



2023 EU-wide Transparency Exercise

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

Groupe BPCE

(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	69,453	69,665	69,391	70,108	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	69,453	69,665	69,391	70,108	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	69,453	69,665	69,391	70,108	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	69,453	69,665	69,391	70,108	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	83,212	82,424	82,979	83,381	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	83,212	82,424	82,979	83,381	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	460,514	460,858	462,988	460,589	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	460,514	460,858	462,988	460,589	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	15.08%	15.12%	14.99%	15.22%	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	15.08%	15.12%	14.99%	15.22%	(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	15.08%	15.12%	14.99%	15.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.08%	15.12%	14.99%	15.22%	(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	18.07%	17.88%	17.92%	18.10%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.07%	17.88%	17.92%	18.10%	(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	1,408,372	1,388,681	1,388,080	1,392,680	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	4.93%	5.02%	5.00%	5.03%	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

Groupe BPCE

(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	69,453	69,665	69,391	70,108	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	69,453	69,665	69,391	70,108	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,408,372	1,388,681	1,388,080	1,392,680	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,408,372	1,388,681	1,388,080	1,392,680	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.93%	5.02%	5.00%	5.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.93%	5.02%	5.00%	5.03%	[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	A	OWN FUNDS	83,212	82,424	82,979	83,381	C.01.00 (0050),(0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	69,453	69,665	69,391	70,108	C.01.00 (0020),(0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	28,653	28,670	28,760	29,018	C.01.00 (0030),(0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,710	6,264	3,259	3,799	C.01.00 (0130),(0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,086	592	1,042	979	C.01.00 (0180),(0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	44,066	44,144	46,712	47,144	C.01.00 (0200),(0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210),(0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	188	164	166	164	C.01.00 (0230),(0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,748	-1,722	-1,764	-1,827	C.01.00 (0250),(0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,205	-4,931	-4,900	-4,910	C.01.00 (0280),(0050) + C.01.00 (0380),(0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-681	-696	-689	-653	C.01.00 (0370),(0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-186	-189	-195	-191	C.01.00 (0380),(0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-77	-99	-97	-93	C.01.00 (0390),(0050)	Articles 4(20), 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),(0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-22	-22	-22	-22	C.01.00 (0440),(0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460),(0050) + C.01.00 (0460),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460),(0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480),(0050)	Articles 4(27), 36(1) point (l), 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),(0050)	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),(0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510),(0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-74	-106	-136	-170	C.01.00 (0510),(0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514),(0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520),(0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1,019	-957	-1,051	-1,514	C.01.00 (0524),(0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,237	-1,247	-1,493	-1,416	C.01.00 (0520),(0050)	-
	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),(0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C.01.00 (0530),(0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540),(0050) + C.01.00 (0570),(0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570),(0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660),(0050) + C.01.00 (0660),(0050) + C.01.00 (0670),(0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	69,453	69,665	69,391	70,108	C.01.00 (0510),(0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,759	12,759	13,588	13,273	C.01.00 (0570),(0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,433	13,458	14,324	14,221	C.01.00 (0570),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-780	-604	-838	-1,048	C.01.00 (0590),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050)	-	
A.4.3	Tier 2 transitional adjustments	106	105	103	101	C.01.00 (0680),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	460,514	460,858	462,988	460,589	C.02.00 (0010),(0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010),(0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.08%	15.12%	14.99%	15.22%	CA1 (X)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.08%	15.12%	14.99%	15.22%	CA1 (X)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.07%	17.88%	17.92%	18.10%	CA2 (X)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	69,453	69,665	69,391	70,108	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.08%	15.12%	14.99%	15.22%	(B.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040),(0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040),(0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040),(0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040),(0040)	-

(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 formula 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.

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe BPCE

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	382,888	384,291	387,245	386,733	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	155,607	158,104	159,899	157,192	C 02.00 (r0060, 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	60,209	59,738	60,026	60,332	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	118,099	117,346	116,255	118,958	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	38,829	39,610	40,853	39,847	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	12,795	11,271	11,092	9,692	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	2,779	2,911	3,551	3,252	C 02.00 (r0640, c0010)
Settlement risk	26	65	9	44	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,628	4,408	4,564	4,579	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	17,514	15,365	14,383	14,534	C 02.00 (r0520, c0010)
Of which the standardised approach	8,846	8,195	8,234	8,309	C 02.00 (r0530, c0010)
Of which IMA	8,668	7,170	6,150	6,224	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	248	220	280	342	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, 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	39,741	41,266	41,266	41,266	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	39,741	41,266	41,266	41,266	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	144	1,281	877	489	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	460,514	460,858	462,988	460,589	

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.

2023 EU-wide Transparency Exercise
P&L
 Groupe BPCE

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	19,476	26,534	10,788	23,533
Of which debt securities income	1,691	2,179	372	981
Of which loans and advances income	12,961	18,567	5,900	12,275
Interest expenses	12,001	16,715	8,886	19,843
Of which deposits expenses	5,165	6,984	3,837	8,146
Of which debt securities issued expenses	2,682	3,983	1,867	4,046
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	157	185	41	124
Net Fee and commission income	8,487	11,444	2,833	5,695
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	35	358	-45	-32
Gains or (-) losses on financial assets and liabilities held for trading, net	-3,157	-1,828	2,183	2,885
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4,897	4,063	-1,421	-1,547
Gains or (-) losses from hedge accounting, net	222	270	16	61
Exchange differences (gain or (-) loss), net	179	297	170	265
Net other operating income /(-)expenses	377	525	138	294
TOTAL OPERATING INCOME, NET	18,671	25,133	5,817	11,435
(Administrative expenses)	11,611	15,841	4,026	7,979
(Cash contributions to resolution funds and deposit guarantee schemes)	627	646	614	486
(Depreciation)	1,024	1,371	306	620
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-135	-84	-42	-142
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-35	-60	47	32
(Other provisions)	-100	-24	-89	-174
Of which pending legal issues and tax litigation ¹⁾	0	69	0	0
Of which restructuring ²⁾	0	20	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)	1,219	2,002	212	608
(Financial assets at fair value through other comprehensive income)	-1	29	6	6
(Financial assets at amortised cost)	1,219	1,973	206	601
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-11	262	-2	-18
(of which Goodwill)	0	241	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	415	497	173	296
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-961	28	43	43
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,790	5,621	920	2,241
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,505	4,058	542	1,530
Profit or (-) loss after tax from discontinued operations	985	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,491	4,058	542	1,530
Of which attributable to owners of the parent	3,402	3,951	533	1,506

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

Groupe BPCE

(mil 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				
		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	171,923				178,381				155,493				150,238				IAS 1.54 (f)	
Financial assets held for trading	211,319	64,366	136,979	9,974	181,650	58,883	115,528	7,239	189,250	62,103	118,586	8,561	193,267	69,797	117,043	6,426	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,497	2,453	213	8,831	11,260	2,405	362	8,493	11,014	2,218	476	8,320	10,984	2,317	441	8,226	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	54	0	0	54	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	45,327	37,603	4,085	3,639	44,505	38,419	2,417	3,669	46,518	39,204	3,700	3,614	45,521	38,214	3,476	3,831	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	942,323				944,636				953,148				959,680				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	12,976	0	12,976	0	12,700	0	12,700	0	11,488	0	11,487	1	12,073	0	12,072	1	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	-6,424				-6,845				-6,129				-6,279				IAS 39.89A(6); IFRS 9.6.5.8	
Other assets ⁽¹⁾	37,348				37,242				38,837				39,249					
TOTAL ASSETS	1,426,343				1,403,528				1,399,618				1,404,732				IAS 1.9(a), I.G 6	

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

(mil 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⁾			
		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	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	41,240	119	5	-8	-8	-4	40,411	62	60	-9	-3	-37	42,507	35	61	-8	-2	-44	41,381	94	61	-6	-2	-44	Annex V.Part 1.31, 44(b)
	Loans and advances	22	0	0	0	0	0	23	0	0	0	0	0	54	0	0	-1	0	0	95	0	0	-2	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	26,032	481	123	-6	-5	-111	27,288	407	122	-5	-4	-110	28,108	463	122	-5	-4	-111	28,198	383	125	-4	-4	-112	Annex V.Part 1.31, 44(b)
	Loans and advances	780,180	127,971	20,386	-1,263	-3,881	-8,847	782,500	126,816	20,379	-1,331	-4,139	-8,605	791,929	124,914	20,373	-1,314	-4,168	-8,494	795,889	126,951	21,025	-1,311	-3,994	-8,717	Annex V.Part 1.32, 44(a)

