%	144				40.0%	143				40.0
	Institutions	14	4 1			40.0%	144	1	1	0	40.0%	143	1	1		40.
	Corporates	2.08	3 19	3 144	100	66.9%	2,046	210	145	120	59.1%	2.012	253	153	122	54.
	Corporates - Of Which: Specialised Lending	2,08	7 7	2 144	123	38.4%	2,048	219	145	130	33.2%	2,012	200	132	13/	34.
	Corporates - Of Which: SME	14	2 1	5 5	1 27	51.7%	138	10	7	20	44.0%	134		32		40.
	Retail		1			27.9%	130	10	0	0	23.6%	131	0	0	(	21.
	Retail - Secured on real estate property		0 (	0 (	) (	-	0	0	0	0		0	0	a	(	-
	Retail - Secured on real estate property - Of Which: SME		0 1	) (	) (	-	0	0	0	0	-	0	0	0	(	-
Spain	Retail - Secured on real estate property - Of Which: non-SME		0 1	) (	) (	-	0	0	0	0	-	0	0	0	(	-
	Retail - Qualifying Revolving		0 (	) (	) (	-	0	0	0	0	-	0	0	0	(	-
	Retail - Other Retail		1 (	0 0	) (	27.9%	1	0	0	0	23.6%	1	0	0	(	21.
	Retail - Other Retail - Of Which: SME		1 (	0 0	) (	27.9%	1	0	0	0	23.6%	1	0	0	(	21.
	Retail - Other Retail - Of Which: non-SME		0 1	0 0	) (	-	0	0	0	0	-	0	0	0	0	-
	Equity		0 (	0 0	) (	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0 (	0 0	0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,24	1 184	144	123	66.8%	2,205	220	146	130	59.1%	2,171	254	154	137	54.04

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		1 0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Institutions	2	5 0	0	0	16.1%	25	5 0	0	0	17.0%	25	0	0	0	16.9%
	Corporates	2,48	41	41	26	64.9%	2,459	62	41	31	49.7%	2,439	82	45	35	42.8%
	Corporates - Of Which: Specialised Lending	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	j -
	Corporates - Of Which: SME	(	0 0	0	0	14.7%	(	0 0	0	0	14.7%	0	0	0	0	0 14.7%
	Retail	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	j -
	Retail - Secured on real estate property	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	j -
	Retail - Secured on real estate property - Of Which: SME	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	j -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	j -
	Retail - Qualifying Revolving	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	a	J -
	Retail - Other Retail	(	0 0	0	0	-	(	) 0	0	0	-	0	0	0	0	J -
	Retail - Other Retail - Of Which: SME	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	) -
	Retail - Other Retail - Of Which: non-SME	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	) -
	Equity	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	) -
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	(	0 0	0	0	-	0	0	0	0	) -
	IRB TOTAL	2,506	i 41	41	26	64.9%	2,485	62	41	31	49.7%	2,465	82	45	35	42.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						1
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non norforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	1	0	0	0	40.0%	1	C	0	0	40.0%	1	0	0	(	40.0%
	Institutions	7	0	0	0	83.6%	7	0	0	0	84.2%	7	0	0	(	83.9%
	Corporates	2,462	173	48	33	19.4%	2,442	192	49	37	19.5%	2,421	213	53	42	19.6%
	Corporates - Of Which: Specialised Lending	596	4	2	C	11.9%	591	9	2	1	10.0%	587	14	2	1	9.5%
	Corporates - Of Which: SME	178	2	4	1	21.6%	174	6	4	1	21.8%	170	11	5	2	2 22.1%
	Retail	2	0	0	0	51.9%	2	C	0	0	38.4%	2	0	0	(	33.0%
	Retail - Secured on real estate property	0	0	0	0	-	0	C	0	0	-	0	0	0	(	- I
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	C	0	0	-	0	0	0	(	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	) -	0	C	0	0	-	C	0	0	(	1 -
	Retail - Qualifying Revolving	0	0	0	0	-	0	C	0	0	-	C	0	0	(	<i>j</i> -
	Retail - Other Retail	2	0	0	0	51.9%	2	C	0	0	38.4%	2	0	0	(	33.0%
	Retail - Other Retail - Of Which: SME	2	0	0	0	51.9%	2	C	0	0	38.4%	2	0	0	(	33.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(	/
	Equity	0	0	0	0	-	0	C	0	0	-	C	0	0	(	/ -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	C	0	0	-	C	0	0	(	1-
	IRB TOTAL	2,471	173	48	34	19.4%	2,452	193	49	38	19.5%	2,430	214	54	42	19.7%



Groupe BPCE

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	29	-			40.0%	296				40.0%	296		0		40.0%
	Institutions	29			0	40.0%	290	0	0	0	40.0%	290	0	0	U	40.0%
	Corporates	2,50	2 160		20	24.2%	2,483	193	0	0	23.9%	2.462	202	0	49	23.7%
	Corporates - Of Which: Specialised Lending	2,30		3.	39	29.9%	2,483	102	54	14	23.9%	2,402	203	39	40	23.7%
	Corporates - Of Which: SME	50	1 (		10	21.8%	1	0	0	0	21.8%	1	0	0	0	21.8%
	Retail		0 0	) (	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property		0 0	) (	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	) (	0	-	0	0	0	0	-	0	0	0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0 (	) (	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0 0	) (	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0 0	) (	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 (	0 0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 (	0 0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity		0 (	0 0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	) (	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,823	3 161	53	39	24.2%	2,801	182	54	44	23.9%	2,780	203	59	48	23.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scena	rio						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUK, %) Central banks and central governments	404				40.0%	405	1			40.0%	407	1			40.0%
	Institutions	40	0	0	0	40.0%	400			0	40.0%	407			0	12.6%
	Corporates	95		5	1	26.8%	947			5 3	25.5%	941		-	4	25.1%
	Corporates - Of Which: Specialised Lending	17	5 1	0	0	6.9%	174	20		0	5.6%	173			0	5.3%
	Corporates - Of Which: SME		B C	0	0	36.1%	7	0		0 0	36.0%	7	. 0	(	0	35.8%
	Retail		2 0	0	0	55.5%	2	0	) (	0 0	47.6%	2	. 0	(	0	42.8%
	Retail - Secured on real estate property	(	0 0	0	0	-	C	0	) (	0 0	-	0	0 0	(	0	-
	Retail - Secured on real estate property - Of Which: SME	(	0 0	0	0	-	C	0	) (	0 0		0	0	0	0	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	(	D C	0	0	-	C	0		0 0	-	0	0 0	0	0	J -
	Retail - Qualifying Revolving	(	0 0	0	0	-	0	0		0 0	-	0	0 0	0	0	) -
	Retail - Other Retail	1	2 0	0	0	55.5%	2	0		0 0	47.6%	2	0	0	0	42.8%
	Retail - Other Retail - Of Which: SME		2 0	0	0	55.5%	2	0		0 0	47.6%	2	0	0	0	42.8%
	Retail - Other Retail - Of Which: non-SME	(	D C	0	0	-	C	0		0 0	-	0	0 0		0	J-
	Equity	(	D C	0	0	-	C	0		0 0	-	0	0 0		0	J-
	Securitisation															
	Other non-credit obligation assets	(	D C	0	0	-	C	0		0 0	-	0	0 0		0	J-
	IRB TOTAL	1,843	3 5	5	2	29.1%	1,837	11	. 6	i 3	26.9%	1,831	17	8	5	26.1%



