



2023 EU-wide Transparency Exercise

Bank Name	Bpifrance
LEI Code	969500STN7T9MRUMJ267
Country Code	FR

2023 EU-wide Transparency Exercise

Key Metrics

Bpifrance

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,495	23,226	24,556	25,734	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	23,495	23,226	24,556	25,734	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	23,495	23,226	24,556	25,734	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLS transitional arrangements had not been applied - transitional definition	23,495	23,226	24,556	25,734	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	23,495	23,226	24,556	25,734	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	23,495	23,226	24,556	25,734	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	82,355	84,296	86,393	86,620	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	82,355	84,296	86,393	86,620	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	28.53%	27.55%	28.42%	29.71%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	28.53%	27.55%	28.42%	29.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	28.53%	27.55%	28.42%	29.71%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	28.53%	27.55%	28.42%	29.71%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	28.53%	27.55%	28.42%	29.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	28.53%	27.55%	28.42%	29.71%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	118,161	121,659	119,420	124,562	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	19.88%	19.09%	20.56%	20.66%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	23,495	23,226	24,556	25,734	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,495	23,226	24,556	25,734	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	118,161	121,659	119,420	124,562	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	118,161	121,659	119,420	124,562	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	19.88%	19.09%	20.56%	20.66%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	19.88%	19.09%	20.56%	20.66%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	23,495	23,226	24,556	25,734	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,495	23,226	24,556	25,734	C 01.00 (0002,0001)	Article 91 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,058	21,058	21,058	21,058	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	443	321	321	442	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	850	454	1,844	1,751	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	3,536	4,030	4,042	5,125	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,868	-1,903	-1,968	-1,873	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-236	-375	-379	-399	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (d) and 37 of CRR, Articles 4(1)(b), 36(1) point (d) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	0	0	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 25 of CRR, Articles 36(1) point (a) (i) and 27(2) of CRR, Articles 36(1) point (a) (i) and 135(4) of CRR and Article 36(1) point (a) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0001)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-6	-9	-14	C 01.00 (0520,0001)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-263	-336	-336	-336	C 01.00 (0524,0001)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-18	-18	-18	-20	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48b and 48f of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 47b and 48f of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 46b to 47c, 47b and 48f of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0711,0001) + C 01.00 (0712,0001) + C 01.00 (0713,0001) + C 01.00 (0714,0001) + C 01.00 (0715,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,495	23,226	24,556	25,734	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0750,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (0760,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0960,0001) + C 01.00 (0962,0001) + C 01.00 (0963,0001) + C 01.00 (0964,0001) + C 01.00 (0965,0001) + C 01.00 (0966,0001) + C 01.00 (0967,0001) + C 01.00 (0968,0001) + C 01.00 (0969,0001) + C 01.00 (0970,0001) + C 01.00 (0971,0001) + C 01.00 (0972,0001) + C 01.00 (0973,0001) + C 01.00 (0974,0001) + C 01.00 (0975,0001) + C 01.00 (0976,0001) + C 01.00 (0977,0001) + C 01.00 (0978,0001) + C 01.00 (0979,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0981,0001) + C 01.00 (0982,0001)	-	
B	TOTAL RISK EXPOSURE AMOUNT	82,355	84,296	86,393	86,620	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	28.53%	27.55%	28.42%	29.71%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	28.53%	27.55%	28.42%	29.71%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	28.53%	27.55%	28.42%	29.71%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,495	23,226	24,556	25,734	FA.1.A.1.13 + A.1.21 + MIN(A.4 + A.1.13 - A.2.2, 0)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	28.53%	27.55%	28.42%	29.71%	(D.A.1)/(B-A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	78,580	80,561	82,585	82,653	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	78,580	80,561	82,585	82,653	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5	6	8	14	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	2	2	4	8	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	30	32	39	52	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	824	782	843	806	C 02.00 (r0520, c0010)
Of which the standardised approach	824	782	843	806	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,914	2,914	2,914	3,088	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,914	2,914	2,914	3,088	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	82,355	84,296	86,393	86,620	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,443	1,826	713	1,537
Of which debt securities income	75	110	37	83
Of which loans and advances income	1,009	1,340	525	1,073
Interest expenses	778	947	488	1,126
(Of which deposits expenses)	241	257	197	424
(Of which debt securities issued expenses)	238	347	131	288
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	603	764	58	563
Net Fee and commission income	77	101	26	51
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-15	-15	1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	-35	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	370	254	6	36
Gains or (-) losses from hedge accounting, net	-5	3	-2	11
Exchange differences (gain or (-) loss), net	19	21	-4	-24
Net other operating income /(expenses)	105	163	34	88
TOTAL OPERATING INCOME, NET	1,820	2,135	344	1,137
(Administrative expenses)	572	798	222	452
(Cash contributions to resolution funds and deposit guarantee schemes)	0	14	19	15
(Depreciation)	64	89	22	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	24	1	-11	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	14	0	0	0
(Commitments and guarantees given)	10	1	-11	-5
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	148	162	-27	-17
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	148	162	-27	-17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	109	171	69	87
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	2	4	0	7
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	452	663	99	321
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,278	1,566	150	887
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,239	1,503	110	833
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,239	1,503	110	833
Of which attributable to owners of the parent	1,239	1,503	110	833