⁽¹⁾ This 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

Groupe BPCE

(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	187,775	156,058	160,797	160,376	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	24,133	24,352	26,278	26,840	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,086,935	1,096,679	1,083,845	1,087,247	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	16,779	16,286	15,470	16,455	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	346	389	340	266	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,695	4,856	4,670	4,596	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,202	3,691	3,714	3,755	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	18,771	18,221	20,580	21,444	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,158	162	114	114	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	1,343,795	1,320,695	1,315,806	1,321,091	IAS 1.9(b); IG 6
TOTAL EQUITY	82,548	82,833	83,812	83,641	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,426,343	1,403,528	1,399,618	1,404,732	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe BPCE

(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		78,676	64,728	53,730	52,624	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9,828	10,348	10,220	10,179	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	11,727	12,545	13,473	13,799	Annex V.Part 1.31
Deposits	Central banks	92,687	90,285	56,210	37,690	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	378	88	87	72	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	40,253	28,208	33,822	40,320	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,291	9,657	8,880	8,596	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	74,841	68,638	78,862	73,748	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,502	4,890	6,293	4,637	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	88,938	78,816	83,453	88,381	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	16,893	15,527	16,777	18,103	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	219,439	226,663	224,703	210,858	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	163,948	165,111	153,142	137,986	ECB/2013/33 Annex 2.Part 2.9.1
	Households	415,721	417,862	420,210	432,841	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	334,002	336,057	339,368	352,198	Annex V.Part 1.42(f), 44(c)
Debt securities issued		271,708	285,303	301,745	319,365	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		19,945	18,556	20,076	20,300	Annex V.Part 1.37
Other financial liabilities		11,805	9,982	9,962	11,114	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,315,623	1,293,376	1,286,390	1,290,917	

2023 EU-wide Transparency Exercise
Market Risk
Groupe BPCE

	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		
(min EUR)																							
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	2,329	2,032	150	24	205	43						95	19	164	34								
Of which: General risk	849	810	109	21	156	38						66	16	124	27								
Of which: Specific risk	1,362	1,107	41	3	48	5						28	3	40	6								
Equities	573	421	34	7	77	14						47	6	70	10								
Of which: General risk	73	41	23	5	54	10						43	4	63	9								
Of which: Specific risk	341	289	11	2	24	4						5	1	7	2								
Foreign exchange risk	4,855	4,759	87	16	105	23						67	13	97	19								
Commodities risk	1,085	941	0	0	0	0						0	0	0	0								
Total	8,842	8,133	271	47	388	80	35	33	0	0	0	8,668	209	38	331	63	34	29	0	0	0	0	7,170
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	2,463	2,234	92	21	182	33						151	18	265	32								
Of which: General risk	993	731	68	17	127	22						133	15	234	26								
Of which: Specific risk	1,225	1,428	24	4	54	10						18	3	31	6								
Equities	523	649	27	4	62	10						33	7	58	11								
Of which: General risk	48	52	22	3	51	9						29	5	51	9								
Of which: Specific risk	333	410	4	0	10	1						4	1	7	2								
Foreign exchange risk	4,497	4,646	40	9	57	14						41	7	72	12								
Commodities risk	749	778	0	0	0	0						0	0	0	0								
Total	8,231	8,307	159	34	300	57	33	32	0	0	0	6,150	164	33	287	55	40	48	0	0	0	0	6,224

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
Consolidated data	Central governments or central banks	99,36	113,19	6,57		96,54	110,00	7,84	
	Regional governments or local authorities	47,62	53,96	19,80		47,68	53,51	10,71	
	Public sector entities	23,87	19,63	4,42		24,63	19,58	4,47	
	Multilateral Development Banks	38	60	0		35	55	0	
	International Organizations	538	538	0		470	470	0	
	Institutions	23,31	23,51	1,70		20,64	22,64	1,76	
	Corporates	125,36	93,66	7,874		127,129	94,029	7,749	
	of which: SME	34,52	24,59	19,89		35,83	25,22	20,53	
	Retail	23,670	8,498	6,138		23,243	8,321	6,005	
	of which: SME	2,025	1,800	1,124		1,973	1,779	1,108	
	Secured by mortgages on immovable property	63,863	54,677	21,658		63,991	54,638	21,447	
	of which: SME	14,270	13,712	5,109		14,625	14,238	5,284	
	Exposures in default	7,282	3,167	3,626		7,674	3,589	4,240	
	Items associated with particular high risk	11,224	9,110	13,665	2,911	12,885	9,677	14,515	2,924
	Covered bonds	234	234	0		242	242	0	
	Claims on institutions and corporates with a ST credit assessment	755	673	0		1,021	935	604	
Collective investments undertakings (CIU)	2,089	2,087	3,577		2,046	2,045	3,429		
Equity	0	0	0		0	0	0		
Other exposures	5,561	5,561	2,773		7,523	7,556	2,765		
Standardised Total ⁽²⁾	453,390	399,321	156,760	4,711	453,697	388,390	159,127	4,956	

(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 2021 exercise.

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

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
FRANCE	Central governments or central banks	85,127	98,856	6,497		83,232	96,529	7,239	
	Regional governments or local authorities	42,299	48,723	9,779		42,263	46,479	9,723	
	Public sector entities	22,844	19,116	4,237		23,098	19,128	4,230	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	13,294	16,544	1,080		11,618	13,317	1,084	
	Corporates	97,214	71,672	58,645		111,703	82,462	67,295	
	of which: SME	32,563	23,035	18,227		33,709	23,709	19,366	
	Retail	18,894	5,956	3,986		18,729	5,365	3,861	
	of which: SME	1,845	1,643	1,020		1,788	1,609	997	
	Secured by mortgages on immovable property	57,209	49,329	19,767		57,264	49,339	19,571	
	of which: SME	14,216	13,659	5,006		14,795	14,205	5,273	
	Exposures in default	6,301	2,642	2,954	2,104	6,898	3,093	3,715	2,101
	Items associated with particular high risk	11,740	9,524	13,525		12,611	9,613	14,449	
	Covered bonds	126	126	13		154	154	15	
	Claims on institutions and corporates with a ST credit assessment	482	480	31		884	817	513	
Collective investments undertakings (CIU)	1,742	1,742	3,295		1,664	1,664	3,024		
Equity	0	0	0		0	0	0		
Other exposures	5,555	5,555	5,155	4,171	7,111	7,111	6,726	4,428	
Standardised Total ⁽²⁾	453,390	399,321	156,760	4,171	453,697	388,390	159,127	4,428	

(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 2021 exercise.

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

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
UNITED STATES	Central governments or central banks	153	162	0		142	165	0	
	Regional governments or local authorities	1,576	1,478	419		1,462	1,377	384	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	84	0	0		81	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	2,232	1,473	84		2,568	1,829	81	
	Corporates	3,244	3,282	2,802		3,278	3,312	2,817	
	of which: SME	1,238	1,077	869		1,249	1,077	869	
	Retail	18	17	13		15	15	11	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	115	114	42		111	111	39	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particular 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	1	1	0		2	2	1	
Collective investments undertakings (CIU)	88	88	27		83	83	23		
Equity	0	0	0		0	0	0		
Other exposures	895	895	333	6	122	122	49	2	
Standardised Total ⁽²⁾	453,390	399,321	156,760	6	453,697	388,390	159,127	2	

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

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

(3) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
UNITED KINGDOM	Central governments or central banks	2	14	0		2	13	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	3	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	3,785	2,281	168		4,075	3,472	167	
	Corporates	1,238	1,077	869		1,249	1,077	869	
	of which: SME	19	12	10		19	12	7	
	Retail	53	42	32		47	37	28	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	221	219	80		216	215	79	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	7	6	6	1	7	6	6	1
	Items associated with particular 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)	1	1	0		1	1	0		
Equity	0	0	0		0	0	0		
Other exposures	456	456	185	18	161	161	16	2	
Standardised Total ⁽²⁾	453,390	399,321	156,760	18	453,697	388,390	159,127	2	

