# 2023 EU-wide Stress Test

| | |
|---|---|
| **Bank Name** | Groupe BPCE |
| **LEI Code** | FR9695005MSX1OYEMGDF |
| **Country Code** | FR |

# 2023 EU-wide Stress Test: Summary

Groupe BPCE

| | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|
| (mln EUR, %) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Net interest income | 9,819 | 6,258 | 9,432 | 10,316 | 2,784 | 7,625 | 9,753 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | -1,828 | 1,818 | 1,818 | 1,818 | -3,204 | 1,183 | 1,260 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -2,002 | -704 | -1,553 | -2,001 | -3,168 | -2,747 | -2,738 |
| **Profit or (-) loss for the year** | **4,058** | **1,368** | **3,361** | **3,498** | **-7,933** | **365** | **1,988** |
| Coverage ratio: non-performing exposure (%) | 44.95% | 36.47% | 32.05% | 29.47% | 36.53% | 32.08% | 30.18% |
| Common Equity Tier 1 capital | 69,665 | 69,159 | 70,222 | 70,606 | 52,402 | 51,379 | 51,774 |
| Total Risk exposure amount (all transitional adjustments included) | 460,858 | 465,567 | 469,531 | 476,830 | 476,515 | 504,401 | 521,937 |
| **Common Equity Tier 1 ratio, %** | **15.12%** | **14.85%** | **14.96%** | **14.81%** | **11.00%** | **10.19%** | **9.92%** |
| **Fully loaded Common Equity Tier 1 ratio, %** | **15.12%** | **14.85%** | **14.96%** | **14.81%** | **11.00%** | **10.19%** | **9.92%** |
| Tier 1 capital | 69,665 | 69,159 | 70,222 | 70,606 | 52,402 | 51,379 | 51,774 |
| Total leverage ratio exposures | 1,388,681 | 1,388,681 | 1,388,681 | 1,388,681 | 1,388,681 | 1,388,681 | 1,388,681 |
| **Leverage ratio, %** | **5.02%** | **4.98%** | **5.06%** | **5.08%** | **3.77%** | **3.70%** | **3.73%** |
| **Fully loaded leverage ratio, %** | **5.02%** | **4.98%** | **5.06%** | **5.08%** | **3.77%** | **3.70%** | **3.73%** |
| **Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %** | **15.10%** | | | | | | |