Groupe BPCE

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	Central governments or central banks	87,560	0	5,466	0	80,491	1	0	0	0.7%
	Regional governments or local authorities	61,445	91	12,782	116		97	46	10	10.5%
	Public sector entities	19,241	67	3,787	57		72	/4	21	28.9%
	Multilateral Development Banks	193	0	2	0	66	0	0	0	0.0%
	International Organisations	870	0		0	186	0	0	0	0.0%
	Institutions	24,724	22	2,045	18		22	9	5	23.6%
	Corporates	76,868	4,056	64,166 15,840			4,237	2,884	2,148	50.7% 38.1%
	of which: SME	17,706	1.107	5,707	569		1,127	784	380	38.1%
	Retail	8,138	1,10/	5,707	166		1,127	/84	596	35.2%
Groupe BPCE	of which: SME	1,452	2,837	22,561	2.155		3,306	1.091	711	35.2%
	Secured by mortgages on immovable property of which: SME	56,080	2,837	22,561 2,957			3,306	1,091	/11	21.5%
	or which: SME Items associated with particularly high risk	7,102	225	2,957		7,043	2/1	146	44	16.4%
	Covered bonds	8 514	0	12	0	460	0	0	0	0.0%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	647	0	343	0	400	0	0	0	0.0%
	Collective investments undertakings (CIU)	931	0	1.056	0	3/3	0	0	0	0.0%
	Collective investments undertakings (CIU) Equity	931	U	1,056	0	0	0	0	0	0.0%
				11	U	U	U	0	0	0.0%
	Securitisation				0	8.059			0	0.0%
	Other exposures Standardised Total	222.240	8.179	118,110	5.437		8.861	0	0	
		337,218	8,179	118,110	5,437	303,400	8,861	4,889	3,491	39.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated 31/12/2017										
						31/12/2017					
		Exposure	values	Risk exposu	re amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	75,859	0	4.618	0	73,284	0	0	0	5.9%	
	Regional governments or local authorities	54,445	91	10,908	116	52.337	97	36	10	10.5%	
	Public sector entities	18,902	67	3,665	57	16,558	72	74	21	28.9%	
	Multilateral Development Banks	60	0	2	0	60	0	0	0	0.0%	
	International Organisations	6	0	0	0	6	0	0	0	0.0%	
	Institutions	8,403	11	1,033	13	2,072	11	4	0	0.3%	
	Corporates	68,252	3,318	57,302	2,109	64,505	3,499	2,368	1,711	48.9%	
	of which: SME	17,523	890	15,665	701	17,064	976	597	379	38.8%	
	Retail	6,469	949	4,586	508	6,449	969	628	485	50.0%	
France	of which: SME	1,214	163	743	116	1,208	169	115	72	42.4%	
Trance	Secured by mortgages on immovable property	53,474	2,644	21,540	1,981	52,903	3,113	1,054	685	22.0%	
	of which: SME	6,958	169	2,906	124	6,900	214	145	43	20.3%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	288	0	29	0	234	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	3	0	2	0	3	0	0	0	0.0%	
	Collective investments undertakings (CIU)	561	0	965	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures	204 224	7 000	101 650	1 70 4	8,059	0	0	0	0.0%	
	Standardised Total	286,721	7,080	104,650	4,784	276,469	7,760	4,164	2,912	37.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						Restated   31112/2017   Performing exposure1 Non performing exposure1   44 0   0 0				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted		performing	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	174	0	0	0		0	0	0	0.0%
	Regional governments or local authorities	1,503	0	683	0	1,503	0	0	0	0.0%
	Public sector entities	67	0	13	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5,969	2	172	0		2	2	2	100.0%
	Corporates	1,689	0	718	0	731	0	0	0	0.0%
	of which: SME	7	0	7	0	7	0	0	0	0.0%
	Retail	1	1	1	0	1	1	1	1	100.0%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	1	0	5	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	9,409	2	1,589	0	2,566	2	2	2	100.0%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
				0	0					0.0%
	Central governments or central banks Regional governments or local authorities	U	0	0	0	0	0	U	0	0.0%
	Public sector entities	U	U	0	0	0	U	U	U	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	International organisations	6.557	0	257	0	86	0	0	0	0.0%
	Corporates	6,33/	0	237		213	0	0	0	
	of which: SME	291	1	200	2	213	2	0	0	3.0%
	Retail	3		2	2	2	0	0	0	33.9%
	of which: SME	0	0	0	0	0	0	0	0	33.9%
United Kingdom	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
-	of which: SME	0	0	0	0	ů 0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	ů 0	0	0	0	0.0%
	Covered bonds	0	0	ů 0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	ů 0	0	0	0	0.0%
	Equity	, v		Ů	, i i i i i i i i i i i i i i i i i i i	ő	ő	ő	0	0.0%
	Securitisation					-	-	-	-	
	Other exposures					0	0	0	0	0.0%
	Standardised Total	6,951	1	545	2	302	2	1	0	3.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Covera Non pe expo
	Central governments or central banks	51	Ū	1	0	15	0	Ū	0	
	Regional governments or local authorities	169	0	9	0	0	0	0	0	
	Public sector entities	45	0	9	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	1,230	0	51	0	494		0	0	
	Corporates	349	56	244	1	192	56	56	55	
	of which: SME	6	1	6	1	6	1	0	0	
	Retail	1	0	1	0	1	0	0	0	
Germany	of which: SME	0	0	0	0	0	0	0	0	
Germany	Secured by mortgages on immovable property	8	0	4	0	8	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					0	0	0	0	
	Securitisation									
	Other exposures					0	0	0	0	
	Standardised Total	1,855	56	319	1	710	56	56	55	

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3.819	0	88	0	2,462	0	0	0	0.0%
	Regional governments or local authorities	1,395	0	279	0	1,370	0	1	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	52	0	38	0	39	0	0	0	0.0%
	Corporates	250	5	241	1	123	5	8	4	83.9%
	of which: SME	4	2	3	0	4	2	1	1	67.5%
	Retail	3	0	1	0	3	0	0	0	0.0%
Italy	of which: SME	2	0	1	0	2	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	17	0	8	0	17	0	1	0	1.4%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	343	0	69	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	5,878	5	724	1	4,013	5	10	4	79.3%



		Croupe br				Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,186	0	0	Ū	132	0	0	0	0.0%
	Regional governments or local authorities	420	0	20	0	420	0	8	0	0.0%
	Public sector entities	6	0	5	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	104	0	7	0	24	0	0	0	0.0%
	Corporates	175	0	170	0	40	0	0	0	
	of which: SME	5	0	5	0	5	0	0	0	100.0%
	Retail	1	0	1	0	1	0	0	0	100.0%
Spain	of which: SME	1	0	0	0	1	0	0	0	100.0%
Spain	Secured by mortgages on immovable property	125	57	55	38	124	57	20	20	34.1%
	of which: SME	4	0	2	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	53	0	11	0	53	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,070	58	267	38	801	58	29	20	34.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								-	
	Central governments or central banks	65	0	0		65		0	0	0.0%
	Regional governments or local authorities	1,244	0	249		1,244	0	0	0	0.0%
	Public sector entities	0	0	0		0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0		0	0	0	0	0.0%
	International Organisations	137	0	0	0	0	0	0	0	0.0%
	Institutions	67	9	21	5	67		3	3	39.7%
	Corporates	507	27	408	5	493	27	25	24	
	of which: SME	8	0	5	0	8	0	0	0	0.0%
	Retail	0	5	0		0	3	5	5	100.0%
Switzerland	of which: SME	0	0	0		0	0	0	0	0.0%
Jwitzenanu	Secured by mortgages on immovable property	418	0	208		418	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0		0	0	0	0	0.0%
	Covered bonds	0	0	0		0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,439	41	886	10	2,288	41	35	32	78.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(mh EJR, %) Central governments or central banks Regional governments or cell authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Retail	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks	457	0	3	0	457	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
		0	0	0	0	0	0	0	0	0.0%
	Institutions	23	0	9	0	23	0	0	0	0.0%
	Corporates	432	67		25		67	53	50	74.9%
	of which: SME	91	17	90	25		17	2	0	0.0%
	Retail	58	16	42	11	58	16	5	5	30.5%
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	567	2	211	1	567	2	4	1	43.4%
	of which: SME	5	2	2	1	5	2	1	1	42.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	9	0	6	0	9	0	0	0	0.0%
	Collective investments undertakings (CIU)	21	0	17	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,567	85	641	37	1,474	85	62	56	65.7%