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Bpifrance

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References					
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	10,723				10,275				5,686				10,332				IAS 1.54 (i)					
Financial assets held for trading	0	0	0	0	0	0	0	0	2	0	2	0	10	0	10	0	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	6,737	172	53	6,512	6,993	226	59	6,708	6,999	228	59	6,712	7,261	230	83	6,948	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	16,218	9,095	489	6,634	16,132	8,720	804	6,609	17,799	10,324	829	6,646	17,836	9,839	1,057	6,940	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	61,731				64,158				64,344				65,135				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	61	0	61	0	58	0	58	0	56	0	56	0	63	0	63	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,979				-2,249				-2,066				-2,130				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹	5,791				6,382				6,310				6,108									
TOTAL ASSETS	103,240				101,749				99,131				104,614				IAS 1.9(e); ICG 6					

¹Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References			
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				References		
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	1,624	0	0	0	0	0	1,576	0	0	0	0	0	0	0	1,623	0	0	0	0	0	0	1,604	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,520	0	0	0	0	0	9,617	0	0	-1	0	0	10,312	0	0	-1	0	0	9,964	0	0	-1	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	38,103	13,802	2,562	-150	-505	-602	36,672	16,376	2,751	-125	-451	-682	36,372	16,019	2,859	-115	-395	-706	38,274	15,139	2,975	-102	-369	-745	0	Annex V.Part 1.32, 44(a)		

¹This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	3	2	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9,074	9,107	9,251	9,239	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	61,396	63,360	59,051	64,259	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	26	11	12	20	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,149	-2,027	-1,771	-1,868	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	140	123	111	112	IAS 37.10; IAS 1.54(l)
Tax liabilities	155	33	89	125	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,034	3,638	3,374	3,384	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	75,977	74,246	70,118	75,271	IAS 1.9(b);IG 6
TOTAL EQUITY	27,263	27,503	29,013	29,344	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	103,240	101,749	99,131	104,614	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		29	13	12	20	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	18,573	18,561	12,734	10,840	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	203	203	203	203	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,572	2,523	4,439	8,126	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1	0	1	9	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,210	2,194	1,948	1,964	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	154	212	151	131	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		38,711	39,749	39,601	43,001	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		9,202	9,236	9,378	9,364	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		70,498	72,479	68,314	73,518	

2023 EU-wide Transparency Exercise
Market Risk
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	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	824	782	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	824	782	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	943	806	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	943	806	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