| | |
|---|---|
| **IFRS 9 transitional arrangements?** | No |

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Groupe BPCE | **Central banks** | 45,442 | 19 | 121,284 | 0 | 257 | 0 | 116 | 0 | 163,299 | 43 | 19 | 0 | 35 | 19 | 100.00% |
| | **Central governments** | 23,439 | 36 | 46,530 | 0 | 319 | 0 | 497 | 0 | 39,043 | 125 | 36 | 16 | 0 | 35 | 97.90% |
| | **Institutions** | 25,200 | 29 | 5,359 | 2 | 6,015 | 0 | 1,372 | 0 | 9,386 | 453 | 69 | 15 | 25 | 5 | 7.92% |
| | **Corporates** | 121,354 | 2,729 | 69,752 | 2,666 | 43,885 | 2,099 | 58,648 | 0 | 138,848 | 25,190 | 5,110 | 364 | 1,023 | 2,375 | 46.47% |
| | Corporates - Of Which: Specialised Lending | 19,975 | 408 | 116 | 0 | 6,897 | 287 | 83 | 0 | 14,907 | 3,366 | 403 | 31 | 75 | 107 | 26.62% |
| | Corporates - Of Which: SME | 5,883 | 203 | 30,636 | 1,206 | 2,987 | 208 | 21,620 | 0 | 28,343 | 7,737 | 1,389 | 118 | 392 | 676 | 48.64% |
| | **Retail** | 491,426 | 8,884 | 0 | 0 | 70,290 | 3,581 | 0 | 0 | 413,752 | 71,232 | 8,836 | 526 | 2,082 | 3,797 | 42.98% |
| | **Retail - Secured on real estate property** | 364,947 | 3,477 | 0 | 0 | 46,173 | 1,352 | 0 | 0 | 312,826 | 52,121 | 3,476 | 210 | 1,330 | 1,022 | 29.41% |
| | Retail - Secured on real estate property - Of Which: SME | 63,363 | 1,347 | 0 | 0 | 19,885 | 584 | 0 | 0 | 49,031 | 14,332 | 1,346 | 138 | 901 | 485 | 36.01% |
| | Retail - Secured on real estate property - Of Which: non-SME | 301,584 | 2,130 | 0 | 0 | 26,288 | 768 | 0 | 0 | 263,795 | 37,789 | 2,130 | 71 | 429 | 537 | 25.23% |
| | **Retail - Qualifying Revolving** | 10,837 | 352 | 0 | 0 | 1,499 | 65 | 0 | 0 | 7,001 | 568 | 352 | 44 | 13 | 215 | 60.98% |
| | **Retail - Other Retail** | 115,642 | 5,055 | 0 | 0 | 22,618 | 2,164 | 0 | 0 | 93,924 | 18,543 | 5,007 | 272 | 739 | 2,561 | 51.13% |
| | Retail - Other Retail - Of Which: SME | 42,348 | 3,347 | 0 | 0 | 10,072 | 1,464 | 0 | 0 | 28,459 | 10,933 | 3,301 | 137 | 553 | 1,693 | 51.29% |
| | Retail - Other Retail - Of Which: non-SME | 73,294 | 1,708 | 0 | 0 | 12,546 | 699 | 0 | 0 | 65,465 | 7,610 | 1,707 | 135 | 186 | 868 | 50.83% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 48 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 15,460 | 0 | | | 9,493 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **722,321** | **11,697** | **242,925** | **2,669** | **130,260** | **5,679** | **60,632** | **0** | **764,375** | **97,044** | **14,070** | **920** | **3,165** | **6,232** | **44.29%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| FRANCE | **Central banks** | 31,507 | 0 | 121,105 | 0 | 0 | 0 | 0 | 0 | 152,121 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 6,075 | 0 | 22,488 | 0 | 0 | 0 | 40 | 0 | 34,794 | 35 | 0 | 15 | 0 | 1 | - |
| | **Institutions** | 3,789 | 0 | 2,549 | 2 | 836 | 0 | 583 | 0 | 3,430 | 75 | 9 | 7 | 21 | 0 | 0.22% |
| | **Corporates** | 49,432 | 1,040 | 64,634 | 2,565 | 16,658 | 903 | 54,625 | 0 | 89,894 | 15,633 | 3,541 | 275 | 838 | 1,710 | 48.29% |
| | Corporates - Of Which: Specialised Lending | 5,118 | 26 | 2 | 0 | 1,604 | 9 | 1 | 0 | 3,944 | 818 | 26 | 6 | 22 | 13 | 52.33% |
| | Corporates - Of Which: SME | 5,380 | 202 | 30,202 | 1,162 | 2,688 | 208 | 21,162 | 0 | 27,508 | 7,648 | 1,344 | 114 | 385 | 657 | 48.87% |
| | **Retail** | 488,270 | 8,839 | 0 | 0 | 69,929 | 3,562 | 0 | 0 | 411,064 | 70,806 | 8,790 | 524 | 2,076 | 3,775 | 42.95% |
| | **Retail - Secured on real estate property** | 362,650 | 3,450 | 0 | 0 | 45,910 | 1,341 | 0 | 0 | 310,845 | 51,805 | 3,450 | 209 | 1,326 | 1,011 | 29.32% |
| | Retail - Secured on real estate property - Of Which: SME | 63,332 | 1,346 | 0 | 0 | 19,875 | 583 | 0 | 0 | 49,008 | 14,324 | 1,345 | 138 | 900 | 484 | 35.97% |
| | Retail - Secured on real estate property - Of Which: non-SME | 299,317 | 2,105 | 0 | 0 | 26,035 | 757 | 0 | 0 | 261,837 | 37,481 | 2,104 | 70 | 425 | 527 | 25.07% |
| | **Retail - Qualifying Revolving** | 10,773 | 352 | 0 | 0 | 1,494 | 65 | 0 | 0 | 6,976 | 565 | 351 | 44 | 13 | 214 | 60.95% |
| | **Retail - Other Retail** | 114,848 | 5,037 | 0 | 0 | 22,526 | 2,156 | 0 | 0 | 93,243 | 18,436 | 4,990 | 272 | 738 | 2,550 | 51.11% |
| | Retail - Other Retail - Of Which: SME | 42,310 | 3,343 | 0 | 0 | 10,061 | 1,463 | 0 | 0 | 28,438 | 10,920 | 3,297 | 137 | 552 | 1,691 | 51.27% |
| | Retail - Other Retail - Of Which: non-SME | 72,538 | 1,694 | 0 | 0 | 12,464 | 694 | 0 | 0 | 64,805 | 7,517 | 1,693 | 134 | 185 | 860 | 50.78% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 48 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 15,460 | 0 | | | 9,493 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **594,534** | **9,878** | **220,776** | **2,567** | **96,916** | **4,465** | **55,249** | **0** | **691,350** | **86,550** | **12,340** | **822** | **2,935** | **5,486** | **44.45%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | **Central banks** | 10,257 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10,257 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 5,081 | 0 | 9,023 | 0 | 0 | 0 | 0 | 0 | 175 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 4,901 | 14 | 98 | 0 | 627 | 0 | 12 | 0 | 1,784 | 152 | 36 | 0 | 0 | 0 | 0.00% |
| | **Corporates** | 19,714 | 220 | 451 | 2 | 7,288 | 136 | 215 | 0 | 11,059 | 2,916 | 223 | 25 | 34 | 54 | 24.08% |
| | Corporates - Of Which: Specialised Lending | 4,198 | 46 | 0 | 0 | 1,593 | 52 | 0 | 0 | 2,997 | 892 | 46 | 7 | 10 | 29 | 63.31% |
| | Corporates - Of Which: SME | 28 | 0 | 0 | 2 | 10 | 0 | 0 | 0 | 25 | 0 | 2 | 0 | 0 | 1 | 55.32% |
| | **Retail** | 242 | 2 | 0 | 0 | 24 | 1 | 0 | 0 | 210 | 29 | 2 | 0 | 0 | 1 | 49.77% |
| | **Retail - Secured on real estate property** | 199 | 2 | 0 | 0 | 19 | 1 | 0 | 0 | 176 | 23 | 2 | 0 | 0 | 1 | 50.00% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 199 | 2 | 0 | 0 | 19 | 1 | 0 | 0 | 176 | 23 | 2 | 0 | 0 | 1 | 50.00% |
| | **Retail - Qualifying Revolving** | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 75.00% |
| | **Retail - Other Retail** | 39 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 33 | 6 | 0 | 0 | 0 | 0 | 36.36% |
| | Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 38 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 33 | 5 | 0 | 0 | 0 | 0 | 36.36% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **40,195** | **236** | **9,572** | **2** | **7,938** | **137** | **227** | **0** | **23,684** | **3,097** | **262** | **25** | **35** | **55** | **20.97%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED KINGDOM | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 522 | 0 | 25 | 0 | 4 | 0 | 0 | 0 | 70 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 5,913 | 0 | 1,014 | 0 | 1,101 | 0 | 206 | 0 | 1,285 | 0 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 7,773 | 28 | 217 | 0 | 2,662 | 52 | 144 | 0 | 5,259 | 1,045 | 91 | 5 | 3 | 3 | 3.42% |
| | Corporates - Of Which: Specialised Lending | 682 | 24 | 0 | 0 | 242 | 48 | 0 | 0 | 526 | 71 | 24 | 4 | 2 | 2 | 6.54% |
| | Corporates - Of Which: SME | 198 | 0 | 0 | 0 | 152 | 0 | 0 | 0 | 198 | 0 | 0 | 1 | 0 | 1 | 170.97% |
| | **Retail** | 374 | 5 | 0 | 0 | 39 | 2 | 0 | 0 | 323 | 46 | 5 | 0 | 1 | 3 | 52.26% |
| | **Retail - Secured on real estate property** | 285 | 4 | 0 | 0 | 32 | 2 | 0 | 0 | 248 | 38 | 4 | 0 | 0 | 2 | 52.84% |
| | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 285 | 4 | 0 | 0 | 31 | 2 | 0 | 0 | 248 | 37 | 4 | 0 | 0 | 2 | 52.84% |
| | **Retail - Qualifying Revolving** | 6 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 20.00% |
| | **Retail - Other Retail** | 82 | 1 | 0 | 0 | 7 | 1 | 0 | 0 | 73 | 8 | 1 | 0 | 0 | 1 | 51.72% |
| | Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 91.67% |
| | Retail - Other Retail - Of Which: non-SME | 81 | 1 | 0 | 0 | 7 | 0 | 0 | 0 | 73 | 8 | 1 | 0 | 0 | 0 | 47.12% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **14,582** | **33** | **1,256** | **0** | **3,806** | **54** | **350** | **0** | **6,937** | **1,091** | **96** | **10** | **5** | **6** | **6.02%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| LUXEMBOURG | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 1,916 | 0 | 989 | 0 | 4 | 0 | 0 | 0 | 506 | 38 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 911 | 0 | 4 | 0 | 114 | 0 | 1 | 0 | 144 | 0 | 3 | 0 | 0 | 0 | 0.00% |
| | **Corporates** | 7,230 | 40 | 871 | 19 | 2,569 | 15 | 635 | 0 | 5,324 | 909 | 79 | 5 | 51 | 103 | 130,71% |
| | Corporates - Of Which: Specialised Lending | 2,024 | 19 | 0 | 0 | 524 | 6 | 0 | 0 | 1,756 | 97 | 19 | 2 | 1 | 12 | 66,83% |
| | Corporates - Of Which: SME | 1 | 0 | 32 | 19 | 1 | 0 | 25 | 0 | 25 | 8 | 19 | 0 | 1 | 10 | 53,56% |
| | **Retail** | 169 | 4 | 0 | 0 | 25 | 1 | 0 | 0 | 140 | 27 | 4 | 0 | 0 | 2 | 58,60% |
| | **Retail - Secured on real estate property** | 116 | 2 | 0 | 0 | 16 | 1 | 0 | 0 | 101 | 16 | 2 | 0 | 0 | 1 | 46,39% |
| | Retail - Secured on real estate property - Of Which: SME | 7 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 7 | 0 | 1 | 0 | 0 | 1 | 89,86% |
| | Retail - Secured on real estate property - Of Which: non-SME | 109 | 1 | 0 | 0 | 14 | 0 | 0 | 0 | 94 | 15 | 1 | 0 | 0 | 0 | 22,40% |
| | **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 100,00% |
| | **Retail - Other Retail** | 50 | 2 | 0 | 0 | 9 | 1 | 0 | 0 | 38 | 12 | 2 | 0 | 0 | 2 | 69,27% |
| | Retail - Other Retail - Of Which: SME | 18 | 2 | 0 | 0 | 5 | 1 | 0 | 0 | 11 | 7 | 2 | 0 | 0 | 1 | 70,47% |
| | Retail - Other Retail - Of Which: non-SME | 32 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 27 | 5 | 0 | 0 | 0 | 0 | 60,00% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **10,226** | **44** | **1,864** | **19** | **2,712** | **17** | **637** | **0** | **6,113** | **974** | **86** | **5** | **51** | **106** | **123.22%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | **Central banks** | 14 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 399 | 0 | 374 | 0 | 54 | 0 | 45 | 0 | 358 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 151 | 0 | 19 | 0 | 116 | 0 | 9 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 3,534 | 62 | 584 | 15 | 1,981 | 31 | 529 | 0 | 3,067 | 726 | 77 | 7 | 21 | 58 | 75,48% |
| | Corporates - Of Which: Specialised Lending | 1,359 | 26 | 49 | 0 | 403 | 8 | 31 | 0 | 1,098 | 258 | 26 | 2 | 1 | 20 | 74,51% |
| | Corporates - Of Which: SME | 40 | 0 | 38 | 4 | 40 | 0 | 34 | 0 | 69 | 8 | 4 | 1 | 0 | 2 | 54,85% |
| | **Retail** | 63 | 2 | 0 | 0 | 9 | 1 | 0 | 0 | 48 | 13 | 2 | 0 | 0 | 1 | 40,00% |
| | **Retail - Secured on real estate property** | 42 | 1 | 0 | 0 | 6 | 1 | 0 | 0 | 36 | 6 | 1 | 0 | 0 | 0 | 7,41% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 42 | 1 | 0 | 0 | 6 | 1 | 0 | 0 | 35 | 6 | 1 | 0 | 0 | 0 | 7,41% |
| | **Retail - Qualifying Revolving** | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 100,00% |
| | **Retail - Other Retail** | 18 | 1 | 0 | 0 | 3 | 0 | 0 | 0 | 12 | 6 | 1 | 0 | 0 | 1 | 94,87% |
| | Retail - Other Retail - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100,00% |
| | Retail - Other Retail - Of Which: non-SME | 18 | 1 | 0 | 0 | 3 | 0 | 0 | 0 | 11 | 6 | 1 | 0 | 0 | 1 | 94,81% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **4,160** | **64** | **977** | **15** | **2,160** | **32** | **583** | **0** | **3,492** | **739** | **79** | **7** | **21** | **59** | **74.52%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SWITZERLAND | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 705 | 0 | 75 | 0 | 225 | 0 | 27 | 0 | 57 | 0 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 2,914 | 41 | 222 | 4 | 706 | 57 | 142 | 0 | 2,467 | 110 | 47 | 2 | 0 | 26 | 55,25% |
| | Corporates - Of Which: Specialised Lending | 28 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 28 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail** | 515 | 15 | 0 | 0 | 65 | 6 | 0 | 0 | 439 | 70 | 15 | 0 | 1 | 7 | 47,83% |
| | **Retail - Secured on real estate property** | 442 | 8 | 0 | 0 | 55 | 3 | 0 | 0 | 381 | 61 | 8 | 0 | 1 | 3 | 37,97% |
| | Retail - Secured on real estate property - Of Which: SME | 3 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 439 | 8 | 0 | 0 | 54 | 3 | 0 | 0 | 379 | 60 | 8 | 0 | 1 | 3 | 37,97% |
| | **Retail - Qualifying Revolving** | 9 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 78,57% |
| | **Retail - Other Retail** | 65 | 6 | 0 | 0 | 9 | 2 | 0 | 0 | 55 | 8 | 6 | 0 | 0 | 4 | 60,31% |
| | Retail - Other Retail - Of Which: SME | 3 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 50,00% |
| | Retail - Other Retail - Of Which: non-SME | 62 | 6 | 0 | 0 | 9 | 2 | 0 | 0 | 54 | 8 | 6 | 0 | 0 | 4 | 60,38% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **4,134** | **56** | **297** | **4** | **995** | **62** | **169** | **0** | **2,964** | **181** | **62** | **2** | **2** | **33** | **53.47%** |