Groupe BPCE

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Non performing exposures1
	Central governments or central banks	297	0	0	C	0	0	0	C	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	C	0.0%
	International Organisations	0	0	0	0	0	0	0	C	0.0%
	Institutions	6	0	2	0	4	0	0	C	0.0%
	Corporates	405	0	276	0	88	0	0	C	0.0%
	of which: SME	3	0	2	0	3	0	0	C	0.0%
	Retail	0	0	0	0	0	0	0	C	0.09
Netherlands	of which: SME	0	0	0	0	0	0	0	C	0.09
methenalius	Secured by mortgages on immovable property	2	0	1	0	2	0	0	C	0.09
	of which: SME	0	0	0	0	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	C	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.09
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	709	0	279	0	94	0	0	0	0.0%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	374	0	0	0	75	0	0	0	0.0%		
	Regional governments or local authorities	260	0	1	0	4	0	0	0	0.0%		
	Public sector entities	97	0	19	0	13	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	8	0	5	0	7	0	0	0	0.0%		
	Corporates	633	1	562	1	520	1	2	0	0.0%		
	of which: SME	37	0	35	0	36	0	0	0	0.0%		
	Retail	19	0	13	0	19	0	1	0	38.5%		
Belgium	of which: SME	4	0	2	0	4	0	0	0	0.0%		
Deigium	Secured by mortgages on immovable property	656	21	242	17	656	21	8	4	20.7%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	6	0	3	0	6	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					0	0	0	0	0.0%		
	Standardised Total	2,053	22	845	18	1,300	22	11	5	20.4%		



								B	aseline Scenario	,						
				31/12/2018	:				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	80,445	47	39		40.0%	80,401	91	61	37	40.0%	80,358	134	84	54	40.0%
	Regional governments or local authorities	58,859	124	96	50	40.0%	58,833	151	112		40.0%	58,807	176	128	70	40.0%
	Public sector entities	16,687	84	48	25	30.0%	16,665	106	52	27	25.9%	16,638	134	56	30	22.2%
	Multilateral Development Banks	66	0	0	0	40.0%	66	0	0	0	40.0%	66	0	0	0	40.0%
	International Organisations	186	0	0	0	40.0%	186	0	0	0	40.0%	186	0	0	0	40.0%
	Institutions	3,868	25	21		27.6%	3,863	29	24		30.8%	3,859	34	26	11	33.3%
	Corporates	69,861	5047	2,851	2,372		69,002	5907	3,087		43.9%	68,143	6765	3,321	2,816	41.6%
	of which: SME	16,942	1300	621		35.9%	16,646	1596	695		34.1%	16,367	1875	769	617	32.9%
	Retail	7,828		882			7,605	1639	963		50.7%	7,414	1830	1,041	918	
Groupe BPCE	of which: SME	1,366		127		32.7%	1,310	341	136		31.7%	1,267	385	145	120	31.1%
Gloupe DFCL	Secured by mortgages on immovable property	54,594	4221	1,293		22.2%	53,755	5060	1,460		22.2%	52,985	5830	1,626	1,289	22.1%
	of which: SME	6,909	405	175	101	25.0%	6,780	533	205	134	25.2%	6,662	652	234	164	25.2%
	Items associated with particularly high risk	8	0	0	0	0.0%	8	0	0	0	18.8%	8	0	0	0	39.3%
	Covered bonds	459	0	4	0	81.6%	459	1	5	1	80.6%	458	2	5	1	79.9%
	Claims on institutions and corporates with a ST credit assessment	373	0	0	0	17.9%	373	1	0	0	19.0%	372	1	0	0	19.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%
	Standardised Total	301,295	10966	5,234	4,140	37.8%	299,275	12986	5,765	4,683	36.1%	297,354	14907	6,288	5,190	34.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018	1				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	73,254	30	24		40.0%		59	35		40.0%	73,197		46		40.09
	Regional governments or local authorities	52,316		79	47	40.0%		139	90	56	40.0%	52,275		100	) 64	40.09
	Public sector entities	16,545	84	48	25	30.0%		106	52	27	25.9%	16,496	133	56	i 30	22.29
	Multilateral Development Banks	60	0 0	0	0	40.0%		0	0	0	40.0%	60	0	(	) 0	40.09
	International Organisations	6	5 0	0	0	40.0%		0	0	0	40.0%	6	0	(	) 0	40.09
	Institutions	2,070		9	1	7.9%			10		14.5%			11	4	19.69
	Corporates	63,737		2,362				5079	2,582		41.8%	62,114				39.69
	of which: SME	16,764		610		35.8%	16,470	1570	684		34.0%					
	Retail	6,239		673				1352	735	640	47.3%					
France	of which: SME	1,148		106		36.7%			111		34.2%	1,069				
Trance	Secured by mortgages on immovable property	52,031		1,212	876	22.0%	51,224	4792	1,371		21.9%	50,483				
	of which: SME	6,773	341	142	75	21.9%		464	170	105	22.5%	6,535	579	197	7 132	
	Items associated with particularly high risk	(	0 0	0	0	0.0%		0	0	0	18.8%	0	0	(	) 0	39.39
	Covered bonds	234	0	0	0	27.3%	234	0	0	0	27.3%	234	0	(	) 0	27.39
	Claims on institutions and corporates with a ST credit assessment	3	8 0	0	0	19.1%	3	0	0	0	19.0%	3	0	(	) 0	19.09
	Collective investments undertakings (CIU)	(	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) 0	0.09
	Equity	(	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) 0	0.09
	Securitisation															
	Other exposures	8,059		0	0	0.0%		0	0	0	0.0%	8,059		(	0 0	0.04
	Standardised Total	274,554	9676	4,407	3,444	35.6%	272,687	11543	4,875	3,924	34.0%	270,904	13326	5,338	3 4,376	32.89

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018	3				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	44	0	0	0 0	40.0%	44		0	0	40.0%	44	0	0	0	40.0%
	Regional governments or local authorities	1,503	0	0	0 0	40.0%	1,502	1	1	0	40.0%	1,502	1	1	1	40.0%
	Public sector entities	0	0	C	0 0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	283		2	2 2	100.0%	283		2	2	99.9%	283	2	2	2	99.6%
	Corporates	730	0	0	) 0	27.8%	730	1	1	0	29.2%	729	2	1	0	30.1%
	of which: SME	7	0	0	0 0	29.0%	7	0	0	0	29.0%	6	0	0	0	29.0%
	Retail	1	1	1	1 1	91.7%	1	1	1	1	88.3%	1	1	1	1	86.2%
United States	of which: SME	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Office States	Secured by mortgages on immovable property	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	0	0 0	7.1%	5	0	0	0	7.1%	5	0	0	0	7.1%
	Collective investments undertakings (CIU)	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,565	3	3	3	80.8%	2,564	4	4	3	69.1%	2,563	5	4	3	61.6%