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

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

(3) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
LUXEMBOURG	Central governments or central banks	602	602	0		440	440	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	234	286	0		234	433	0	
	International Organizations	273	273	0		296	296	0	
	Institutions	17	17	0		17	17	0	
	Corporates	1,724	1,455	1,139		1,490	1,464	1,131	
	of which: SME	225	190	161		242	209	177	
	Retail	182	79	58		188	66	47	
	of which: SME	25	14	8		26	16	9	
	Secured by mortgages on immovable property	638	638	228		642	639	233	
	of which: SME	29	29	11		6	6	2	
	Exposures in default	41	23	24	13	59	37	38	13
	Items associated with particular high risk	45	42	62		33	31	48	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	3		7	7	3	
Collective investments undertakings (CIU)	33	33	60		34	34	59		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1	24	1	1	1	25	
Standardised Total ⁽²⁾	453,390	399,321	156,760	24	453,697	388,390	159,127	25	

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

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

(3) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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, %)									
SWITZERLAND	Central governments or central banks	347	346	0		433	433	0	
	Regional governments or local authorities	556	1,235	247		544	1,259	242	
	Public sector entities	52	55	11		51	54	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	907	197	46		870	182	38	
	Corporates	1,086	1,211	1,294		1,060	1,061	1,055	
	of which: SME	33	30	26		41	36	30	
	Retail	27	27	21		24	25	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,188	1,185	457		1,168	1,161	446	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	5	5	21	35	10	10	25
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				35				32	

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

(2) Total value adjustments and provisions per country of counterparty 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 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, %)									
GERMANY	Central governments or central banks	993	993	0		1,020	1,025	0	
	Regional governments or local authorities	239	239	51		200	200	52	
	Public sector entities	248	248	7		268	268	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,428	1,429	50		2,077	2,077	41	
	Corporates	1,134	1,043	871		1,073	948	794	
	of which: SME	59	59	63		61	51	43	
	Retail	30	23	17		18	14	6	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	21	21	9		21	22	9	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	2	1	1	0	1	1	1	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				3	

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

(2) Total value adjustments and provisions per country of counterparty 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 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, %)									
ITALY	Central governments or central banks	3,217	3,217	79		3,217	3,215	74	
	Regional governments or local authorities	859	714	143		858	713	143	
	Public sector entities	4	4	5		5	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	2		7	5	1	
	Corporates	2,355	1,859	1,160		2,348	2,044	218	
	of which: SME	59	57	47		53	47	40	
	Retail	27	26	18		26	25	17	
	of which: SME	15	15	9		14	14	9	
	Secured by mortgages on immovable property	68	68	29		62	62	27	
	of which: SME	8	8	3		8	8	3	
	Exposures in default	4	3	3	1	5	3	3	2
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	280	279	67		274	272	66		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				4				10	

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

(2) Total value adjustments and provisions per country of counterparty 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 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, %)									
SPAIN	Central governments or central banks	1,825	1,828	0		1,822	1,846	0	
	Regional governments or local authorities	271	227	1		294	284	1	
	Public sector entities	7	8	1		7	8	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	56	57	625		118	117	146	
	Corporates	976	627	9		262	147	8	
	of which: SME	11	11	9		10	9	8	
	Retail	1,180	487	372		1,066	584	378	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	11	11	1		11	11	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	27	16	16	22	26	19	19	27
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	1		0	0	1		
Equity	0	0	0		0	0	0		
Other exposures	5	5	5		8	8	8		
Standardised Total ²				27				41	

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

(2) Total value adjustments and provisions per country of counterparty 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 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, %)									
JAPAN	Central governments or central banks	3,704	3,704	0		2,507	2,507	0	
	Regional governments or local authorities	547	331	112		527	309	103	
	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	885	885	351		1,023	940	46	
	Corporates	748	722	347		326	294	99	
	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	4	4	2		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	10	11	2	12	10	12	2
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	171	171	102		53	53	34		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	23	23	23		20	20	20		
Standardised Total ²				4				3	

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

(2) Total value adjustments and provisions per country of counterparty 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 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	237	262	0		235	239	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	36	36	18		39	39	19	
	Corporates	2,282	1,674	1,567		624	646	481	
	of which: SME	23	23	10		26	26	14	
	Retail	24	24	8		29	29	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	10	4		12	11	4	
	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	25	25	2		25	25	2		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty 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, %)									
Consolidated data	Central governments or central banks	101,815	114,874	8,166		101,468	113,845	8,095	
	Regional governments or local authorities	45,941	52,623	10,276		45,691	52,641	10,517	
	Public sector entities	24,138	19,904	4,773		23,834	19,514	4,518	
	Multilateral Development Banks	763	763	0		764	615	0	
	International Organisations	538	538	0		410	410	0	
	Institutions	25,046	25,770	1,862		23,558	23,720	1,715	
	Corporates	128,379	94,946	78,254		128,965	96,068	77,867	
	of which: SME	26,124	25,511	20,079		25,023	25,266	20,026	
	Retail	23,348	8,294	5,981		22,849	8,306	6,011	
	of which: SME	1,965	1,765	1,097		1,821	1,663	1,041	
	Secured by mortgages on immovable property	63,118	55,000	21,524		62,996	55,879	21,441	
	of which: SME	15,107	14,507	5,395		16,221	15,558	5,766	
	Exposures in default	7,687	3,465	4,220	2,900	7,651	3,556	4,332	2,943
	Items associated with particularly high risk	11,772	9,487	14,229		11,132	9,046	13,568	
Covered bonds	291	291	29		438	438	43		
Claims on institutions and corporates with a ST credit assessment	979	890	473		913	522	331		
Collective investments undertakings (CIU)	1,022	1,021	3,074		1,067	1,062	3,191		
Equity	0	0	0		0	0	0		
Other exposures	6,862	6,862	7,887		7,420	7,420	6,574		
Standardised Total²	444,865	391,953	164,956	4,961	446,858	394,923	159,224	4,874	

(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 portfolio unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	88,132	100,761	7,267		89,561	101,731	7,267	
	Regional governments or local authorities	43,294	47,688	9,079		43,885	47,446	9,014	
	Public sector entities	23,119	19,061	4,594		22,457	18,320	4,340	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,876	13,628	1,114		10,186	11,065	978	
	Corporates	109,828	79,229	61,141		109,212	79,722	64,991	
	of which: SME	33,760	23,815	19,503		33,369	23,389	18,888	
	Retail	13,825	5,300	3,826		13,330	5,300	3,843	
	of which: SME	1,799	1,624	1,003		1,673	1,527	968	
	Secured by mortgages on immovable property	52,788	46,655	19,029		56,188	50,076	19,738	
	of which: SME	15,054	14,451	5,371		16,176	15,511	5,749	
	Exposures in default	1,623	2,947	3,307	7,550	1,799	3,038	3,638	7,581
	Items associated with particularly high risk	17,271	14,944	14,151		17,079	14,907	15,496	
Covered bonds	181	181	18		245	245	24		
Claims on institutions and corporates with a ST credit assessment	510	421	264		382	290	207		
Collective investments undertakings (CIU)	1,546	1,546	2,725		1,620	1,620	2,877		
Equity	0	0	0		0	0	0		
Other exposures	7,607	7,607	7,282		6,728	6,728	6,003		
Standardised Total²	418,865	379,953	164,956	4,284	420,858	379,923	159,224	4,216	

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

(2) Total value adjustments and provisions per country of counterparty exclude 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, %)									
UNITED STATES	Central governments or central banks	139	162	0		139	159	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		33	33	7	
	Multilateral Development Banks	0	0	0		96	96	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,452	1,628	72		2,288	2,229	72	
	Corporates	2,682	2,728	2,267		1,597	1,533	1,116	
	of which: SME	24	24	24		24	24	24	
	Retail	4	14	10		15	11	11	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	108	108	38		105	105	37	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	1	1	0	0	4	2	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		10	10	0		
Claims on institutions and corporates with a ST credit assessment	2	2	1		1	1	1		
Collective investments undertakings (CIU)	11	11	0		11	11	0		
Equity	0	0	0		0	0	0		
Other exposures	201	201	99		201	201	53		
Standardised Total²	3,200	3,200	38	0	3,110	3,110	53	2	