| | (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SPAIN | **Central banks** | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 252 | 0 | 734 | 0 | 0 | 0 | 0 | 0 | 443 | 0 | 0 | 0 | 0 | 0 | - |
| | **Institutions** | 458 | 0 | 164 | 0 | 157 | 0 | 44 | 0 | 70 | 64 | 0 | 0 | 0 | 0 | - |
| | **Corporates** | 2,062 | 13 | 466 | 4 | 1,050 | 4 | 451 | 0 | 1,910 | 372 | 17 | 5 | 11 | 8 | 49,32% |
| | Corporates - Of Which: Specialised Lending | 734 | 13 | 64 | 0 | 323 | 3 | 51 | 0 | 674 | 64 | 13 | 2 | 2 | 6 | 50,48% |
| | Corporates - Of Which: SME | 52 | 0 | 98 | 3 | 20 | 0 | 98 | 0 | 121 | 24 | 3 | 1 | 3 | 1 | 32,91% |
| | **Retail** | 82 | 1 | 0 | 0 | 11 | 1 | 0 | 0 | 65 | 14 | 1 | 0 | 0 | 1 | 58,62% |
| | **Retail - Secured on real estate property** | 50 | 1 | 0 | 0 | 6 | 1 | 0 | 0 | 42 | 8 | 1 | 0 | 0 | 1 | 64,29% |
| | Retail - Secured on real estate property - Of Which: SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 48 | 1 | 0 | 0 | 5 | 1 | 0 | 0 | 40 | 8 | 1 | 0 | 0 | 1 | 64,29% |
| | **Retail - Qualifying Revolving** | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 75,00% |
| | **Retail - Other Retail** | 28 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 22 | 6 | 0 | 0 | 0 | 0 | 44,19% |
| | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 20,00% |
| | Retail - Other Retail - Of Which: non-SME | 26 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 21 | 5 | 0 | 0 | 0 | 0 | 47,37% |
| | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | **Securitisation** | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **2,871** | **14** | **1,363** | **4** | **1,217** | **4** | **495** | **0** | **2,488** | **451** | **18** | **5** | **11** | **9** | **50.05%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