								B	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	86	0	0	0	10.2%	85	0	0	0	11.0%	85	0	0	0	11.2%
	Corporates	212	3	1	1	30.1%	211	4	2	1	29.8%	210	4	2	1	29.6% 39.4%
	of which: SME	3	1	1	1	39.8%	3	2	1	1	39.6%	3	2	1	1	39.4%
	Retail	3	0	C	0	22.1%	3	8 0	0	0	22.2%	3	0	0	0	22.7%
United Kingdom	of which: SME	0	0	0	0	33.9%	0	0 0	0	0	33.9%	0	0	0	0	33.9%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation			-						-						
	Other exposures	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	301	3	1	1	28.7%	300	4	2	1	28.0%	298	5	2	1	27.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenarie	)						
				31/12/201	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1	5 0	(	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Regional governments or local authorities		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 19.2% 91.8%
	Institutions	49	4 C	(	0	27.0%	494	0	0	0	23.2%		0	0	0	19.2%
	Corporates	18	9 58	57	56	96.5%	187	60	58	57	94.0%	185	62	59	57	91.8%
	of which: SME		5 1	(	0	36.7%	6	1	0	0	35.5%	6	1	0	0	34.9% 25.0% 19.8%
	Retail		1 0	(	0	23.4%	1	0	0	0	24.3%	1	0	0	0	25.0%
Germany	of which: SME		) (	(	0	19.8%	0	0	0	0	19.8%	0	0	0	0	19.8%
Germany	Secured by mortgages on immovable property		3 0	(	0	22.8%	8	0	0	0	22.8%	8	1	0	0	22.8%
	of which: SME		0 0	(	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0	(	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	(	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	70	7 58	58	56	96.2%	705	61	58	57	93.4%	703	63	59	57	91.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,457	5	7	2	40.0%	2,451	10	13	4	40.0%	2,447	15	20	J E	6 40.0%
	Regional governments or local authorities	1,367	3	5	1	40.0%		6	9	) 2	40.0%	1,362	8	3 12	1 3	8 40.0% 0 0.0%
	Public sector entities	(	0	C	0	0.0%		0	0	0 0	0.0%	0	(	) (	0 0	0.0%
	Multilateral Development Banks	(	0	0	0	0.0%		0	0	) (	0.0%	0	(	) (	) 0	0.0%
	International Organisations	(	0	0	0	0.0%		0	0	) (	0.0%	0	(	) (	) (	0.0%
	Institutions	39	0	C	0	18.2%	39	0	0	) (	18.2%	39	(	) (	0 1	18.1%
	Corporates	122	6	5	4	79.0%		6	e	5	74.1%	121		7 6	5 5	69.5% 64.1%
	of which: SME	4	2	1	1	65.2%		2	1	. 1	64.5%	3	2	2 1	i 1	64.1%
	Retail	2	0	C	0	21.5%	2	1	0	0 0	21.7%	2	1	. (	0 0	21.7% 21.5% 26.1%
Italy	of which: SME	2	0	0	0	21.4%	2	1	0	) (	21.5%	2	1	. (	) 0	21.5%
Italy	Secured by mortgages on immovable property	15	1	0	0	24.1%	16	1	0	) (	25.5%	16	1	1 3	i C	26.1%
	of which: SME	2	. 0	C	0	34.1%	2	1	0	) (	33.2%	2	1	. (	0 L	32.7%
	Items associated with particularly high risk	(	0	C	0	0.0%		0	0	) (	0.0%	0	(	) (	0 1	0.0%
	Covered bonds	(	0	C	0	0.0%	0	0	0	0 0	0.0%	0	(	) (	0 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	C	0	0.0%	0	0	0	) (	0.0%	0	(	) (	0 1	0.0%
	Collective investments undertakings (CIU)	(	0	C	0	0.0%		0	0	) (	0.0%	0	(	) (	0 1	0.0%
	Equity	(	0	C	0	0.0%	C	0	0	) (	0.0%	0	(	) (	0 0	0.0%
	Securitisation															
	Other exposures	(	0	C	0	0.0%	0	0	0	0 0	0.0%	0	(	) (	0 L	0.0%
	Standardised Total	4,004	15	18	8	53.8%	3,995	24	28	11	47.8%	3,986	33	39	15	45.3%



		Groupe	JF CL													
								Bi	aseline Scenario	)						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13		(	0	40.0%	132	1	1	0	40.0%	131	1	1	0	40.0%
	Regional governments or local authorities	419	) 1	10	C	40.0%	419	2	11	1	40.0%	418	2	12	1	40.0%
	Public sector entities		i (	(	0 0	27.7%	6	0	0	0	27.7%	6	0	0	0	27.7%
	Multilateral Development Banks		0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	24		(	0	32.9%	24	0	0	0	33.1%	24	0	0	0	33.4% 29.9%
	Corporates	3	1	1	. 0	32.7%	38	2	1	0	30.8%	38	2	1	1	29.9%
	of which: SME			(	0	63.9%	5	0	0	0	50.8%	5	0	0	0	44.6%
	Retail			(	0	77.4%	1	1	0	0	69.6%	1	1	0	0	65.6%
Spain	of which: SME			(	0	78.2%	1	0	0	0	70.8%	1	1	0	0	67.0%
Spain	Secured by mortgages on immovable property	12	59	21	. 20	33.8%	121	61	21	20	33.5%	119	62	21	21	33.3% 36.3%
	of which: SME			(	0	36.3%	3	0	0	0	36.3%	3	0	0	0	36.3%
	Items associated with particularly high risk		0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	5		(	0 0	47.8%	53	0	0	0	47.8%	53	0	0	0	47.8%
	Claims on institutions and corporates with a ST credit assessment		0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	793	62	32	21	34.2%	793	65	34	22	34.0%	790	69	37	23	33.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	65		0	C	40.0%	65		0	0	40.0%	65		0	C	40.0%
	Regional governments or local authorities	1,244	0	0	C	40.0%	1,243	1	0	0	40.0%	1,243	1	1	C	0 40.0% 0 0.0%
	Public sector entities	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	67		3	3	39.6%	67		3	3	39.6%	67	9	3	3	39.5% 7 70.6%
	Corporates	490	31	27	25	80.6%	486	5 35	28	26	75.1%	482	39	30	27	
	of which: SME	8	0	0	C	16.4%	8	8 0	0	0	16.4%	7	0	0	C	16.5%
	Retail	(	5	5	5	99.9%	0	) 5	5	5	99.8%	0	5	5	5	99.8%
Switzerland	of which: SME	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
Switzenanu	Secured by mortgages on immovable property	417	1	1	C	21.4%	416	5 2	1	0	21.3%	415	3	1	1	21.2%
	of which: SME	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	C	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Equity	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,283	46	36	34	73.8%	2,277	51	38	35	69.0%	2,271	57	40	37	65.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		-													
								В	aseline Scenario						
				31/12/201	3				31/12/2019				31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Of whi Stock of from n provisions perform exposu	Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	45	0		) 0	40.0%	457	0	0	0 40.09	6 457	C	0	(	40.09
	Regional governments or local authorities	(	0	(	0 0	0.0%	0	0	0	0.09	6 0	C	0	(	0.09
	Public sector entities	(	0	(	0 0	0.0%	0	0	0	0.09	6 0	0	0	(	0.0%
	Multilateral Development Banks	(	0	(	0 0	0.0%	0	0	0	0.09	6 0	0	0	(	0.0%
	International Organisations		0	-	0 0	0.0%	0	0	0	0.09		0	0	(	0.0%
	Institutions	2	0	-	0 0	60.9%	23	0	0	0 58.99	b 23	0	0	(	57.3%
	Corporates	35	72	6:	58	81.3%	352	76	62	59 78.39		80	63	61	75.8%
	of which: SME	9	18		3 7	39.4%	89	19	8	7 38.99		20	8	8	38.4%
	Retail	5	17		5 5	29.9%	56	18	6	5 29.49		18	6		29.0%
Luxembourg	of which: SME		0		0 0	19.8%	0	0	0	0 19.79		0	0	(	19.7%
Luxembourg	Secured by mortgages on immovable property	56	8	4	1 2	23.7%	556	13	5	3 20.19		18	5		18.3%
	of which: SME		2		1	42.0%	4	2	1	1 41.59		2	1	1	41.1%
	Items associated with particularly high risk		0	(	0 0	0.0%	0	0	0	0.09		0	0	(	0.0%
	Covered bonds		0		0 0	0.0%	0	0	0	0.09		C	0		0.0%
	Claims on institutions and corporates with a ST credit assessment		0		0 0	7.3%	9	0	0	0 7.59		0	0	(	7.7%
	Collective investments undertakings (CIU)		0		0 0	0.0%		0	0	0.09		0	0	(	0.0%
	Equity		0		0 0	0.0%	0	0	0	0.09	6 0	C	0	(	0.0%
	Securitisation														
	Other exposures		0		0 0	0.0%	0	0	0	0.09		C	0	(	0.0%
	Standardised Total	1,463	97	70	65	67.4%	1,453	107	72	67 62.9%	1,443	117	74	69	59.3%