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		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
Consolidated data	Central governments or central banks	25,421	27,202	802		25,051	27,042	522
	Regional governments or local authorities	321	319	63		313	312	61
	Public sector entities	1,522	1,188	62		980	466	62
	Multilateral Development Banks	3	1,217	0		3	1,289	0
	International Organisations	0	0	0		0	0	0
	Institutions	1,612	1,507	784		1,662	1,942	784
	Corporates	45,395	33,788	25,881		45,888	34,391	26,540
	of which: SME	32,891	24,211	18,116		33,296	24,955	18,865
	Retail	8,792	6,630	4,543		9,036	7,335	5,026
	of which: SME	8,792	6,630	4,543		9,036	7,335	5,026
	Secured by mortgages on immovable property	12,334	11,618	7,342		12,356	11,722	7,400
	of which: SME	8,947	8,435	5,000		9,020	8,595	5,096
	Exposures in default	4,954	2,086	2,465	2,247	5,175	2,452	2,578
	Items associated with particular/hish risk	498	256	385		477	228	358
	Covered bonds	256	256	256		252	252	252
Claims on institutions and corporates with a ST credit assessment	538	517	152		1,463	1,446	667	
Collective investments undertakings (CIU)	27,042	27,042	30,380		28,074	28,074	35,694	
Equity	59	59	93		57	57	90	
Other exposures	68	68	93		68	68	93	
Standardised Total ^d	129,576	114,917	78,585	5,339	132,397	118,503	80,567	4,972

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach						
		As of 09/09/2022				As of 31/12/2022		
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
FRANCE	Central governments or central banks	25,262	27,040	802		25,749	27,042	475
	Regional governments or local authorities	321	319	63		313	312	61
	Public sector entities	1,098	1,065	0		383	355	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	1,443	1,894	781		1,443	1,791	711
	Corporates	44,983	33,788	25,884		45,490	34,373	26,527
	of which: SME	32,891	24,207	18,103		33,292	24,951	18,862
	Retail	8,792	6,629	4,543		9,036	7,335	5,026
	of which: SME	8,792	6,629	4,543		9,036	7,335	5,026
	Secured by mortgages on immovable property	12,334	11,618	7,342		12,356	11,722	7,400
	of which: SME	8,947	8,435	5,000		9,020	8,595	5,096
	Exposures in default	4,950	2,085	2,465	2,245	5,165	2,451	2,567
	Items associated with particular/hish risk	498	256	385		477	228	358
	Covered bonds	256	256	256		252	252	252
Claims on institutions and corporates with a ST credit assessment	486	467	142		1,285	1,288	631	
Collective investments undertakings (CIU)	21,236	21,236	24,798		21,992	21,992	25,994	
Equity	59	59	93		57	57	90	
Other exposures	58	58	93		57	57	92	
Standardised Total ^d	129,576	114,917	78,585	5,333	132,397	118,503	80,567	4,972

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	7	3	3		5	4	3
	Corporates	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular/hish risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4,294	4,294	4,399		4,728	4,728	4,723	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total ^d	0	0	0	0	0	0	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	11,294	11,059	465		12,247	11,519	643	
	Regional governments or local authorities	309	308	61		335	334	66	
	Public sector entities	1,121	762	71		930	546	76	
	Multilateral Development Banks	0	1,257	0		0	1,222	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,201	2,595	929		2,708	3,006	1,236	
	Corporates	45,614	34,681	26,912		51,107	39,429	30,844	
	of which: SME	23,077	24,901	18,908		27,070	28,522	21,688	
	Retail	9,189	7,716	5,146		9,302	7,731	5,167	
	of which: SME	9,189	7,716	5,146		9,302	7,731	5,167	
	Secured by mortgages on immovable property	12,533	11,755	7,418		5,905	5,828	2,423	
	of which: SME	8,994	8,472	5,003		4,266	4,219	1,833	
	Exposures in default	5,265	2,627	2,495	2,470	5,442	2,076	2,492	2,619
	Items associated with particularly high risk	465	283	425		448	218	326	
	Covered bonds	186	186	19		356	356	36	
Claims on institutions and corporates with a ST credit assessment	1,512	1,498	347		1,041	1,030	462		
Collective investments undertakings (CIU)	23,342	23,342	37,500		30,796	30,796	38,159		
Equity	216	216	216		62	62	142		
Other exposures	612	723	193		612	620	620		
Standardised Total ²	120,877	116,155	82,593	5,042	130,900	121,382	82,667	4,904	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	20,902	22,993	204		20,227	20,212	575	
	Regional governments or local authorities	309	308	61		335	334	66	
	Public sector entities	671	641	0		488	460	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,940	2,262	824		3,403	3,700	1,120	
	Corporates	45,192	34,663	26,847		50,547	39,375	30,800	
	of which: SME	23,073	24,897	18,905		27,068	28,519	21,688	
	Retail	9,189	7,716	5,146		9,302	7,731	5,167	
	of which: SME	9,189	7,716	5,146		9,302	7,731	5,167	
	Secured by mortgages on immovable property	12,533	11,755	7,418		5,905	5,828	2,423	
	of which: SME	8,994	8,472	5,003		4,266	4,219	1,833	
	Exposures in default	5,163	2,629	2,478	2,465	5,307	2,076	2,465	2,617
	Items associated with particularly high risk	465	283	425		448	218	326	
	Covered bonds	186	186	19		356	356	36	
Claims on institutions and corporates with a ST credit assessment	1,332	1,319	262		840	829	392		
Collective investments undertakings (CIU)	22,377	22,377	25,974		23,462	23,462	27,012		
Equity	216	216	216		62	62	142		
Other exposures	611	932	932	5,032	617	620	620	4,894	
Standardised Total ²									