## Groupe BPCE

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 163,298 | 42 | 21 | 0 | 2 | 20 | 94.73% | 163,298 | 40 | 23 | 0 | 5 | 21 | 90.58% | 163,298 | 38 | 25 | 0 | 1 | 22 | 85.89% |
| **Central governments** | 39,011 | 134 | 59 | 8 | 2 | 45 | 76.72% | 38,979 | 143 | 82 | 8 | 1 | 55 | 67.12% | 38,947 | 153 | 104 | 8 | 1 | 64 | 61.48% |
| **Institutions** | 9,184 | 636 | 88 | 10 | 8 | 30 | 33.75% | 9,134 | 646 | 127 | 13 | 14 | 45 | 35.13% | 9,069 | 657 | 182 | 13 | 14 | 65 | 35.75% |
| **Corporates** | 134,324 | 27,638 | 7,187 | 240 | 906 | 2,952 | 41.15% | 128,736 | 31,003 | 9,409 | 269 | 1,076 | 3,499 | 37.19% | 124,733 | 32,204 | 12,212 | 259 | 1,068 | 4,172 | 34.17% |
| Corporates - Of Which: Specialised Lending | 13,916 | 4,102 | 659 | 12 | 124 | 168 | 25.56% | 13,315 | 4,427 | 935 | 21 | 93 | 221 | 23.68% | 12,904 | 4,471 | 1,301 | 20 | 80 | 288 | 22.14% |
| Corporates - Of Which: SME | 27,297 | 8,115 | 2,057 | 83 | 303 | 842 | 40.92% | 25,568 | 9,124 | 2,778 | 88 | 355 | 1,022 | 36.81% | 24,088 | 9,733 | 3,648 | 83 | 380 | 1,244 | 34.10% |
| **Retail** | 400,945 | 78,941 | 13,933 | 218 | 1,868 | 4,418 | 31.71% | 394,433 | 80,785 | 18,601 | 192 | 1,393 | 4,966 | 26.70% | 388,810 | 82,258 | 22,752 | 191 | 1,587 | 5,453 | 23.97% |
| **Retail - Secured on real estate property** | 305,650 | 56,080 | 6,694 | 86 | 1,093 | 1,273 | 19.02% | 300,318 | 58,431 | 9,674 | 77 | 821 | 1,491 | 15.41% | 295,638 | 60,424 | 12,361 | 77 | 876 | 1,696 | 13.72% |
| Retail - Secured on real estate property - Of Which: SME | 48,099 | 13,674 | 2,936 | 68 | 851 | 671 | 22.87% | 48,135 | 12,230 | 4,344 | 61 | 595 | 834 | 19.19% | 48,493 | 10,699 | 5,517 | 61 | 481 | 966 | 17.52% |
| Retail - Secured on real estate property - Of Which: non-SME | 257,551 | 42,406 | 3,758 | 18 | 242 | 601 | 16.01% | 252,183 | 46,201 | 5,330 | 16 | 226 | 657 | 12.33% | 247,145 | 49,725 | 6,844 | 16 | 394 | 729 | 10.65% |
| **Retail - Qualifying Revolving** | 6,917 | 541 | 464 | 15 | 20 | 247 | 53.32% | 6,837 | 522 | 562 | 15 | 20 | 276 | 49.12% | 6,754 | 507 | 660 | 15 | 19 | 305 | 46.18% |
| **Retail - Other Retail** | 88,379 | 22,320 | 6,775 | 117 | 754 | 2,898 | 42.77% | 87,278 | 21,832 | 8,365 | 100 | 552 | 3,199 | 38.25% | 86,418 | 21,326 | 9,730 | 99 | 693 | 3,453 | 35.49% |
| Retail - Other Retail - Of Which: SME | 27,459 | 10,766 | 4,468 | 74 | 568 | 1,905 | 42.64% | 27,230 | 9,960 | 5,503 | 66 | 365 | 2,093 | 38.04% | 27,101 | 9,217 | 6,375 | 66 | 319 | 2,249 | 35.27% |
| Retail - Other Retail - Of Which: non-SME | 60,920 | 11,554 | 2,308 | 43 | 187 | 993 | 43.01% | 60,047 | 11,872 | 2,862 | 34 | 188 | 1,106 | 38.64% | 59,317 | 12,110 | 3,355 | 34 | 374 | 1,204 | 35.89% |
| **Equity** | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **746,810** | **107,391** | **21,288** | **476** | **2,786** | **7,470** | **35.09%** | **734,628** | **112,619** | **28,242** | **483** | **2,490** | **8,586** | **30.40%** | **724,904** | **115,310** | **35,275** | **471** | **2,671** | **9,777** | **27.72%** |