		Grouper						В	aseline Scenario	)						
				31/12/201	8				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non p
	Central governments or central banks		) (	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Regional governments or local authorities		) (	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Public sector entities		) (		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Multilateral Development Banks		) (		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	International Organisations		) (	)	) (	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Institutions		1 (	) (	0 0	27.2%	4	0	0	0	27.2%	4	0	0	0	
	Corporates	8	/ 1		1 0	30.1%	87	2	1	1	29.9%	86	3	1	1	
	of which: SME		2 (	) (	0 0	32.0%	2	0	0	0	32.0%	2	0	0	0	
	Retail		) (		0 0	40.0%	0	0	0	0	40.0%	0	0	0	0	
Netherlands	of which: SME		) (	)	) (	0.0%	0	0	0	0	0.0%	0	0	0	0	
Netherlands	Secured by mortgages on immovable property		2 0	)	) (	21.9%	1	0	0	0	21.9%	1	0	0	0	
	of which: SME		) (	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Items associated with particularly high risk		) (	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Covered bonds		) (		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment		) (	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Collective investments undertakings (CIU)		) (		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Equity		) (	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Securitisation															
	Other exposures		) (	)	) (	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Standardised Total	9	1	1		30.0%	93	2	1	1	29.8%	92	3	1	1	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario						
				31/12/2018					31/12/2019				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from n provisions perform exposu	Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	74	i 0	0	0	40.0%	74	0	0	0 40.0%	b 74	C	0	(	0 40.0%
	Regional governments or local authorities	4	- 0	0	0	40.0%	4	0	0	0 40.0%	6 4	0	0	(	0 40.0%
	Public sector entities	13	. 0	0	0	27.7%	13	0	0	0 27.7%		0	0	(	0 27.7%
	Multilateral Development Banks	C	0	0	0	0.0%	0	0	0	0 0.0%		0	0	(	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0 0.0%		0	0	(	0.0%
	Institutions	7	0	0	0	27.1%	7	0	0	0 27.0%		0	0	(	0 26.9% 4 29.1%
	Corporates	517		4	1	30.3%	512		6	3 29.5%		14	8	4	£ 29.1%
	of which: SME	35	0	0	0	23.4%	35	1	1	0 24.0%		1	1	(	0 24.2% 1 27.3%
	Retail	18	1	1	0	27.5%	18	2	1	0 27.1%		2	1	1	27.3%
Belgium	of which: SME	3	1	0	0	19.8%	3	1	0	0 19.8%		1	. 0	(	0 19.8% 1 21.5%
Deigiuiti	Secured by mortgages on immovable property	644	33	10	7	21.2%	635	42	12	9 21.4%		51	. 14	11	21.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0 0.0%		0	0	(	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0 0.0%		0	0	(	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0 0.0%	6 (	0	0	(	0.0%
	Claims on institutions and corporates with a ST credit assessment	6	0	0	0	7.1%	6	0	0	0 7.1%		0	0	(	0 7.1%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0 0.0%	6 (	0	0	(	0.0%
	Equity	C	0	0	0	0.0%	0	0	0	0 0.0%	6 (	0	0	(	0.0%
	Securitisation														4
	Other exposures	0	0	0	0	0.0%	0	0	0	0 0.0%		0	0	(	0.0%
	Standardised Total	1,284	38	14	9	22.4%	1,269	53	18	12 23.0%	1,254	68	22	16	5 23.3%



									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	80,444		43	19	40.0%	80,396	96	69	38	40.0%	80,347	145	95	58	
	Regional governments or local authorities	58,858	125	98	50	40.0%	58,830	154	117	61	40.0%	58,800	183	135	73	
	Public sector entities	16,684	88	50	26	29.2%	16,653	119	54	28	23.7%	16,608	163	59	31	
	Multilateral Development Banks	66	0	0	0	40.0%	66	0	0	0	40.0%	66	0	0	0	40.09
	International Organisations	186	0	0	0	40.0%	186		0	0	40.0%	186	0	0	0	40.09
	Institutions	3,865	27		8	29.8%	3,854		33	13	33.4%	3,844	49	36	17	34.99
	Corporates	69,719	5190	3,884	3,201	61.7%	68,458	6451	4,280	3,530	54.7%	67,031	7878	4,652	3,894	
	of which: SME	16,899	1343		478	35.6%	16,469	1773	824	591	33.3%	16,002	2240	944	712	
	Retail	7,797	1448	967	792	54.7%	7,523	1722	1,083	919	53.4%	7,268	1977	1,189	1,036	
Croupe PDCE	of which: SME	1,363	289		100	34.7%	1,296	355	152	118	33.2%	1,239	412	164	133	
Groupe BPCE	Secured by mortgages on immovable property	54,509	4306	2,084	1,501	34.9%	53,359	5455	2,503	1,859	34.1%	52,107	6707	2,904	2,242	
	of which: SME	6,893	421	206	107	25.3%	6,710	603	257	153	25.3%	6,515	799	304	202	
	Items associated with particularly high risk	8	0	0	0	40.0%	8	0	0	0	40.0%	8	0	0	0	40.09
	Covered bonds	459	1	6	1	80.1%	458		6	1	74.6%	457	3	7	2	73.29
	Claims on institutions and corporates with a ST credit assessment	373	1	0	0	18.3%	372	1	0	0	20.1%	372	2	0	0	21.19
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	8,059	0	0	0	0.0%	8,059	0	0	0	0.0%	8,059	0	0	0	0.09
	Standardised Total	301.028	11233	7,160	5,597	49.8%	298,222	14039	8,145	6,450	45.9%	295,154	17107	9,078	7.353	43.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	73,254	30	24	12	40.0%	73,223	61	37	24	40.0%	73,191	93	3 50	37	40.09
	Regional governments or local authorities	52,315	119	80	48	40.0%	52,293	141	92	56	40.0%					40.04
	Public sector entities	16,542	87	50	26	29.2%	16,511	119	54	28	23.7%	16,467	163	59	31	19.04
	Multilateral Development Banks	60	0	0	0	40.0%	60	C	0	0	40.0%		(	) (	) (	40.04
	International Organisations	6	0	0	0	40.0%	6	0	0	0	40.0%		(	) (	) (	40.04
	Institutions	2,069		12	2	11.8%	2,063		15	4	20.2%					24.5
	Corporates	63,611	4393	3,372			62,419			3,047						48.8
	of which: SME	16,721	1319	681			16,295	1745		580						
	Retail	6,213		747			5,999			716						
France	of which: SME	1,145		115		55.110	1,093			102						34.09
Trance	Secured by mortgages on immovable property	51,948		1,984			50,841	5175		1,773						33.69
	of which: SME	6,757	357	173	80	22.3%	6,580	533	220	123		6,391	72	3 264	4 168	
	Items associated with particularly high risk	0	0	0	0	40.0%	0	0	0	0	40.0%	0	(	) (	) (	40.04
	Covered bonds	234	0	0	0	27.3%	234	C	0	0	27.3%	234	(	) 1	1 0	27.3
	Claims on institutions and corporates with a ST credit assessment	3	0	0	0	18.8%	3	C	0	0	18.4%		(	) (	1 O	18.49
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	C	0	0	0.0%		(	) (	) (	0.04
	Equity	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(	) (	1 0	0.04
	Securitisation														(	
	Other exposures	8,059	0	0	0	0.0%	8,059	C	0	0	0.0%		(	) (	0 0	0.0
	Standardised Total	274,313	9916	6,270	4,881	49.2%	271,712	12518	7,167	5,649	45.1%	268,840	15390	8,018	B 6,473	42.1