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

(2) Total value adjustments and provisions per country of counterparty exclude 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, %)									
UNITED KINGDOM	Central governments or central banks	2	14	0		0	11	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	4,946	4,523	186		4,115	4,110	165	
	Corporates	828	777	684		512	469	433	
	of which: SME	24	10	8		24	9	8	
	Retail	46	39	29		51	39	30	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	206	204	75		208	207	76	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	7	7	1	7	5	5	1
	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	15		0	0	15		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	292	292	292		312	312	312		
Standardised Total²	8,200	8,200	4	1	8,110	8,110	312	2	

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

(2) Total value adjustments and provisions per country of counterparty exclude 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, %)									
LUXEMBOURG	Central governments or central banks	54	224	0		140	140	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		11	11	2	
	Multilateral Development Banks	268	484	0		268	515	0	
	International Organisations	350	350	0		410	410	0	
	Institutions	42	64	13		2	2	0	
	Corporates	1,747	1,526	1,221		1,579	1,284	1,045	
	of which: SME	235	185	157		246	206	174	
	Retail	109	64	64		28	24	18	
	of which: SME	13	12	4		1	1	1	
	Secured by mortgages on immovable property	608	605	217		648	648	217	
	of which: SME	10	10	4		10	9	4	
	Exposures in default	38	18	18	10	24	15	15	10
	Items associated with particularly high risk	32	31	47		31	29	44	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	2		0	0	2		
Collective investments undertakings (CIU)	31	31	55		32	32	55		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		2	2	2		
Standardised Total²	3,000	3,000	28	10	2,910	2,910	217	10	

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

(2) Total value adjustments and provisions per country of counterparty exclude 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	341	340	0		341	340	0	
	Regional governments or local authorities	531	1,189	238		541	1,210	242	
	Public sector entities	50	53	11		51	54	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	810	131	39		793	130	39	
	Corporates	1,623	1,240	1,127		1,662	1,238	1,170	
	of which: SME	44	40	34		48	45	38	
	Retail	43	37	28		46	38	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,163	1,158	438		1,189	1,185	459	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	34	9	9	23	35	8	8	27
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			31				34		

(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 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	608	613	0		145	145	0	
	Regional governments or local authorities	319	319	61		393	393	64	
	Public sector entities	301	301	7		607	607	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,811	2,813	81		2,833	2,838	99	
	Corporates	957	873	722		660	578	428	
	of which: SME	62	58	49		70	63	56	
	Retail	8	7	4		7	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	223	222	8		223	222	8	
	of which: SME	1	1	1	0	1	1	1	1
	Exposures in default	10	10	15		10	10	15	
	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	7	7	6		7	7	6		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			3				3		

(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 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	5,230	5,230	75		5,215	5,215	73	
	Regional governments or local authorities	849	702	141		813	667	134	
	Public sector entities	15	15	3		15	15	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	22	17		12	11	9	
	Corporates	639	512	489		367	224	206	
	of which: SME	48	27	31		49	42	38	
	Retail	28	28	19		29	28	20	
	of which: SME	14	14	9		15	15	9	
	Secured by mortgages on immovable property	74	74	33		72	72	32	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	3	2	5	3	3	2
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1		
Collective Investments Undertakings (CIU)	275	274	67		267	265	65		
Equity	0	0	0		0	0	0		
Other exposures	63	63	45		56	56	39		
Standardised Total²			17				16		

(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 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	1,664	1,671	0		1,634	1,641	0	
	Regional governments or local authorities	291	276	11		291	281	12	
	Public sector entities	30	31	12		32	32	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	87	63		23	22	16	
	Corporates	769	653	653		595	468	467	
	of which: SME	22	12	11		37	12	10	
	Retail	1,074	499	374		1,102	518	388	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	20	19	8		20	19	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	7	7	23	10	7	7	20
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	34	34	3		43	43	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	1		0	0	1		
Equity	0	0	0		0	0	0		
Other exposures	11	11	7		10	10	6		
Standardised Total²			39				42		

(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 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
JAPAN	Central governments or central banks	3,650	3,650	0		4,111	4,111	0	
	Regional governments or local authorities	527	315	108		488	294	103	
	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	2,172	2,172	423		1,579	1,579	323	
	Corporates	549	518	101		327	297	95	
	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	1	0	0	0	1
	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	135	135	99		42	42	26		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	34	34	34		25	25	25		
Standardised Total²			3				3		

(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 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 ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	230	261	0		230	260	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	91	91	19		88	88	18	
	Corporates	2,128	2,105	1,039		2,058	2,021	1,200	
	of which: SME	33	33	18		30	28	15	
	Retail	19	19	2		19	19	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	23	23	8		11	11	4	
	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	25	25	2		25	25	3		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			4				4		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	220,284	89	231,889	1,242	0	68	225,694	83	236,803	1,190	0	116
	Institutions	31,402	43	30,883	7,709	0	17	31,295	35	30,399	7,307	0	10
	Corporates	268,015	8,286	207,000	107,384	3,108	4,236	254,928	7,184	196,502	104,631	2,099	4,016
	Corporates - Of Which: Specialised Lending	22,259	1,183	22,224	4,879	207	102	23,749	941	23,509	7,268	287	212
	Corporates - Of Which: SME	50,368	2,210	37,983	25,092	219	1,179	49,826	2,183	37,928	24,815	208	1,189
	Retail	586,892	9,081	497,203	73,341	3,577	6,511	589,169	9,099	500,319	73,871	3,981	6,422
	Retail - Secured on real estate property	63,928	1,135	63,794	19,902	437	1,493	64,835	1,353	64,713	20,469	594	1,524
	Retail - Secured on real estate property - Of Which: SME	281,786	2,127	208,862	26,919	767	1,090	294,533	2,141	203,715	27,056	785	1,028
	Retail - Qualifying Revolving	17,416	363	11,326	1,871	68	270	16,918	360	11,189	1,565	65	272
	Retail - Other Retail	122,964	5,266	121,371	24,951	2,305	3,798	122,884	5,204	120,897	24,782	2,164	3,588
	Retail - Other Retail - Of Which: SME	42,207	3,396	45,791	11,621	1,527	3,398	42,210	3,491	45,695	11,527	1,464	3,399
	Retail - Other Retail - Of Which: non-SME	76,268	1,858	75,581	13,330	778	1,221	75,674	1,713	75,002	13,245	699	1,189
	Equity	11,208	0	10,938	38,829	0	0	11,373	0	10,981	39,630	0	0
Other non credit-obligation assets				10,144						10,493			
IRB Total ³				236,799						236,182			