## FRANCE

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 152,121 | 0 | 0 | 0 | 0 | 0 | - | 152,121 | 0 | 0 | 0 | 0 | 0 | - | 152,121 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 34,767 | 46 | 16 | 7 | 0 | 7 | 43.13% | 34,740 | 56 | 32 | 7 | 0 | 13 | 41.54% | 34,714 | 67 | 49 | 7 | 0 | 20 | 41.02% |
| **Institutions** | 3,295 | 205 | 14 | 3 | 1 | 3 | 24.29% | 3,282 | 207 | 25 | 4 | 1 | 7 | 26.48% | 3,263 | 211 | 39 | 4 | 1 | 11 | 27.58% |
| **Corporates** | 86,990 | 17,023 | 5,054 | 188 | 696 | 2,108 | 41.70% | 82,411 | 20,003 | 6,654 | 190 | 821 | 2,511 | 37.73% | 79,041 | 21,448 | 8,579 | 181 | 855 | 3,000 | 34.98% |
| Corporates - Of Which: Specialised Lending | 3,737 | 952 | 99 | 2 | 36 | 31 | 31.90% | 3,595 | 1,030 | 163 | 2 | 27 | 46 | 28.08% | 3,511 | 1,046 | 230 | 2 | 25 | 60 | 26.11% |
| Corporates - Of Which: SME | 26,495 | 8,008 | 1,997 | 79 | 299 | 818 | 40.97% | 24,783 | 9,012 | 2,703 | 79 | 350 | 994 | 36.75% | 23,313 | 9,643 | 3,543 | 75 | 376 | 1,205 | 34.00% |
| **Retail** | 398,320 | 78,469 | 13,871 | 217 | 1,863 | 4,394 | 31.68% | 391,862 | 80,275 | 18,523 | 192 | 1,388 | 4,941 | 26.67% | 386,288 | 81,715 | 22,657 | 191 | 1,582 | 5,426 | 23.95% |
| **Retail - Secured on real estate property** | 303,713 | 55,731 | 6,655 | 86 | 1,090 | 1,261 | 18.95% | 298,424 | 58,051 | 9,624 | 76 | 817 | 1,478 | 15.36% | 293,783 | 60,017 | 12,300 | 77 | 872 | 1,682 | 13.67% |
| Retail - Secured on real estate property - Of Which: SME | 48,076 | 13,668 | 2,934 | 68 | 851 | 671 | 22.85% | 48,111 | 12,224 | 4,342 | 61 | 595 | 833 | 19.18% | 48,470 | 10,694 | 5,514 | 61 | 481 | 966 | 17.51% |
| Retail - Secured on real estate property - Of Which: non-SME | 255,637 | 42,064 | 3,721 | 18 | 239 | 590 | 15.87% | 250,313 | 45,827 | 5,282 | 16 | 222 | 645 | 12.22% | 245,313 | 49,323 | 6,786 | 15 | 391 | 716 | 10.56% |
| **Retail - Qualifying Revolving** | 6,891 | 538 | 463 | 15 | 20 | 247 | 53.30% | 6,812 | 519 | 561 | 15 | 20 | 275 | 49.10% | 6,728 | 505 | 659 | 15 | 19 | 304 | 46.17% |
| **Retail - Other Retail** | 87,717 | 22,199 | 6,753 | 116 | 753 | 2,886 | 42.74% | 86,626 | 21,705 | 8,338 | 100 | 551 | 3,187 | 38.23% | 85,777 | 21,193 | 9,688 | 99 | 692 | 3,440 | 35.47% |
| Retail - Other Retail - Of Which: SME | 27,439 | 10,753 | 4,463 | 74 | 568 | 1,902 | 42.63% | 27,210 | 9,948 | 5,498 | 66 | 364 | 2,090 | 38.03% | 27,081 | 9,205 | 6,369 | 65 | 319 | 2,246 | 35.26% |
| Retail - Other Retail - Of Which: non-SME | 60,278 | 11,446 | 2,290 | 42 | 185 | 984 | 42.97% | 59,417 | 11,757 | 2,840 | 34 | 186 | 1,097 | 38.61% | 58,696 | 11,988 | 3,329 | 34 | 373 | 1,194 | 35.87% |
| **Equity** | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **675,541** | **95,742** | **18,956** | **414** | **2,559** | **6,512** | **34.35%** | **664,464** | **100,542** | **25,233** | **392** | **2,210** | **7,471** | **29.61%** | **655,475** | **103,441** | **31,324** | **382** | **2,439** | **8,457** | **27.00%** |

## UNITED STATES

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 10,257 | 0 | 0 | 0 | 0 | 0 | - | 10,257 | 0 | 0 | 0 | 0 | 0 | - | 10,257 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Institutions** | 1,857 | 77 | 39 | 1 | 0 | 14 | 36.05% | 1,848 | 81 | 44 | 1 | 2 | 14 | 32.91% | 1,836 | 84 | 53 | 1 | 2 | 15 | 29.24% |
| **Corporates** | 10,482 | 3,346 | 369 | 13 | 41 | 125 | 33.99% | 10,292 | 3,375 | 530 | 27 | 45 | 157 | 29.67% | 10,200 | 3,226 | 771 | 26 | 34 | 204 | 26.48% |
| Corporates - Of Which: Specialised Lending | 2,781 | 1,053 | 101 | 3 | 16 | 39 | 38.29% | 2,706 | 1,065 | 164 | 13 | 11 | 49 | 30.06% | 2,613 | 1,044 | 278 | 12 | 8 | 69 | 24.90% |
| Corporates - Of Which: SME | 24 | 0 | 2 | 0 | 0 | 1 | 54.21% | 24 | 0 | 2 | 0 | 0 | 1 | 52.82% | 24 | 1 | 2 | 0 | 0 | 1 | 50.49% |
| **Retail** | 205 | 33 | 3 | 0 | 0 | 1 | 38.32% | 200 | 38 | 4 | 0 | 0 | 1 | 31.40% | 195 | 41 | 5 | 0 | 0 | 1 | 27.00% |
| **Retail - Secured on real estate property** | 171 | 27 | 3 | 0 | 0 | 1 | 39.74% | 166 | 31 | 4 | 0 | 0 | 1 | 32.92% | 162 | 34 | 4 | 0 | 0 | 1 | 28.26% |
| 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 | 0 | 0 | - |
| Retail - Secured on real estate property - Of Which: non-SME | 171 | 27 | 3 | 0 | 0 | 1 | 39.74% | 166 | 31 | 4 | 0 | 0 | 1 | 32.92% | 162 | 34 | 4 | 0 | 0 | 1 | 28.26% |
| **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 60.78% | 2 | 0 | 0 | 0 | 0 | 0 | 52.74% | 2 | 0 | 0 | 0 | 0 | 0 | 47.66% |
| **Retail - Other Retail** | 32 | 6 | 0 | 0 | 0 | 0 | 22.21% | 32 | 6 | 1 | 0 | 0 | 0 | 19.14% | 31 | 7 | 0 | 0 | 0 | 0 | 17.85% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 8.58% | 0 | 0 | 0 | 0 | 0 | 0 | 8.66% | 0 | 0 | 0 | 0 | 0 | 0 | 8.77% |
| Retail - Other Retail - Of Which: non-SME | 32 | 6 | 0 | 0 | 0 | 0 | 23.74% | 31 | 6 | 0 | 0 | 0 | 0 | 20.39% | 31 | 6 | 1 | 0 | 0 | 0 | 18.84% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **23,176** | **3,457** | **411** | **14** | **41** | **141** | **34.22%** | **22,971** | **3,494** | **579** | **28** | **47** | **173** | **29.94%** | **22,862** | **3,352** | **829** | **27** | **37** | **221** | **26.66%** |