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	44	0	(	) 0	40.0%	44		0	0	40.0%	44	0	0	0	40.0%
	Regional governments or local authorities	1,503	0	(	0 0	40.0%	1,502	1	1	0	40.0%	1,502	1	1	1	40.0%
	Public sector entities	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	283			2 2	100.0%	283		2	2	99.7%	283	2	2	2	99.0%
	Corporates	730	1		1 0	29.8%	729	2	1	0	31.0%	728	3	2	1	31.7%
	of which: SME	7	0	(	0 0	29.0%	7	0	0	0	29.0%	6	1	0	0	29.0%
	Retail	1	1		1 1	91.5%	1	1	1	1	87.6%	1	1	1	1	84.9%
United States	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0		0 0	7.1%	5	0	0	0	7.1%	5	0	0	0	7.1%
	Collective investments undertakings (CIU)	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2.565	3	3	3 3	77.3%	2,563	5	4	3	64.1%	2,562	6	5	4	57.1%



									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	85	0	0	0	11.4%	85		0	0	16.1%			0	0	17.1%
	Corporates	211	3	2	1	30.6%	210	4	2	1	30.1%	209	5	2	2	29.9%
	of which: SME	3	1	1	1	39.7%	3	2	1	1	39.5%	3	2	1	1	29.9% 39.2% 24.2%
	Retail	3	0	0	0	23.8%	3	0	0	0	23.8%	3	0	0	0	24.2%
United Kingdom	of which: SME	0	0	0	0	33.9%	0	0	0	0	33.9%	0	0	0	0	33.9%
Officed Kingdom	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation				-			-								· · · · ·
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	300	4	2	1	29.0%	298	5	2	2	28.0%	297	7	3	2	27.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	15	0	0	0	40.0%	15	5 0	0	0	40.0%	15	(	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	494	0	0	0	26.9%	494		0	0	21.5%	494		0	0	17.2%
	Corporates	188	59	58	56	95.6%	185	62	59	57	92.1%	182	65	60	58	89.3%
	of which: SME	6	1	0	0	36.4%	6	5 1	1	0	35.0%	5	1	1	1	34.3% 25.4%
	Retail	1	0	0	0	24.0%	1	1 0	0	0	24.8%	1	(	0	0	25.4%
Germany	of which: SME	0	0	0	0	19.8%	C	0 0	0	0	19.8%	0	0	0	0	19.8%
Germany	Secured by mortgages on immovable property	8	0	0	0	22.8%	8	3 1	0	0	22.8%	8	1	0	0	22.8%
	of which: SME	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	(	0 0	0	0.0%
	Standardised Total	707	59	59	56	95.3%	703	63	59	57	91.4%	700	66	60	58	88.3%

Standardised To <sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/201	18				31/12/201	9				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1		Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,456	6	9	2	40.0%	2,450	12	17	5	40.0%	2,443		26	8	40.0%
	Regional governments or local authorities	1,367	3	6	1	40.0%	1,363	7	11	3	40.0%	1,359	11	16	4	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 18.0% 64.9% 63.6%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	39	0	0	0	17.9%	39		0	0	17.9%	39		0	0	18.0%
	Corporates	122	6	6	5	77.6%	121	7	6	5	70.6%	120	8	7	5	64.9%
	of which: SME	4	2	1	1	65.1%	3	2	1	1	64.1%	3	2	1	1	63.6%
	Retail	2	0	0	0	21.6%	2	1	0	0	21.7%	2	1	0	0	21.8%
Italy	of which: SME	2	0	0	0	21.4%	2	1	0	0	21.5%	2	1	0	0	21.5%
Italy	Secured by mortgages on immovable property	16	1	1	0	25.3%	16	1	1	0	26.6%	16	1	1	0	27.0%
	of which: SME	2	0	0	0	34.1%	2	1	0	0	33.1%	1	1	0	0	27.0% 32.7% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														-	
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	4,003	16	22	8	52.6%	3,991	28	35	13	46.4%	3,978	40	49	18	43.9%



		Groupe														
									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	132	0	0	0	40.0%	131	1	1	0	40.0%	131	1	1	0	40.0%
	Regional governments or local authorities	419	1	10	0	40.0%	418	2	12	1	40.0%	417	3	13	1	40.0%
	Public sector entities	6	0	0	0	32.2%	6	0	0	0	29.8%	6	0	0	0	29.1%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	24	0	0	0	34.6%	24		0	0	34.4%	24		1	0	34.2%
	Corporates	39	1	1	0	33.6%	38	2	1	1	31.3%	37	3	1	1	34.2% 30.5% 40.6%
	of which: SME	5	0	0	0	57.5%	5	0	0	0	45.4%	5	1	0	0	40.6%
	Retail	1	0	0	0	76.5%	1	1	0	0	68.0%	1	1	0	0	63.5%
Spain	of which: SME	1	0	0	0	77.5%	1	1	0	0	69.3%	1	1	0	0	64.9%
Spain	Secured by mortgages on immovable property	122	59	28	27	45.4%	120	62	29	28	44.8%	117	64	29	28	44.2%
	of which: SME	3	0	0	0	36.3%	3	0	0	0	36.3%	3	0	0	0	36.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	53	0	0	0	47.8%	53	0	0	0	47.8%	53	0	0	0	47.8%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	796	62	40	28	45.3%	791	67	43	30	44.3%	786	72	46	31	43.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	65	0	0	0	40.0%	65		0	0	40.0%			0	, e	40.0
	Regional governments or local authorities	1,244	0	0	0	40.0%	1,243	1	0	0	40.0%		1	1		40.0
	Public sector entities	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	. 0	0.0
	Multilateral Development Banks	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	. 0	0.0
	International Organisations	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	. 0	0.0
	Institutions	67	9	4	3	39.6%	67		4	3	39.4%	67	S	4	. 4	4 39.2 <sup>4</sup> 9 65.9 <sup>4</sup>
	Corporates	489	31	28	25	79.4%	483	37	30	27	71.9%	477	44	33	. 29	65.9
	of which: SME	8	0	0	0	17.5%	7	° C	0	0	16.9%	7	1	0	. 0	16.6
	Retail	0	5	5	5	99.9%	0	1 5	5	5	99.8%	0	5	5	5	5 99.7
Switzerland	of which: SME	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0		0	0	0.0
Switzenand	Secured by mortgages on immovable property	417	1	1	0	27.6%	415	2	2	1	27.5%	413	5	3	1	1 27.4 0 0.0
	of which: SME	0	0	0	0	0.0%	C	0 0	0	0	0.0%		0	0	. 0	J 0.0
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0
	Covered bonds	0	0	0	0	0.0%	C C	0	0	0	0.0%		(	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	. 0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	. 0	0.0
	Equity	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	(	0	0	0.0
	Securitisation														4	4
	Other exposures	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0
	Standardised Total	2,282	47	38	34	73.1%	2,274	55	42	36	66.9%	2,264	64	45	. 39	61.5