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	6		34	34	17	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5,574	5,574	5,579		5,991	5,991	5,996		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	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
	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
	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
	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	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
IRB Total ²			0					0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	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
	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
	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
	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	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		19	19	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		64	64	0	0	0	0	0	0	0	0	0	0	1	0	
[5Y - 10Y]		154	152	0	0	0	0	0	0	0	0	0	0	14	0	
[10Y - more]	135	134	0	0	0	0	0	0	0	0	0	0	26	0		
Total		384	380	0	0	0	0	380	0	0	0	0	282	0	99	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		70	68	0	0	0	0	0	0	0	0	0	0	25	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	12	0		
Total		71	69	0	0	0	0	69	0	0	0	0	36	0	26	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region																	
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		[3M - 1Y]	5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	15	15	0	0	15	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	83	83	0	0	83	0	0	0	0	0	0	0	1	0	0	
		[5Y - 10Y]	210	209	0	0	209	0	0	0	0	0	0	0	29	0	0	
	[10Y - more]	194	193	0	0	193	0	0	0	0	0	0	0	287	0	0		
	Total	426	423	0	0	423	0	0	0	0	0	0	0	317	0	0	99	
	Others	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	23	28	0	0	28	0	0	0	0	0	0	0	14	0	0	0
		[5Y - 10Y]	36	35	0	0	35	0	0	0	0	0	0	0	9	0	0	0
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	
	Total	66	63	0	0	63	0	0	0	0	0	0	0	35	0	0	26	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bpifrance

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	10,723	0	0	0	0	0	0	0	0	10,275	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,825	0	227	227	0	0	225	0	0	12,756	0	215	215	0	1	213	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,489	0	0	0	0	0	0	0	8,502	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,261	0	0	0	0	0	0	0	2,314	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	266	0	0	0	0	0	0	0	324	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,735	0	227	227	0	0	225	0	1,615	0	215	215	0	0	213	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	54,467	78	2,562	2,562	2,562	655	602	602	455	55,799	100	2,751	2,751	2,751	575	682	682	492	492	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,032	10	12	12	12	6	0	0	9	7,674	0	12	12	12	3	0	0	0	9	
Credit institutions	501	0	0	0	0	0	0	0	0	562	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,112	0	60	60	60	14	10	10	17	1,163	1	61	61	61	13	9	9	9	15	
Non-financial corporations	46,821	68	2,485	2,485	2,485	635	592	592	420	46,400	99	2,670	2,670	2,670	559	673	673	468	468	
of which: small and medium-sized enterprises	41,320	68	2,167	2,167	2,167	599	501	501	269	41,819	99	2,308	2,308	2,308	511	531	531	428	428	
of which: Loans collateralised by commercial immovable property	15,063	26	363	363	363	227	72	72	264	15,201	38	444	444	444	154	106	106	311	311	
Households	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
NET INSTRUMENTS other than HFT	77,015	78	2,789	2,789	2,562	655	627	602	455	78,830	100	2,966	2,966	2,751	576	695	682	492	492	
OFF-BALANCE SHEET EXPOSURES	26,346		2,027	2,027	203	50	4	0	1	26,161		2,007	2,007	165	43	3	0	4	4	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bpifrance