## UNITED KINGDOM

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Institutions** | 1,283 | 0 | 2 | 0 | 0 | 0 | 12.22% | 1,279 | 1 | 3 | 1 | 0 | 1 | 12.24% | 1,275 | 0 | 10 | 1 | 0 | 1 | 12.35% |
| **Corporates** | 5,133 | 1,140 | 120 | 6 | 16 | 13 | 10.43% | 4,988 | 1,248 | 158 | 7 | 30 | 21 | 13.55% | 4,941 | 1,229 | 224 | 7 | 10 | 34 | 15.40% |
| Corporates - Of Which: Specialised Lending | 495 | 96 | 30 | 1 | 4 | 5 | 16.32% | 471 | 113 | 37 | 1 | 4 | 6 | 16.54% | 457 | 119 | 45 | 1 | 3 | 8 | 16.79% |
| Corporates - Of Which: SME | 187 | 10 | 2 | 0 | 0 | 1 | 63.72% | 180 | 16 | 3 | 1 | 0 | 1 | 51.07% | 183 | 10 | 3 | 1 | 0 | 2 | 44.04% |
| **Retail** | 316 | 51 | 7 | 0 | 1 | 3 | 43.36% | 309 | 56 | 8 | 0 | 1 | 3 | 37.15% | 303 | 61 | 10 | 0 | 1 | 3 | 32.75% |
| **Retail - Secured on real estate property** | 243 | 41 | 5 | 0 | 0 | 2 | 43.61% | 237 | 46 | 6 | 0 | 0 | 2 | 37.24% | 232 | 50 | 7 | 0 | 1 | 2 | 32.71% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5.60% | 0 | 0 | 0 | 0 | 0 | 0 | 5.12% | 0 | 0 | 0 | 0 | 0 | 0 | 4.79% |
| Retail - Secured on real estate property - Of Which: non-SME | 243 | 41 | 5 | 0 | 0 | 2 | 43.81% | 237 | 46 | 6 | 0 | 0 | 2 | 37.50% | 231 | 50 | 7 | 0 | 1 | 2 | 32.96% |
| **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 24.43% | 2 | 0 | 0 | 0 | 0 | 0 | 23.48% | 2 | 0 | 0 | 0 | 0 | 0 | 22.88% |
| **Retail - Other Retail** | 71 | 10 | 1 | 0 | 0 | 1 | 43.39% | 70 | 10 | 2 | 0 | 0 | 1 | 37.45% | 69 | 11 | 2 | 0 | 0 | 1 | 33.33% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 78.95% | 0 | 0 | 0 | 0 | 0 | 0 | 70.49% | 0 | 0 | 0 | 0 | 0 | 0 | 65.14% |
| Retail - Other Retail - Of Which: non-SME | 71 | 9 | 1 | 0 | 0 | 1 | 39.64% | 70 | 10 | 2 | 0 | 0 | 1 | 34.32% | 69 | 11 | 2 | 0 | 0 | 1 | 30.60% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **6,803** | **1,192** | **128** | **6** | **16** | **16** | **12.13%** | **6,646** | **1,305** | **172** | **8** | **31** | **25** | **14.63%** | **6,589** | **1,291** | **243** | **8** | **11** | **39** | **15.99%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% |
| **Institutions** | 143 | 0 | 3 | 0 | 0 | 1 | 18.95% | 143 | 0 | 3 | 0 | 0 | 1 | 18.93% | 143 | 0 | 4 | 0 | 0 | 1 | 18.91% |
| **Corporates** | 5,133 | 1,013 | 165 | 4 | 47 | 124 | 75.43% | 4,986 | 1,068 | 258 | 4 | 53 | 147 | 56.92% | 4,895 | 1,071 | 346 | 4 | 45 | 168 | 48.39% |
| Corporates - Of Which: Specialised Lending | 1,649 | 196 | 27 | 1 | 3 | 14 | 51.51% | 1,580 | 252 | 39 | 1 | 2 | 16 | 40.39% | 1,542 | 275 | 54 | 1 | 2 | 18 | 34.02% |
| Corporates - Of Which: SME | 23 | 9 | 19 | 0 | 1 | 10 | 52.55% | 21 | 10 | 20 | 0 | 1 | 10 | 51.58% | 20 | 10 | 21 | 0 | 1 | 11 | 50.67% |
| **Retail** | 136 | 30 | 5 | 0 | 0 | 3 | 47.65% | 134 | 30 | 7 | 0 | 0 | 3 | 40.35% | 132 | 31 | 8 | 0 | 0 | 3 | 35.67% |
| **Retail - Secured on real estate property** | 98 | 18 | 3 | 0 | 0 | 1 | 35.63% | 96 | 18 | 3 | 0 | 0 | 1 | 28.74% | 95 | 19 | 4 | 0 | 0 | 1 | 24.65% |
| Retail - Secured on real estate property - Of Which: SME | 7 | 0 | 1 | 0 | 0 | 1 | 74.92% | 6 | 0 | 1 | 0 | 0 | 1 | 64.36% | 6 | 0 | 1 | 0 | 0 | 1 | 57.23% |
| Retail - Secured on real estate property - Of Which: non-SME | 91 | 17 | 2 | 0 | 0 | 0 | 17.34% | 90 | 18 | 2 | 0 | 0 | 0 | 14.32% | 88 | 19 | 3 | 0 | 0 | 0 | 12.69% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 56.11% | 1 | 0 | 0 | 0 | 0 | 0 | 44.19% | 1 | 0 | 0 | 0 | 0 | 0 | 38.78% |
| **Retail - Other Retail** | 37 | 12 | 3 | 0 | 0 | 2 | 59.30% | 37 | 12 | 3 | 0 | 0 | 2 | 52.65% | 36 | 12 | 4 | 0 | 0 | 2 | 48.05% |
| Retail - Other Retail - Of Which: SME | 11 | 6 | 2 | 0 | 0 | 1 | 62.27% | 11 | 6 | 3 | 0 | 0 | 2 | 56.26% | 11 | 6 | 3 | 0 | 0 | 2 | 51.96% |
| Retail - Other Retail - Of Which: non-SME | 26 | 6 | 0 | 0 | 0 | 0 | 43.68% | 26 | 6 | 1 | 0 | 0 | 0 | 36.56% | 26 | 6 | 1 | 0 | 0 | 0 | 32.49% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **5,919** | **1,081** | **173** | **4** | **47** | **128** | **73.63%** | **5,769** | **1,136** | **268** | **5** | **53** | **150** | **56.04%** | **5,675** | **1,139** | **358** | **5** | **45** | **171** | **47.79%** |