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	457	0	0	0	40.0%	457	0	0	0	40.0%	457	0	C	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Institutions	23	0	0	0	59.4%	23	0	0	0	58.0%	22		C	0	56.99 72.99 37.99
	Corporates	355	72	62	58	80.7%	349		64	60	76.6%	342		66	62	72.99
	of which: SME	90	18	8	7	39.3%	88		9	8	38.6%	86			8	37.99
	Retail	57	17	5	5	29.9%	56	18	6	5	29.3%	55	19	6	5	28.79
Luxembourg	of which: SME	0	0	0	0	19.8%	0	0	0	0	19.7%	0	0	C	0	19.79
Luxembourg	Secured by mortgages on immovable property	561	9	5	2	24.1%	554	16	6	3	20.5%	547	23	7	4	18.69
	of which: SME	4	2	1	1	41.9%	4	2	1	1	41.3%	4	2	1	. 1	40.69
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Claims on institutions and corporates with a ST credit assessment	9	0	0	0	7.4%	9	0	0	0	7.6%	9	0	C	0	7.89
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Standardised Total	1,462	98	73	66	66.9%	1,447	113	76	69	61.2%	1,432	128	80	72	56.4%



									Adverse Scena	ario						
				31/12/20:	18				31/12/2019	9				31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Non perfo exposu
	Central governments or central banks	(	0 0	C	0	0.0%	C	0	0	0	0.0%	0	(	0 0	0	
	Regional governments or local authorities	(	0 0	0	0	0.0%	C	0	0	0	0.0%	C	(	0	0	
	Public sector entities	(	0 0	0	0	0.0%	C	0	0	0	0.0%	0	(	0	0	
	Multilateral Development Banks	(	0 0	0	0	0.0%	C	0	0	0	0.0%	0	(	0	0	
	International Organisations	(	0 0	0	0	0.0%	C	0	0	0	0.0%		(	0	0	
	Institutions	4	F 0	0	0	27.2%	4	0	0	0	27.2%		0	0	0	
	Corporates	87	1	1	0	32.2%	86	3	1	1	31.1%		4	2	1	
	of which: SME	2	0	0	0	32.0%	2	0	0	0	32.0%		(	0	0	
	Retail	(	0 0	0	0	40.0%	C	0	0	0	40.0%		(	0	0	
Netherlands	of which: SME	(	0 0	0	0	0.0%	C	0	0	0	0.0%	0	(	0	0	
Nethenanus	Secured by mortgages on immovable property	2	0	0	0	28.3%	1	. 0	0	0	28.3%	1	(	0	0	
	of which: SME	(	0 0	0	0	0.0%	C	0	0	0	0.0%		(	0	0	
	Items associated with particularly high risk	(	0 0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	
	Covered bonds	(	0 0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	(	0 0	0	0	0.0%	C	0	0	0	0.0%		(	0	0	
	Collective investments undertakings (CIU)	(	0 0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	
	Equity	(	0 0	0	0	0.0%	C	0	0	0	0.0%	C	0	0	0	
	Securitisation															
	Other exposures	(	0 0	0	0	0.0%	C	0	0	0	0.0%	C	0	0 0	0	
	Standardised Total	93	1 1	1	0	32.2%	92	3	1	1	31.1%	91	4	2	1	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	74	4 O	) (	0	40.0%	74	0	0	0	40.0%	74	0	0 0	0	40.09
	Regional governments or local authorities	4	4 O	) (	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.09
	Public sector entities	13	6 C	) (	0	32.2%	13	0	0	0	28.4%	13	0	0	0	28.09
	Multilateral Development Banks	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions		· 0	) (	0	27.1%	7	0	0	0	27.0%	7	0	0	0	27.09 29.19
	Corporates	516	5 5	6	2	30.8%	509	12	9	4	29.6%	500	21	. 12	6	29.19
	of which: SME	3	6 0	) (	0	23.5%	35	1	1	0	24.1%	34	2	1	0	24.39
	Retail	18	3 1	1	0	31.2%	17	2	1	1	29.9%	17	2	1	1	29.7
Belgium	of which: SME		1		0	19.8%	3	1	0	0	19.8%	3	1	. 0	0	19.8
Deigium	Secured by mortgages on immovable property	64	34	14	. 9	27.8%	630	47	18	13	27.7%	616	61	. 23	17	27.7
	of which: SME	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Items associated with particularly high risk	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	(	6 0	) (	0	7.1%	6	i 0	0	0	7.1%	6	0	0	0	7.19
	Collective investments undertakings (CIU)	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	(	0 0	) (	0	0.0%	0	0	0	0	0.0%	0	0	) (	0	0.0
	Standardised Total	1,282	40	20	11	28.3%	1,261	61	28	17	28.2%	1.238	85	35	24	28.19



# 2018 EU-wide Stress Test: Securitisations

Groupe BPCE

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		7,569	7,561						
Exposure values	IRB		7,247	7,247						
	Total		14,816	14,809						
	STA		3,932	3,928	4,291	4,415	4,523	5,357	6,451	7,318
REA	IRB		1,637	1,603	4,622	4,781	4,848	5,100	5,853	6,477
	Total		5,569	5,530	8,914	9,196	9,371	10,457	12,304	13,795
Impairments	Total	Total banking book others than assessed at fair value	13	26	18	20	26	25	69	69



# 2018 EU-wide Stress Test: Risk exposure amounts Groupe BPCE

	Actual	Restated		Baseline scenario	)	4	Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	335,978	335,106	338,673	341,445	344,394	342,988	351,353	356,113
Risk exposure amount for securitisations and re-securitisations	5,569	5,530	8,914	9,196	9,371	10,457	12,304	13,795
Risk exposure amount other credit risk	330,409	329,575	329,760	332,250	335,023	332,531	339,049	342,317
Risk exposure amount for market risk	12,289	12,289	12,289	12,289	12,289	13,620	13,834	13,958
Risk exposure amount for operational risk	38,055	38,055	38,055	38,055	38,055	38,055	38,055	38,055
Other risk exposure amounts	10	10	227	396	453	-953	644	976
Total risk exposure amount	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102