(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 2015 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.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	189,150	0	180,624	0	0	10	181,321	0	191,173	40	0	27
	Institutions	621	2	4,837	839	0	28	4,740	21	4,420	4	0	28
	Corporates	146,765	4,680	121,389	73,786	760	2,749	144,600	4,951	117,871	72,186	903	2,760
	Corporates - Of Which: Specialised Lending	5,760	40	5,303	1,471	24	37	5,707	20	5,145	1,614	9	40
	Corporates - Of Which: SME	49,235	2,115	37,091	24,319	218	1,127	48,093	2,134	36,966	24,008	208	1,159
	Retail	501,431	9,033	494,124	72,951	3,558	6,479	505,940	9,013	497,109	73,491	3,562	6,393
	Retail - Secured on real estate property	382,423	7,437	382,257	46,196	1,195	2,127	386,166	7,468	386,166	47,250	1,241	2,546
	Retail - Secured on real estate property - Of Which: SME	63,897	1,334	63,733	19,892	437	1,492	64,803	1,352	64,678	20,658	583	1,523
	Retail - Secured on real estate property - Of Which: non-SME	299,524	2,102	298,604	26,655	758	1,025	301,225	2,116	301,422	26,792	757	1,023
	Retail - Qualifying Revolving	122,678	2,115	121,907	24,960	2,296	3,694	122,264	5,186	119,895	24,682	2,156	3,576
	Retail - Other Retail	47,237	3,294	45,724	11,996	1,524	2,804	47,166	3,487	45,633	11,524	1,463	2,297
	Retail - Other Retail - Of Which: SME	75,439	1,841	74,783	13,244	772	1,310	74,898	1,699	74,212	13,158	694	1,179
	Retail - Other Retail - Of Which: non-SME	9,271	0	9,267	34,175	0	0	9,457	0	9,453	35,296	0	0
Equity													
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	25,723	0	25,736	0	0	0	24,330	0	24,300	0	0	0
	Institutions	9,586	12	9,294	1,108	0	25	9,333	14	9,012	659	0	14
	Corporates	35,675	468	21,197	8,325	184	173	31,390	445	20,387	7,639	136	157
	Corporates - Of Which: Specialised Lending	8,284	125	4,909	1,605	4	46	7,263	63	4,245	1,646	52	47
	Corporates - Of Which: SME	31	2	10	0	0	0	30	2	33	10	0	0
	Retail	257	2	251	33	1	1	247	2	244	24	1	1
	Retail - Secured on real estate property	192	1	193	17	0	0	1	200	2	201	20	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	192	1	193	17	0	0	1	200	2	201	20	1
	Retail - Qualifying Revolving	5	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	60	0	54	16	0	0	41	0	39	4	0	0
	Retail - Other Retail - Of Which: SME	14	0	16	11	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	46	0	38	4	0	0	40	0	38	4	0	0
Equity	1,139	0	873	2,351	0	0	1,058	0	770	2,060	0	0	
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	445	0	464	0	0	0	476	0	547	4	0	0
	Institutions	7,128	0	5,661	1,322	0	1	6,883	0	6,927	0	0	0
	Corporates	7,747	39	8,670	2,657	52	17	8,040	33	8,019	2,858	52	18
	Corporates - Of Which: Specialised Lending	1,815	33	837	332	51	8	897	27	756	289	48	7
	Corporates - Of Which: SME	208	1	207	155	0	2	200	1	199	152	0	2
	Retail	386	6	379	43	2	3	380	5	379	42	2	3
	Retail - Secured on real estate property	293	4	291	34	2	3	289	4	289	31	2	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	293	4	291	34	2	3	288	4	289	31	2	3
	Retail - Qualifying Revolving	8	0	7	1	0	0	8	0	6	1	0	0
	Retail - Other Retail	87	2	81	6	1	1	83	1	83	6	1	1
	Retail - Other Retail - Of Which: SME	2	1	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	85	1	79	7	0	0	82	1	82	6	1	1
Equity	68	0	68	190	0	0	54	0	54	152	0	0	
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	2,055	0	2,073	0	0	0	2,491	0	2,505	4	0	0
	Institutions	615	0	360	53	0	0	913	0	915	115	0	0
	Corporates	8,479	405	8,180	3,283	729	54	8,563	59	8,160	3,220	15	102
	Corporates - Of Which: Specialised Lending	2,004	19	2,180	495	6	15	2,261	19	2,042	520	6	15
	Corporates - Of Which: SME	60	19	57	30	0	10	53	19	51	26	0	11
	Retail	175	3	172	26	3	3	173	4	173	27	1	3
	Retail - Secured on real estate property	117	1	117	15	0	1	118	2	118	17	1	1
	Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	1	8	1	8	2	0	1
	Retail - Secured on real estate property - Of Which: non-SME	109	0	109	13	0	0	110	1	111	14	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	55	2	52	11	2	2	53	2	52	10	1	2
	Retail - Other Retail - Of Which: SME	22	2	20	7	1	1	21	2	20	6	1	1
	Retail - Other Retail - Of Which: non-SME	33	0	32	4	0	0	32	0	32	4	0	0
Equity	763	0	763	623									

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,070	0	1,005	158	0	0	798	0	760	251	0	0
	Corporates	6,001	103	3,073	1,005	146	43	6,004	50	3,180	904	57	29
	Corporates - Of Which: Specialised Lending	62	0	29	8	0	0	58	0	28	7	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	531	15	520	69	6	9	536	15	530	70	6	9
	Retail - Secured on real estate property	445	8	493	56	3	5	452	9	451	58	3	4
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	442	8	490	55	3	5	449	9	447	57	3	4
	Retail - Qualifying Revolving	11	0	9	1	0	0	11	0	9	1	0	0
	Retail - Other Retail	74	7	68	12	3	4	72	6	71	12	2	4
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
Retail - Other Retail - Of Which: non-SME	72	7	66	11	3	4	69	6	68	11	2	4	
Equity	17	0	17	58	0	0	41	0	41	146	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
GERMANY	Central banks and central governments	2,212	0	2,514	0	0	0	1,918	0	1,918	0	0	0
	Institutions	2,278	0	2,791	815	0	0	1,788	0	1,788	0	0	0
	Corporates	2,879	60	2,065	884	24	70	2,815	56	2,341	847	24	55
	Corporates - Of Which: Specialised Lending	1,302	0	490	156	0	0	1,042	0	628	170	0	2
	Corporates - Of Which: SME	49	0	49	34	0	0	143	0	141	48	0	1
	Retail	170	3	143	29	1	2	167	2	164	23	1	2
	Retail - Secured on real estate property	126	1	124	23	0	1	127	1	126	17	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	125	1	123	23	0	1	126	1	125	17	0	0
	Retail - Qualifying Revolving	6	0	5	0	0	0	6	0	5	0	0	0
	Retail - Other Retail	38	2	34	6	1	1	34	2	33	6	1	1
	Retail - Other Retail - Of Which: SME	5	1	4	2	1	1	4	1	4	2	1	1
Retail - Other Retail - Of Which: non-SME	33	0	30	4	0	0	29	0	29	4	0	0	
Equity	29	0	29	88	0	0	22	0	22	66	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
ITALY	Central banks and central governments	415	0	508	58	0	0	428	0	756	59	0	0
	Institutions	260	0	256	178	0	0	171	0	170	125	0	0
	Corporates	6,815	72	3,763	2,399	13	77	5,754	78	4,195	2,541	31	86
	Corporates - Of Which: Specialised Lending	1,432	26	1,375	490	3	22	1,270	26	1,454	492	8	23
	Corporates - Of Which: SME	122	5	86	82	0	3	113	4	81	74	0	3
	Retail	65	3	64	10	1	1	65	2	65	10	1	1
	Retail - Secured on real estate property	41	1	42	6	1	0	43	1	43	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	1	42	6	1	0	43	1	43	7	1	0
	Retail - Qualifying Revolving	4	1	4	0	0	1	3	0	3	0	0	0
	Retail - Other Retail	20	1	18	3	0	1	19	1	19	3	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	19	1	18	3	0	1	19	1	18	3	0	1	
Equity	6	0	6	21	0	0	5	0	5	19	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SPAIN	Central banks and central governments	500	0	609	0	0	0	504	0	1,002	0	0	0
	Institutions	754	0	665	224	0	0	639	0	622	201	0	0
	Corporates	5,191	18	2,615	1,486	4	23	5,238	17	2,545	1,504	4	24
	Corporates - Of Which: Specialised Lending	1,391	13	873	376	4	9	1,310	13	810	378	3	10
	Corporates - Of Which: SME	359	4	156	122	0	5	356	3	324	118	0	5
	Retail	86	1	84	10	1	1	85	1	83	11	1	1
	Retail - Secured on real estate property	51	1	51	6	1	1	52	1	51	7	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49	1	49	5	1	1	50	1	49	6	1	1
	Retail - Qualifying Revolving	30	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	28	0	29	5	0	0	29	0	29	5	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	26	0	27	4	0	0	27	0	27	4	0	0	
Equity	1	0	1	1	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
JAPAN	Central banks and central governments	973	0	973	63	0	0	756	0	756	58	0	0
	Institutions	771	0	741	187	0	0	788	0	603	180	0	0
	Corporates	2,109	41	1,960	575	7	8	1,837	22	1,765	551	9	8
	Corporates - Of Which: Specialised Lending	479	41	409	226	0	0	422	22	372	207	9	8
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	24	0	23	2	0	0	22	0	22	2	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
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	1	0	0	16	0	16	1	0	0
	Retail - Qualifying Revolving	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	6	0	6	1	0	0	6	0	6	1	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
NETHERLANDS	Central banks and central governments	16	0	151	0	0	0	315	0	398	0	0	0
	Institutions	1,251	0	1,207	151	0	0	770	0	775	70	0	0
	Corporates	5,677	40	4,009	1,596	74	11	5,288	40	3,667	1,512	73	8
	Corporates - Of Which: Specialised Lending	1,021	0	690	204	0	3	1,017	0	652	336	0	3
	Corporates - Of Which: SME	8	0	4	2	0	0	4	0	1	1	0	0
	Retail	39	0										