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾					
Cash balances at central banks and other demand deposits	5,686	0	0	0	0	0	0	0	0	10,332	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	13,500	0	215	215	0	1	213	0	0	13,148	0	165	165	0	1	163	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	9,800	0	0	0	0	0	0	0	0	8,912	0	0	0	0	0	0	0	0	0	
Credit institutions	2,465	0	0	0	0	1	0	0	0	2,326	0	0	0	0	1	0	0	0	0	
Other financial corporations	374	0	0	0	0	0	0	0	0	443	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,619	0	215	215	0	0	213	0	0	1,563	0	165	165	0	0	163	0	0	0	
Loans and advances (including at amortised cost and fair value)	55,349	139	2,859	2,859	2,859	510	706	706	482	56,388	101	2,975	2,975	2,975	471	745	745	489	489	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,213	1	11	11	11	3	0	0	8	7,799	0	12	12	12	3	4	4	6	6	
Credit institutions	805	0	0	0	0	0	0	0	0	1,146	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,135	0	63	63	63	11	10	10	7	1,140	4	65	65	65	11	10	10	6	6	
Non-financial corporations	46,096	137	2,785	2,785	2,785	496	696	696	467	46,308	96	2,898	2,898	2,898	456	721	721	473	473	
of which: small and medium-sized enterprises	41,747	137	2,423	2,423	2,423	468	553	553	439	41,972	86	2,579	2,579	2,579	410	592	592	454	454	
of which: Loans collateralised by commercial immovable property	15,169	42	408	408	408	132	71	71	309	15,511	27	441	441	441	123	67	67	340	340	
Households	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	74,435	139	3,072	3,072	2,859	511	920	706	482	79,848	101	3,139	3,139	2,975	472	908	745	489	489	
OFF-BALANCE SHEET EXPOSURES	29,513		2,027	2,027	165	35	1	0	1	28,283		2,068	2,068	166	41	1	0	2	2	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,285	741	178	150	350	135	1,296	822	176	156	336	154
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	11	0	0	8	8	11	11	0	0	8	8
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	19	14	3	2	4	4	21	13	3	3	4	4
Non-financial corporations	1,254	716	175	148	338	124	1,264	798	173	153	323	143
of which: small and medium-sized enterprises	1,183	661	163	137	285		1,199	744	162	142	320	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,285	741	178	150	350		1,296	822	176	156	336	
Loan commitments given	1	0	0	0	0	0	3	2	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,284	845	194	178	320	141	1,250	883	202	190	306	143
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	11	0	0	8	8	10	10	4	4	4	4
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	23	15	3	3	4	4	37	23	4	4	11	4
Non-financial corporations	1,251	818	191	175	308	129	1,204	850	194	182	290	135
of which: small and medium-sized enterprises	1,172	751	173	158	304		1,126	796	178	167	287	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,284	845	194	178	320		1,250	883	202	190	306	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	181						212					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bpifrance