#### EBA EUROPEAN BANKING AUTHORITY

#### 2018 EU-wide Stress Test: Capital

Groupe BPCE

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	74,047	73,455	76,887	79,464	80,473	63,225	59,326	56,040
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	59,042	58,451	62,187	65,651	68,146	48,525	45,513	43,714
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,657	22,657	22,657	22,657	22,657	22,657	22,657	22,657
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	o	0	0	0	0
	A.1.2	Retained earnings	5,022	5,022	8,528	11,601	14,146	-360	-2,473	-3,937
	A.1.3	Accumulated other comprehensive income	1,517	1,517	1,448	1,380	1,334	177	181	260
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,671	1,671	1,671	1,671	1,671	616	616	616
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-293	-293	-293	-293	-293	-133	-133	-133
	A.1.3.3	Other OCI contributions	139	139	69	2	-44	-307	-302	-223
	A.1.4	Other Reserves	32,287	30,732	30,732	30,732	30,732	30,732	30,732	30,732
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	4,340	4,269	4,573	4,864	4,925	3,998	3,961	3,990
	A.1.7	Adjustments to CET1 due to prudential filters	155	155	155	155	155	133	133	133
	A.1.8	(-) Intangible assets (including Goodwill)	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912	-4,912
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-861	-861	-287	0	0	-3,301	-3,941	-4,321
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,285	-250	-197	-196	-196	-205	-195	-193
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	o	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	-567	-630	-696	-567	-630	-696
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-587						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	122	122	57	0	0	172	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	229	229	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		-60	-60	-60	-60	-60	-60	-60
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	-107	-107	57	0	0	172	0	0
	A.1.22.4.1	differences	344	344	57	0	0	172	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

#### EBA EUROPEAN BANKING AUTHORITY

#### 2018 EU-wide Stress Test: Capital

Groupe BPCE

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	448	448	452	333	215	452	333	215
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-22	-22	-22	-22	-22	-22	-22
	A.2.4	Additional Tier 1 transitional adjustments	470	470	474	355	237	474	355	237
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	59,490	58,898	62,639	65,984	68,361	48,977	45,846	43,928
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,557	14,557	14,249	13,480	12,112	14,249	13,480	12,112
	A.4.1	Tier 2 Capital instruments	15,057	15,057	14,858	14,080	12,704	14,858	14,080	12,704
	A.4.2	Other Tier 2 Capital components and deductions	-703	-703	-660	-660	-660	-660	-660	-660
	A.4.3	Tier 2 transitional adjustments	203	203	51	59	68	51	59	68
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	386,331	385,459	389,244	392,185	395,191	393,711	403,887	409,102
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	15.28%	15.16%	15.98%	16.74%	17.24%	12.33%	11.27%	10.69%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	15.40%	15.28%	16.09%	16.82%	17.30%	12.44%	11.35%	10.74%
	C.3	Total Capital ratio	19.17%	19.06%	19.75%	20.26%	20.36%	16.06%	14.69%	13.70%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	58,899	58,307	62,108	65,629	68,124	48,331	45,491	43,692
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	58,899	58,307	62,108	65,629	68,124	48,331	45,491	43,692
	D.3	TOTAL CAPITAL (fully loaded)	73,253	72,661	76,305	79,049	80,168	62,529	58,911	55,735
	E.1	Common Equity Tier 1 Capital ratio	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.25%	15.13%	15.96%	16.73%	17.24%	12.28%	11.26%	10.68%
	E.3	Total Capital ratio	18.96%	18.85%	19.60%	20.16%	20.29%	15.88%	14.59%	13.62%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243	1,177,243
	H.2	Total leverage ratio exposures (fully loaded)	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021	1,177,021
	н.3	Leverage ratio (transitional)	5.05%	5.00%	5.32%	5.60%	5.81%	4.16%	3.89%	3.73%
	H.4	Leverage ratio (fully loaded)	5.00%	4.95%	5.28%	5.58%	5.79%	4.11%	3.86%	3.71%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (S) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.75%	1.75%	2.63%	3.50%	3.50%	2.63%	3.50%	3.50%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



# 2018 EU-wide Stress Test: P&L

# Groupe BPCE

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	8,861	10,049	9,625	9,186	7,580	5,995	5,616
Interest income	24,968	22,800	21,557	22,186	23,982	23,709	23,631
Interest expense	-16,107	-12,751	-11,932	-13,000	-16,402	-17,715	-18,015
Dividend income	172	172	172	172	86	86	86
Net fee and commission income	10,357	10,357	10,357	10,357	9,170	8,838	9,248
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,709	1,796	1,796	1,796	-1,010	1,106	1,331
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-3,288		
Other operating income not listed above, net	466	551	551	551	1,821	551	551
Total operating income, net	22,565	22,925	22,501	22,063	14,359	16,576	16,831
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,328	-1,712	-1,378	-1,345	-4,951	-2,205	-2,224
Other income and expenses not listed above, net	-15,962	-16,005	-16,020	-16,038	-17,681	-16,648	-16,014
Profit or (-) loss before tax from continuing operations	5,276	5,208	5,103	4,680	-8,274	-2,277	-1,406
Tax expenses or (-) income related to profit or loss from continuing operations	-1,602	-1,035	-1,299	-1,320	2,440	641	380
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,673	4,173	3,804	3,360	-5,834	-1,636	-1,026
Amount of dividends paid and minority interests after MDA-related adjustments	1,121	667	731	814	-452	477	438
Attributable to owners of the parent net of estimated dividends	2,552	3,506	3,072	2,546	-5,382	-2,113	-1,464
Memo row: Impact of one-off adjustments		210	210	210	210	210	210
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	Yes



# **EVALUATE:2018 EU-wide Stress Test:**Major capital measures and realised losses

Groupe BPCE

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR		
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0		
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0		

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



# **2018 EU-wide Stress Test**

# Information on performing and non-performing exposures<sup>1</sup>

Groupe BPCE

		Actual							
		31/12/2017							
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing		
	and <=90 days defaulted	exposures <sup>3</sup>	exposures						
(mln EUR) Debt securities (including at amortised cost and fair value)	67,590	0	421	420	7	187	67		
Central banks	590	0	0	0	0	0	0		
General governments	45,215	0	1	0	0	0	0		
Credit institutions	3,872	0	24	24	0	14	0		
Other financial corporations	9,016	0	136	135	2	94	0		
Non-financial corporations	8,896	0	261	260	5	79	67		
Loans and advances(including at amortised cost and fair value)	906,682	1,840	24,730	23,448	1,307	10,494	11,249		
Central banks	96,416	0	24	20	3	20	0		
General governments	126,556	59	236	231	7	41	76		
Credit institutions	39,243	3	86	86	6	42	0		
Other financial corporations	76,187	1	146	145	1	67	42		
Non-financial corporations	232,073	691	13,754	13,336	731	6,612	4,872		
Households	336,208	1,086	10,484	9,629	560	3,712	6,259		
DEBT INSTRUMENTS other than HFT	974,272	1,840	25,151	23,868	1,314	10,681	11,316		
OFF-BALANCE SHEET EXPOSURES	170,821		1,581	1,396	-87	-214	202		

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)



# **2018 EU-wide Stress Test**

# Information on performing and forborne exposures<sup>1</sup>

Groupe BPCE

		Actual					
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		ment, accumulated e due to credit risk kposures with es	Collateral and financial guarantees received on exposures with forbearance		
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures measures		
Debt securities (including at amortised cost and fair value)	172	172	10	10	67		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	172	172	10	10	67		
Loans and advances (including at amortised cost and fair value)	8,995	6,453	1,966	1,890	5,274		
Central banks	5	5	5	5	0		
General governments	56	19	4	4	2		
Credit institutions	13	13	11	11	0		
Other financial corporations	100	100	45	45	41		
Non-financial corporations	4,253	3,011	1,034	1,013	1,886		
Households	4,568	3,304	866	812	3,346		
DEBT INSTRUMENTS other than HFT	9,167	6,625	1,976	1,900	5,341		
Loan commitments given	167	93	-2	-2	23		

<sup>1</sup> 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