		IRB 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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	203,935	82	214,300	604	0	115	202,658	83	212,172	855	0	112
	Institutions	30,330	20	30,365	7,266	0	56	31,921	19	31,699	6,634	0	90
	Corporates	251,473	6,802	195,948	105,711	1,833	3,854	248,237	7,180	195,948	104,136	2,279	3,958
	Corporates - Of Which: Specialised Lending	28,076	415	18,432	6,833	274	211	27,125	461	19,933	7,303	303	234
	Corporates - Of Which: SME	49,200	2,200	37,910	24,886	265	1,211	48,878	2,323	38,303	25,063	271	1,263
	Retail	512,459	9,278	503,737	74,538	3,613	6,476	517,487	9,693	508,785	76,033	3,703	6,462
	Retail - Secured on real estate property	372,480	3,326	371,741	48,034	1,323	2,609	377,818	3,633	376,868	49,362	3,143	2,232
	Retail - Secured on real estate property - Of Which: SME	66,247	1,386	66,115	20,986	560	1,076	69,977	1,410	66,969	21,235	571	1,131
	Retail - Secured on real estate property - Of Which: non-SME	306,433	2,149	305,626	27,048	762	1,632	310,940	2,223	310,118	27,850	372	594
	Retail - Qualifying Revolving	16,778	325	11,138	1,558	65	260	16,725	334	11,171	1,551	66	260
	Retail - Other Retail	133,001	5,465	120,888	24,996	2,226	3,617	132,644	5,526	120,638	25,211	2,294	3,677
	Retail - Other Retail - Of Which: SME	47,027	3,669	45,549	11,505	1,516	2,432	46,792	3,726	45,300	11,638	1,559	2,462
	Retail - Other Retail - Of Which: non-SME	75,964	1,796	75,309	13,441	710	1,184	75,852	1,799	75,378	13,682	675	1,225
Equity	13,545	16	13,275	40,853	39	0	13,279	17	13,258	39,847	38	0	
Other non credit-obligation assets													
IRB Total				236,984						237,890			

(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.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure, or top 10 countries ranked by original exposure, calculated on a full scale.

		IRB 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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	152,407	0	152,595	0	0	28	151,303	0	150,562	23	0	21
	Institutions	2,203	2	5,795	1,037	0	0	5,889	753	6,148	23	0	25
	Corporates	144,343	4,979	120,918	74,076	901	2,808	143,713	5,611	120,126	74,251	1,592	2,911
	Corporates - Of Which: Specialised Lending	5,279	26	4,734	1,446	8	39	5,467	26	4,796	1,719	8	43
	Corporates - Of Which: SME	68,524	2,170	37,200	24,655	285	1,192	69,288	2,203	37,272	24,560	271	1,241
	Retail	509,150	9,232	500,513	74,148	3,595	6,446	513,194	9,441	504,872	75,287	3,684	6,420
	Retail - Secured on real estate property	370,329	3,309	369,466	47,572	1,212	2,594	374,848	3,667	374,040	48,839	3,233	2,509
	Retail - Secured on real estate property - Of Which: SME	66,217	1,385	66,086	20,976	560	1,075	66,526	1,410	66,818	21,213	571	1,130
	Retail - Secured on real estate property - Of Which: non-SME	304,112	2,123	303,380	26,776	752	1,038	307,942	2,197	307,224	27,026	763	979
	Retail - Qualifying Revolving	14,697	325	11,672	1,552	65	249	14,652	323	11,691	1,543	65	238
	Retail - Other Retail	122,114	5,398	120,035	24,843	2,218	3,604	121,894	5,502	119,738	25,205	2,285	3,662
	Retail - Other Retail - Of Which: SME	46,865	3,637	45,603	11,480	1,514	2,420	46,728	3,722	45,564	11,616	1,557	2,448
	Retail - Other Retail - Of Which: non-SME	75,129	1,741	74,514	13,366	704	1,174	74,967	1,770	74,444	13,589	728	1,214
Equity	9,751	8	9,747	36,278	30	0	9,438	9	9,434	34,898	33	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	31,596	0	31,547	0	0	0	31,455	0	31,395	9	0	0
	Institutions	4,877	13	4,821	0	0	14	5,175	13	5,469	793	0	51
	Corporates	31,133	386	20,167	7,272	143	90	30,968	256	20,983	7,266	118	105
	Corporates - Of Which: Specialised Lending	7,514	83	4,208	1,605	94	36	7,441	99	4,349	1,828	79	53
	Corporates - Of Which: SME	13	2	13	4	1	0	15	15	15	2	0	0
	Retail	257	3	252	25	1	1	295	2	289	29	1	1
	Retail - Secured on real estate property	207	2	208	21	0	0	202	0	201	24	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	207	2	208	21	0	0	202	0	201	24	0	0
	Retail - Qualifying Revolving	5	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	45	0	40	4	0	0	48	0	43	5	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	44	0	39	4	0	0	47	0	42	5	0	0
Equity	1,046	0	885	2,411	0	0	1,165	0	997	2,748	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	400	0	357	4	0	0	311	0	387	0	0	0
	Institutions	7,238	0	5,823	1,446	0	0	7,072	0	5,983	1,245	0	0
	Corporates	7,860	34	7,676	2,649	49	20	7,180	30	7,488	2,624	54	19
	Corporates - Of Which: Specialised Lending	1,376	28	954	288	48	13	1,098	29	903	312	53	12
	Corporates - Of Which: SME	184	0	184	137	0	1	202	0	203	171	0	2
	Retail	378	5	370	10	2	3	409	5	401	42	2	3
	Retail - Secured on real estate property	286	4	286	32	1	2	311	4	311	33	0	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	286	4	286	32	1	2	311	4	311	33	0	3
	Retail - Qualifying Revolving	8	0	1	0	0	0	8	0	6	1	0	0
	Retail - Other Retail	87	1	80	7	3	1	90	1	84	8	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	85	1	79	7	0	1	88	1	83	7	0	0
Equity	53	0	53	140	0	0	44	0	44	112	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	2,764	0	2,127	4	0	0	2,770	0	2,129	3	0	0
	Institutions	1,381	0	1,355	120	0	0	875	0	815	99	0	0
	Corporates	9,146	57	8,336	2,931	15	80	8,609	105	7,957	3,373	11	124
	Corporates - Of Which: Specialised Lending	1,968	21	1,795	488	6	17	1,824	21	1,620	967	6	19
	Corporates - Of Which: SME	53	18	51	28	0	11	95	18	93	68	0	13
	Retail	186	5	183	31	2	3	766	11	762	82	7	7
	Retail - Secured on real estate property	122	3	122	17	1	1	642	3	642	56	1	2
	Retail - Secured on real estate property - Of Which: SME	203	4	203	32	0	0	211	4	211	33	0	0
	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	3	0	2	0	0	0	14	1	15	2	0	0
	Retail - Other Retail	114	2	114	2	0	0	110	8	104	24	2	2
	Retail - Other Retail - Of Which: SME	27	2	25	10	1</							