## ITALY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 356 | 0 | 1 | 1 | 0 | 1 | 40.00% | 354 | 0 | 3 | 1 | 0 | 1 | 40.00% | 353 | 0 | 4 | 1 | 0 | 2 | 40.00% |
| **Institutions** | 19 | 1 | 0 | 0 | 0 | 0 | 30.05% | 19 | 1 | 0 | 0 | 0 | 0 | 29.10% | 19 | 1 | 0 | 0 | 0 | 0 | 28.40% |
| **Corporates** | 2,924 | 833 | 113 | 4 | 12 | 67 | 59.47% | 2,912 | 804 | 153 | 6 | 9 | 76 | 49.20% | 2,895 | 772 | 203 | 6 | 8 | 86 | 42.59% |
| Corporates - Of Which: Specialised Lending | 1,033 | 317 | 33 | 1 | 3 | 21 | 62.75% | 1,001 | 341 | 41 | 1 | 2 | 22 | 54.33% | 978 | 353 | 51 | 1 | 2 | 24 | 47.36% |
| Corporates - Of Which: SME | 64 | 11 | 6 | 0 | 0 | 3 | 44.99% | 64 | 9 | 8 | 0 | 0 | 3 | 38.18% | 64 | 7 | 10 | 0 | 0 | 3 | 34.08% |
| **Retail** | 47 | 13 | 3 | 0 | 0 | 1 | 34.47% | 47 | 13 | 3 | 0 | 0 | 1 | 30.51% | 47 | 12 | 4 | 0 | 0 | 1 | 27.91% |
| **Retail - Secured on real estate property** | 35 | 7 | 2 | 0 | 0 | 0 | 7.50% | 34 | 7 | 2 | 0 | 0 | 0 | 7.44% | 34 | 8 | 2 | 0 | 0 | 0 | 7.43% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5.34% | 0 | 0 | 0 | 0 | 0 | 0 | 5.70% | 0 | 0 | 0 | 0 | 0 | 0 | 6.05% |
| Retail - Secured on real estate property - Of Which: non-SME | 35 | 7 | 2 | 0 | 0 | 0 | 7.50% | 34 | 7 | 2 | 0 | 0 | 0 | 7.45% | 33 | 8 | 2 | 0 | 0 | 0 | 7.44% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 75.89% | 1 | 0 | 0 | 0 | 0 | 0 | 64.35% | 1 | 0 | 0 | 0 | 0 | 0 | 58.21% |
| **Retail - Other Retail** | 11 | 6 | 1 | 0 | 0 | 1 | 75.27% | 12 | 5 | 1 | 0 | 0 | 1 | 63.04% | 13 | 4 | 2 | 0 | 0 | 1 | 55.69% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 70.00% | 0 | 0 | 0 | 0 | 0 | 0 | 54.63% | 0 | 0 | 0 | 0 | 0 | 0 | 45.39% |
| Retail - Other Retail - Of Which: non-SME | 11 | 6 | 1 | 0 | 0 | 1 | 75.35% | 12 | 5 | 1 | 0 | 0 | 1 | 63.18% | 13 | 4 | 1 | 0 | 0 | 1 | 55.87% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **3,346** | **848** | **117** | **4** | **12** | **69** | **58.65%** | **3,333** | **818** | **160** | **6** | **9** | **78** | **48.64%** | **3,315** | **785** | **211** | **6** | **8** | **89** | **42.27%** |

## SWITZERLAND

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Institutions** | 56 | 1 | 0 | 0 | 0 | 0 | 16.91% | 54 | 3 | 0 | 0 | 0 | 0 | 16.90% | 52 | 5 | 1 | 0 | 0 | 0 | 16.92% |
| **Corporates** | 2,450 | 120 | 56 | 1 | 0 | 29 | 51.68% | 2,433 | 126 | 66 | 1 | 1 | 30 | 46.11% | 2,428 | 118 | 79 | 1 | 0 | 32 | 40.68% |
| Corporates - Of Which: Specialised Lending | 27 | 1 | 0 | 0 | 0 | 0 | 17.59% | 26 | 2 | 0 | 0 | 0 | 0 | 16.02% | 25 | 2 | 0 | 0 | 0 | 0 | 15.19% |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 22.57% | 0 | 0 | 0 | 0 | 0 | 0 | 22.57% | 0 | 0 | 0 | 0 | 0 | 0 | 22.57% |
| **Retail** | 431 | 76 | 18 | 0 | 1 | 7 | 41.38% | 424 | 80 | 21 | 0 | 1 | 8 | 36.67% | 418 | 83 | 24 | 0 | 1 | 8 | 33.28% |
| **Retail - Secured on real estate property** | 374 | 65 | 11 | 0 | 1 | 3 | 31.11% | 368 | 69 | 13 | 0 | 1 | 4 | 26.65% | 363 | 72 | 16 | 0 | 1 | 4 | 23.69% |
| Retail - Secured on real estate property - Of Which: SME | 2 | 1 | 0 | 0 | 0 | 0 | 7.26% | 2 | 1 | 0 | 0 | 0 | 0 | 7.20% | 2 | 0 | 0 | 0 | 0 | 0 | 7.20% |
| Retail - Secured on real estate property - Of Which: non-SME | 372 | 65 | 11 | 0 | 1 | 3 | 31.44% | 365 | 69 | 13 | 0 | 1 | 4 | 27.03% | 360 | 72 | 16 | 0 | 1 | 4 | 24.04% |
| **Retail - Qualifying Revolving** | 3 | 0 | 0 | 0 | 0 | 0 | 64.74% | 3 | 0 | 0 | 0 | 0 | 0 | 57.73% | 3 | 0 | 0 | 0 | 0 | 0 | 53.32% |
| **Retail - Other Retail** | 53 | 10 | 7 | 0 | 0 | 4 | 57.09% | 53 | 10 | 7 | 0 | 0 | 4 | 54.36% | 52 | 10 | 8 | 0 | 0 | 4 | 52.19% |
| Retail - Other Retail - Of Which: SME | 2 | 1 | 0 | 0 | 0 | 0 | 32.06% | 2 | 0 | 0 | 0 | 0 | 0 | 26.98% | 2 | 0 | 0 | 0 | 0 | 0 | 24.73% |
| Retail - Other Retail - Of Which: non-SME | 51 | 10 | 7 | 0 | 0 | 4 | 57.54% | 51 | 10 | 7 | 0 | 0 | 4 | 55.07% | 50 | 10 | 8 | 0 | 0 | 4 | 53.06% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **2,936** | **197** | **74** | **1** | **1** | **36** | **49.12%** | **2,911** | **209** | **87** | **1** | **1** | **38** | **43.73%** | **2,898** | **206** | **103** | **1** | **1** | **40** | **38.84%** |

## SPAIN

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 442 | 0 | 1 | 0 | 0 | 0 | 40.00% | 441 | 0 | 2 | 0 | 0 | 1 | 40.00% | 440 | 0 | 3 | 0 | 0 | 1 | 40.00% |
| **Institutions** | 70 | 64 | 0 | 0 | 0 | 0 | 27.00% | 70 | 64 | 1 | 0 | 0 | 0 | 28.35% | 69 | 64 | 2 | 0 | 1 | 0 | 30.17% |
| **Corporates** | 1,951 | 303 | 45 | 4 | 11 | 16 | 35.61% | 1,887 | 336 | 76 | 5 | 16 | 25 | 32.31% | 1,720 | 469 | 110 | 4 | 21 | 34 | 30.59% |
| Corporates - Of Which: Specialised Lending | 612 | 120 | 20 | 1 | 7 | 8 | 40.82% | 570 | 152 | 30 | 1 | 4 | 10 | 34.37% | 545 | 166 | 41 | 1 | 4 | 13 | 30.75% |
| Corporates - Of Which: SME | 118 | 23 | 7 | 1 | 1 | 2 | 31.38% | 120 | 18 | 10 | 1 | 2 | 3 | 35.36% | 127 | 9 | 12 | 1 | 1 | 5 | 37.06% |
| **Retail** | 63 | 16 | 2 | 0 | 0 | 1 | 44.40% | 63 | 16 | 3 | 0 | 0 | 1 | 38.16% | 62 | 16 | 3 | 0 | 0 | 1 | 34.25% |
| **Retail - Secured on real estate property** | 41 | 9 | 1 | 0 | 0 | 1 | 48.56% | 40 | 9 | 2 | 0 | 0 | 1 | 41.69% | 39 | 10 | 2 | 0 | 0 | 1 | 37.02% |
| Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 11.18% | 1 | 0 | 0 | 0 | 0 | 0 | 11.18% | 1 | 0 | 0 | 0 | 0 | 0 | 11.18% |
| Retail - Secured on real estate property - Of Which: non-SME | 39 | 9 | 1 | 0 | 0 | 1 | 49.68% | 39 | 9 | 2 | 0 | 0 | 1 | 43.25% | 38 | 9 | 2 | 0 | 0 | 1 | 38.72% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 61.10% | 1 | 0 | 0 | 0 | 0 | 0 | 54.42% | 1 | 0 | 0 | 0 | 0 | 0 | 50.38% |
| **Retail - Other Retail** | 21 | 6 | 1 | 0 | 0 | 0 | 34.89% | 21 | 6 | 1 | 0 | 0 | 0 | 30.81% | 21 | 6 | 1 | 0 | 0 | 0 | 28.56% |
| Retail - Other Retail - Of Which: SME | 1 | 1 | 0 | 0 | 0 | 0 | 21.09% | 1 | 1 | 0 | 0 | 0 | 0 | 21.92% | 1 | 1 | 0 | 0 | 0 | 0 | 22.29% |
| Retail - Other Retail - Of Which: non-SME | 20 | 6 | 1 | 0 | 0 | 0 | 36.88% | 20 | 5 | 1 | 0 | 0 | 0 | 32.16% | 20 | 5 | 1 | 0 | 0 | 0 | 29.55% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **2,527** | **383** | **48** | **4** | **12** | **17** | **36.03%** | **2,461** | **416** | **81** | **5** | **16** | **27** | **32.64%** | **2,291** | **549** | **118** | **5** | **22** | **37** | **30.92%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