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	213	13	13	213	4	0	199	13	13	199	5	0	192	13	13	192	5	0	214	12	12	214	5	0
B Mining and quarrying	119	0	0	119	0	0	120	0	0	120	1	0	123	0	0	123	1	0	122	1	1	122	1	0
C Manufacturing	5,063	510	510	5,063	204	0	5,100	580	580	5,100	248	0	5,007	615	615	5,007	252	0	4,996	617	617	4,996	258	0
D Electricity, gas, steam and air conditioning supply	4,592	86	86	4,592	105	0	4,745	60	60	4,745	65	0	4,889	56	56	4,889	61	0	4,840	54	54	4,840	56	0
E Water supply	356	23	23	356	8	0	368	21	21	368	9	0	358	14	14	358	9	0	370	13	13	370	9	0
F Construction	13,928	109	109	13,928	51	0	13,992	129	129	13,992	64	0	13,993	135	135	13,993	64	0	13,931	151	151	13,931	64	0
G Wholesale and retail trade	4,314	270	270	4,314	125	0	4,379	276	276	4,379	140	0	4,357	277	277	4,357	141	0	4,290	295	295	4,290	142	0
H Transport and storage	1,437	125	125	1,437	42	0	1,480	134	134	1,480	37	0	1,476	119	119	1,476	35	0	1,377	117	117	1,377	36	0
I Accommodation and food service activities	2,245	115	115	2,245	74	0	2,301	124	124	2,301	59	0	2,300	136	136	2,300	96	0	2,306	132	132	2,306	91	0
J Information and communication	2,593	255	255	2,593	78	0	2,724	273	273	2,724	88	0	2,650	303	303	2,650	90	0	2,666	300	300	2,666	88	0
K Financial and insurance activities	4,992	170	170	4,992	116	0	4,894	152	152	4,894	92	0	4,750	170	170	4,750	88	0	4,713	176	176	4,713	83	0
L Real estate activities	10,751	256	256	10,751	182	0	10,878	311	311	10,878	149	0	10,874	310	310	10,874	139	0	10,978	342	342	10,978	128	0
M Professional, scientific and technical activities	5,044	409	409	5,044	180	0	5,095	449	449	5,095	193	0	4,959	487	487	4,959	184	0	4,923	494	494	4,923	194	0
N Administrative and support service activities	1,812	71	71	1,812	29	0	1,807	66	66	1,807	31	0	1,826	66	66	1,826	30	0	1,869	67	67	1,869	29	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	155	22	22	155	7	0	160	23	23	160	7	0	150	25	25	150	7	0	153	29	29	153	7	0
Q Human health services and social work activities	247	13	13	247	5	0	261	34	34	261	22	0	254	27	27	254	17	0	267	19	19	267	16	0
R Arts, entertainment and recreation	264	19	19	264	9	0	265	22	22	265	10	0	267	22	22	267	10	0	268	23	23	268	10	0
S Other services	108	10	10	108	7	0	83	11	11	83	10	0	120	11	11	120	4	0	422	8	8	422	12	0
Loans and advances	45,801	2,486	2,486	45,801	1,227	0	46,400	2,679	2,679	46,400	1,232	0	46,006	2,785	2,785	46,006	1,192	0	46,008	2,898	2,898	46,008	1,186	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Bpifrance

(m€ EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023					
	Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances					
	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	0	0	0	0	0	0	0	0	55,249	52,391	139	2,859	1,599	56,388	53,413	101	2,975	1,562
Of which secured	0	0	0	0	0	0	0	0	30,270	28,938	54	1,332	852	30,433	29,065	41	1,368	834
Of which secured with immovable property	0	0	0	0	0	0	0	0	15,402	14,983	42	420	256	15,747	15,293	29	465	281
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0	0	0	0	0	0	0	645	624	21	11	655	624	31	12	12	12
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0	0	0	0	0	0	0	649	617	32	13	632	595	37	32	32	32
Of which instruments with LTV higher than 100%	0	0	0	0	0	0	0	0	2,025	1,922	103	43	2,040	1,930	111	46	46	46
Accumulated impairment for secured assets	0	0	0	0	0	0	0	0	589	332	2	257	134	568	306	1	262	138
Collateral	0	0	0	0	0	0	0	0	17,038	16,556	42	462	327	17,218	16,729	29	469	324
Of which value capped at the value of exposure	0	0	0	0	0	0	0	0	13,666	13,347	38	319	204	13,975	13,626	27	349	220
Of which value above the cap	0	0	0	0	0	0	0	0	-13,666	-13,347	-38	-319	-204	-13,975	-13,626	-27	-349	-220
Financial guarantees received	0	0	0	0	0	0	0	0	443	443	0	0	0	449	449	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.