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	873	0	774	139	0	0	736	0	633	83	0	0	0	0	0	0
	Corporates	5,201	46	2,627	820	28	0	5,091	30	3,093	880	40	19	0	0	0	0
	Corporates - Of Which: Specialised Lending	57	0	29	9	0	0	54	0	28	4	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	3	2	0	0	5	0	3	2	0	0	0	0	0	0
	Retail	543	15	533	73	5	9	535	15	546	73	6	9	9	6	9	9
	Retail - Secured on real estate property	456	8	456	61	3	4	456	9	467	60	3	5	5	3	5	5
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0	0
	Retail - Other Retail	453	8	453	60	3	4	453	9	464	59	3	5	5	3	5	5
	Retail - Qualifying Revolving	11	0	9	1	0	0	12	0	3	1	0	0	0	0	0	0
	Retail - Other Retail	75	6	68	11	2	4	77	6	70	12	2	4	4	2	4	4
Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	4	0	3	1	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	72	6	65	10	2	4	73	6	67	11	2	4	4	2	4	4	
Equity	34	0	34	120	0	0	37	0	37	129	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments	1,243	0	1,246	788	0	0	1,650	0	1,650	767	0	0	0	0	0	0
	Institutions	2,523	0	2,526	788	0	0	1,650	0	1,656	767	0	0	0	0	0	0
	Corporates	2,479	52	2,288	919	21	52	2,323	60	2,098	845	24	54	54	54	54	54
	Corporates - Of Which: Specialised Lending	786	0	824	221	0	1	415	0	341	200	0	1	1	1	1	1
	Corporates - Of Which: SME	139	0	137	44	1	0	140	0	138	46	0	0	0	0	0	0
	Retail	189	2	163	22	2	2	188	2	162	22	1	1	1	1	1	1
	Retail - Secured on real estate property	125	1	124	16	0	0	127	1	125	17	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	124	1	123	16	0	0	126	1	124	17	0	0	0	0	0	0
	Retail - Other Retail	6	0	5	0	0	0	6	0	5	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	38	2	34	6	1	1	36	1	32	5	1	1	1	1	1	1
Retail - Other Retail - Of Which: non-SME	5	1	4	2	1	1	4	1	3	1	1	1	1	1	1	1	
Equity	33	0	30	3	0	0	32	1	29	3	0	0	0	0	0	0	
Other non credit-obligation assets	74	0	74	218	0	0	69	0	69	205	0	0	0	0	0	0	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments	50	0	52	106	0	0	424	0	554	116	0	0	0	0	0	0
	Institutions	207	0	236	146	0	0	275	0	248	138	0	0	0	0	0	0
	Corporates	5,172	78	3,728	2,222	23	76	4,807	72	3,390	2,140	21	72	72	72	72	72
	Corporates - Of Which: Specialised Lending	1,207	26	1,435	449	2	13	1,650	26	1,352	459	24	24	24	24	24	24
	Corporates - Of Which: SME	111	4	82	70	0	3	114	5	80	68	0	3	3	3	3	3
	Retail	67	2	65	10	1	1	61	1	60	9	0	0	0	0	0	0
	Retail - Secured on real estate property	40	1	41	6	1	0	39	0	39	6	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	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	1	41	6	1	0	39	0	39	6	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	24	1	22	4	1	0	18	3	18	3	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	
Equity	23	1	22	4	0	1	18	0	17	3	0	0	0	0	0	0	
Other non credit-obligation assets	5	2	5	12	2	0	5	2	5	12	2	7	7	7	7	7	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SPAIN	Central banks and central governments	876	0	920	0	0	0	1,000	0	1,091	0	0	0	0	0	0	0
	Institutions	790	0	673	171	0	0	607	0	528	180	0	0	0	0	0	0
	Corporates	4,894	17	2,529	1,483	0	0	4,752	16	2,467	1,463	0	1	1	1	1	1
	Corporates - Of Which: Specialised Lending	1,181	13	754	320	3	9	1,186	12	767	324	3	9	9	9	9	9
	Corporates - Of Which: SME	546	1	442	106	0	0	534	3	442	97	0	0	0	0	0	0
	Retail	96	1	92	14	1	1	96	1	100	13	1	1	1	1	1	1
	Retail - Secured on real estate property	53	1	53	7	1	1	55	1	55	7	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	51	1	51	6	1	1	53	1	53	7	0	0	0	0	0	0
	Retail - Other Retail	38	0	35	6	0	0	36	0	41	5	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	2	0	2	1	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	35	0	32	4	0	0	34	0	39	5	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
JAPAN	Central banks and central governments	1,174	0	1,174	91	0	0	1,298	0	1,298	101	0	0	0	0	0	0
	Institutions	962	0	949	262	0	0	1,298	0	1,245	272	0	0	0	0	0	0
	Corporates	1,050	21	995	443	8	6	971	20	811	469	14	5	5	5	5	5
	Corporates - Of Which: Specialised Lending	386	21	346	186	8	6	367	20	331	191	14	5	5	5	5	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	22	0	22	2	0	0	22	0	21	2	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	16	0	16	1	0	0	15	0	15	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0	0	0	
Equity	1	0	1	2	0	0	1	0	1	2	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
NETHERLANDS	Central banks and central governments	49	0	113	0	0	0	440	0	450	0	0	0	0	0	0	0
	Institutions	1,127	0	1,136	116	0	0	1,614	0	1,603	117	0	0	0	0	0	0
	Corporates	4,9															

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

Groupe BPCE

As of 31/12/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet			
		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)	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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
		184	184	0	0	0	184	1	10	8	700	0	0	0			
		39	39	0	0	24	19	11	2,632	31	227	0	0	0			
		119	119	54	0	94	111	90	2,634	19	223	0	0	0			
		60	60	0	0	60	54	60	713	16	148	0	0	0			
		203	203	0	0	118	85	357	1,945	96	1,286	0	0	0			
		722	722	7	0	142	572	537	3,248	107	1,345	188	0	0			
		0	0	0	0	0	0	66	388	6	74	0	0	0			
		1,327	1,327	61	0	339	927	1,115	11,571	282	4,004	108	0	524			
		1,052	1,052	1,083	0	0	43	118	6,303	109	2,780	12	0	0			
		1,196	1,196	0	0	239	957	49	1,222	9	519	268	1	0			
		204	204	0	0	164	40	5	650	6	141	14	0	0			
		248	248	0	0	182	66	37	963	0	1	25	0	0			
		442	442	0	0	368	73	109	2,305	37	700	1	0	0			
		443	443	0	0	286	147	0	0	66	778	5	0	0			
		243	243	0	0	230	0	0	0	0	42	0	0	0			
		3,868	3,868	1,083	0	1,239	1,521	318	11,443	227	4,919	366	1	674			

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, Swaziland, 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 nGAAP

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

Groupe BPCE

As of 30/06/2023

(min EUR)		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
		198	198	0	0	0	0	198	2	81	7	158	0	0		
f 0 - 3M f		62	62	0	0	55	7	7	101	2,847	2	121	0	0		
f 3M - 1Y f		66	66	40	0	0	26	85	691	19	205	0	0	0		
f 1Y - 2Y f		50	50	0	0	7	44	74	403	7	147	0	0	0		
f 2Y - 3Y f		294	294	0	0	237	57	367	1,677	61	1,218	0	0	0		
f 3Y - 5Y f		544	544	8	0	0	537	521	3,254	137	1,178	399	1	0		
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
f 10Y - more		0	0	0	0	0	0	67	362	2	77	0	0	0		
Total		1,215	1,215	47	0	299	868	1,216	9,315	235	3,104	399	1	854		
		3,759	3,759	3,731	0	61	63	37	3,759	30	3,225	97	1	0		
f 0 - 3M f		1,292	1,292	0	0	315	977	34	1,760	71	3,724	164	0	0		
f 3M - 1Y f		187	187	0	0	138	49	36	950	0	151	1	0	0		
f 1Y - 2Y f		103	103	0	0	84	19	54	863	0	83	0	0	0		
f 2Y - 3Y f		414	414	0	0	347	67	72	2,146	47	1,675	8	0	0		
f 3Y - 5Y f		534	534	0	0	377	142	0	73	58	848	522	0	0		
f 5Y - 10Y f		230	230	0	0	0	218	0	0	0	29	29	0	0		
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		6,559	6,559	3,731	0	1,321	1,479	233	9,585	208	9,746	821	1	555		

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.

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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, Swaziland, 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 nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Groupe BPCE

	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⁾					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 ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which Stage 3 ⁽⁴⁾	Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾			Of which defaulted		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	169,142	0	0	0	0	1	0	0	0	0	175,569	1,377	0	0	0	4	0	0	0		
Debt securities (including at amortised cost and fair value)	74,699	0	184	184	128	26	122	115	0	74,930	0	241	241	183	21	164	148	0	0		
Central banks	218	0	0	0	0	0	0	0	0	133	0	0	0	0	0	0	0	0	0		
General governments	47,412	0	0	0	0	4	0	0	0	47,648	0	0	0	4	0	0	0	0	0		
Credit institutions	6,928	0	0	0	0	0	0	0	0	7,560	0	0	0	0	1	0	0	0	0		
Other financial corporations	10,231	0	95	95	95	7	87	87	0	11,545	0	95	95	95	7	87	87	0	0		
Non-financial corporations	9,110	0	88	88	32	15	35	28	0	8,242	0	147	146	88	0	77	61	0	0		
Loans and advances (including at amortised cost and fair value)	932,499	1,844	21,528	21,525	20,386	5,149	9,123	8,847	9,223	933,703	3,060	21,505	21,499	20,379	5,476	8,881	8,605	9,414	0		
Central banks	1,762	0	19	19	15	0	19	15	0	1,975	0	19	19	15	0	19	15	0	0		
General governments	141,101	62	145	145	124	31	58	58	42	140,323	102	141	141	128	34	58	58	41	0		
Credit institutions	4,603	1	17	17	12	15	15	4	0	3,901	1	17	17	12	54	11	4	4	0		
Other financial corporations	21,517	13	149	149	131	33	92	74	4	19,114	49	130	130	112	27	76	59	27	0		
Non-financial corporations	327,329	908	13,342	13,340	12,282	3,346	6,041	5,826	5,037	326,448	1,540	13,562	13,556	12,501	3,571	5,994	5,738	5,149	0		
of which: small and medium-sized enterprises	194,302	413	6,794	6,792	6,449	2,012	2,935	2,906	3,340	196,567	746	6,922	6,922	6,608	2,121	2,961	2,948	3,490	0		
of which: Loans collateralised by commercial immovable property	42,294	48	1,007	1,003	1,004	575	388	388	628	48,509	428	1,402	1,401	1,395	693	448	358	732	0		
Households	436,107	851	7,851	7,851	7,825	1,723	2,881	2,868	4,135	441,943	1,368	7,636	7,636	7,604	1,789	2,723	2,714	4,188	0		
of which: Loans collateralised by residential immovable property	79,234	265	4,124	4,124	3,535	990	822	819	1,862	80,251	254	4,006	4,006	3,438	1,040	858	858	1,799	0		
of which: Credit for consumption	39,919	347	1,576	1,576	1,567	386	856	848	155	40,356	871	1,446	1,446	1,441	414	756	756	150	0		
DEBT INSTRUMENTS OTHER THAN MTF	1,176,340	1,844	21,712	21,709	20,514	5,176	9,245	8,962	9,223	1,184,202	4,437	21,747	21,740	20,562	5,590	9,045	8,752	9,414	0		
OFF-BALANCE SHEET EXPOSURES	244,286		5,521	5,517	5,511	525	276	273	333	231,488		1,484	1,483	1,441	598	267	263	325	0		

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

⁽²⁾ Institutions report here the cumulative amount of assessed 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 assessed 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 PFRSP framework (Annexes F 10.00 / F 10.01), 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. 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 PFRSP 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

Groupe BPCE

	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
(min 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)	18	18	2	2	0	0	18	18	4	4	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	14	14	0	0	0		14	14	0	0	0	
Non-financial corporations	4	4	2	2	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	11,799	7,580	2,224	2,077	6,775	4,005	11,277	7,166	2,201	2,019	6,509	3,898
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	30	16	12	12	1	1	24	15	11	11	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	88	71	47	46	11	8	86	69	47	46	10	8
Non-financial corporations	6,469	3,950	1,311	1,219	3,198	1,705	6,177	3,708	1,348	1,221	3,038	1,674
of which: small and medium-sized enterprises	2,712	1,681	539	501	1,643		2,554	1,614	535	498	1,584	
Households	5,208	3,540	850	796	3,566	2,291	4,986	3,370	791	736	3,460	2,216
DEBT INSTRUMENTS other than HFT	11,817	7,598	2,227	2,079	6,775		11,295	7,184	2,205	2,023	6,509	
Loan commitments given	415	29	25	2	145	14	368	48	17	1	122	22
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

Groupe BPCE

	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)	8	8	4	4	0	0	7	7	4	4	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	4	4	0	0	0		3	3	0	0	0	
Non-financial corporations	4	4	4	4	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	11,042	7,075	2,138	1,980	6,329	3,879	10,739	7,124	2,132	2,001	6,042	3,675
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	18	5	3	3	0	0	12	4	3	3	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	83	68	46	45	10	7	88	68	47	46	14	7
Non-financial corporations	5,906	3,589	1,275	1,171	2,852	1,654	5,597	3,633	1,269	1,191	2,605	1,492
of which: small and medium-sized enterprises	2,337	1,560	519	486	1,465		2,302	1,559	518	488	1,340	
Households	5,031	3,409	810	757	3,467	2,218	5,037	3,416	810	758	3,423	2,176
DEBT INSTRUMENTS other than HFT	11,050	7,083	2,142	1,984	6,329		10,746	7,131	2,136	2,005	6,042	
Loan commitments given	302	55	11	1	120	30	413	58	8	1	126	36
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
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe BPCE

(mln 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-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		
A Agriculture, forestry and fishing	5,067	336	336	5,067	308	0	5,089	324	324	5,089	316	0	5,148	322	322	5,148	320	0	5,224	323	323	5,224	314	0						
B Mining and quarrying	4,243	374	374	4,243	166	0	4,030	309	309	4,030	124	0	3,407	293	293	3,407	120	0	3,269	283	283	3,269	115	0						
C Manufacturing	21,638	1,575	1,575	21,638	873	0	23,697	1,606	1,606	23,697	896	0	22,730	1,632	1,632	22,730	905	0	22,379	1,644	1,644	22,379	907	0						
D Electricity, gas, steam and air conditioning supply	10,899	154	154	10,638	104	0	10,974	226	226	10,681	132	0	11,309	288	288	10,996	134	0	11,342	276	276	11,031	142	0						
E Water supply	1,447	51	51	1,447	33	0	1,609	45	45	1,609	35	0	1,638	50	50	1,638	36	0	1,662	50	50	1,662	35	0						
F Construction	17,497	1,306	1,306	17,492	776	0	18,330	1,329	1,329	18,345	841	0	18,550	1,358	1,358	18,246	861	0	17,968	1,447	1,447	17,964	914	0						
G Wholesale and retail trade	34,362	2,106	2,106	34,049	1,372	0	35,352	2,116	2,114	34,985	1,380	0	35,883	2,035	2,034	34,781	1,334	0	34,747	2,116	2,116	34,462	1,379	0						
H Transport and storage	7,600	572	571	7,598	269	0	8,645	456	456	8,643	229	0	7,986	450	450	7,994	264	0	8,177	462	462	8,176	262	0						
I Accommodation and food service activities	10,755	939	939	10,755	743	0	11,299	934	934	11,299	786	0	11,369	978	978	11,369	770	0	11,447	955	955	11,447	758	0						
J Information and communication	5,432	188	188	5,432	105	0	5,849	176	176	5,849	110	0	6,352	179	178	6,352	112	0	6,431	213	213	6,431	114	0						
K Financial and insurance activities	38,076	1,062	1,062	37,856	898	0	32,205	941	941	31,886	868	0	32,421	903	903	32,175	834	0	32,550	932	932	32,312	814	0						
L Real estate activities	119,829	2,351	2,351	119,595	2,068	0	121,112	2,357	2,357	120,876	2,204	0	124,032	2,285	2,285	123,797	2,192	0	125,424	2,444	2,444	125,233	2,179	0						
M Professional, scientific and technical activities	21,065	1,301	1,301	21,065	630	0	18,005	728	728	18,005	473	0	18,922	742	742	18,888	477	0	19,079	802	802	19,041	497	0						
N Administrative and support service activities	11,502	429	429	11,493	217	0	11,720	438	438	11,712	256	0	11,701	442	442	11,694	264	0	12,041	442	442	12,032	263	0						
O Public administration and defence, compulsory social security	241	0	0	241	1	0	215	1	1	215	1	0	149	0	0	149	0	0	85	0	0	85	0	0						
P Education	1,800	64	64	1,799	30	0	1,816	68	68	1,814	41	0	1,800	71	71	1,799	43	0	1,793	74	74	1,791	41	0						
Q Human health services and social work activities	8,871	102	102	8,801	172	0	9,176	1,103	1,103	9,106	227	0	9,170	1,120	1,120	9,104	239	0	9,195	1,216	1,216	9,128	252	0						
R Arts, entertainment and recreation	2,743	134	134	2,743	102	0	2,845	130	130	2,844	98	0	2,770	134	134	2,770	98	0	2,808	131	131	2,808	93	0						
S Other services	3,962	299	298	3,819	529	0	4,571	273	273	4,448	498	0	3,066	233	233	3,039	506	0	3,204	248	248	3,187	533	0						
Loans and advances	327,370	13,342	13,340	326,072	9,407	0	326,448	13,562	13,556	325,225	9,565	0	327,402	13,517	13,515	326,167	9,498	0	328,845	14,104	14,104	327,684	9,616	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.