(mln EUR, %)

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Groupe BPCE | **Central banks** | 163,298 | 42 | 21 | 0 | 2 | 20 | 94.17% | 163,297 | 40 | 23 | 0 | 5 | 21 | 89.64% | 163,297 | 38 | 26 | 0 | 1 | 22 | 84.79% |
| | **Central governments** | 39,006 | 134 | 65 | 10 | 2 | 48 | 73.79% | 38,969 | 143 | 92 | 10 | 1 | 59 | 64.29% | 38,932 | 153 | 120 | 10 | 1 | 70 | 58.94% |
| | **Institutions** | 9,104 | 670 | 133 | 29 | 19 | 47 | 34.89% | 8,952 | 711 | 246 | 28 | 26 | 88 | 35.63% | 8,821 | 728 | 359 | 25 | 22 | 129 | 35.85% |
| | **Corporates** | 129,782 | 30,417 | 8,949 | 443 | 1,389 | 3,604 | 40.28% | 121,606 | 34,621 | 12,922 | 397 | 1,545 | 4,654 | 36.02% | 117,177 | 35,208 | 16,763 | 357 | 1,382 | 5,682 | 33.90% |
| | Corporates - Of Which: Specialised Lending | 12,157 | 5,287 | 1,232 | 31 | 259 | 324 | 26.29% | 11,035 | 5,616 | 2,026 | 21 | 138 | 481 | 23.77% | 10,726 | 5,411 | 2,540 | 20 | 108 | 580 | 22.84% |
| | Corporates - Of Which: SME | 27,095 | 8,255 | 2,119 | 117 | 395 | 889 | 41.93% | 25,007 | 9,460 | 3,003 | 125 | 525 | 1,147 | 38.19% | 23,348 | 10,017 | 4,104 | 111 | 503 | 1,472 | 35.88% |
| | **Retail** | 398,752 | 80,835 | 14,233 | 288 | 2,018 | 4,520 | 31.76% | 388,031 | 86,070 | 19,718 | 266 | 1,668 | 5,233 | 26.54% | 379,521 | 89,402 | 24,896 | 251 | 1,807 | 6,176 | 24.81% |
| | **Retail - Secured on real estate property** | 303,980 | 57,541 | 6,903 | 115 | 1,189 | 1,316 | 19.06% | 295,427 | 62,570 | 10,427 | 107 | 963 | 1,601 | 15.36% | 288,539 | 66,097 | 13,787 | 102 | 894 | 1,964 | 14.24% |
| | Retail - Secured on real estate property - Of Which: SME | 47,922 | 13,714 | 3,074 | 90 | 896 | 701 | 22.82% | 47,656 | 12,312 | 4,742 | 84 | 674 | 910 | 19.19% | 47,779 | 10,832 | 6,098 | 80 | 517 | 1,087 | 17.82% |
| | Retail - Secured on real estate property - Of Which: non-SME | 256,058 | 43,827 | 3,829 | 25 | 294 | 615 | 16.05% | 247,771 | 50,258 | 5,685 | 23 | 289 | 691 | 12.16% | 240,761 | 55,264 | 7,689 | 21 | 377 | 877 | 11.40% |
| | **Retail - Qualifying Revolving** | 6,890 | 557 | 475 | 25 | 31 | 257 | 54.06% | 6,747 | 565 | 609 | 23 | 31 | 303 | 49.70% | 6,623 | 562 | 736 | 22 | 29 | 346 | 47.05% |
| | **Retail - Other Retail** | 87,882 | 22,737 | 6,855 | 149 | 797 | 2,947 | 42.99% | 85,858 | 22,935 | 8,681 | 135 | 674 | 3,329 | 38.35% | 84,359 | 22,743 | 10,373 | 127 | 884 | 3,866 | 37.27% |
| | Retail - Other Retail - Of Which: SME | 27,369 | 10,803 | 4,521 | 94 | 583 | 1,934 | 42.79% | 26,980 | 10,019 | 5,695 | 89 | 448 | 2,169 | 38.08% | 26,689 | 9,265 | 6,739 | 84 | 361 | 2,563 | 38.03% |
| | Retail - Other Retail - Of Which: non-SME | 60,513 | 11,934 | 2,334 | 54 | 214 | 1,013 | 43.38% | 58,878 | 12,917 | 2,987 | 46 | 226 | 1,161 | 38.86% | 57,669 | 13,478 | 3,634 | 43 | 523 | 1,303 | 35.86% |
| | **Equity** | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **739,990** | **112,098** | **23,401** | **771** | **3,430** | **8,239** | **35.21%** | **720,902** | **121,586** | **33,001** | **702** | **3,247** | **10,056** | **30.47%** | **707,795** | **125,530** | **42,164** | **642** | **3,213** | **12,079** | **28.65%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| FRANCE | **Central banks** | 152,121 | 0 | 0 | 0 | 0 | 0 | - | 152,121 | 0 | 0 | 0 | 0 | 0 | - | 152,121 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 34,763 | 46 | 20 | 8 | 0 | 8 | 42.52% | 34,733 | 56 | 39 | 8 | 3 | 16 | 41.27% | 34,704 | 67 | 59 | 8 | 0 | 24 | 40.85% |
| | **Institutions** | 3,264 | 222 | 27 | 9 | 2 | 7 | 26.68% | 3,208 | 245 | 61 | 9 | 3 | 17 | 28.63% | 3,168 | 251 | 94 | 8 | 3 | 28 | 29.26% |
| | **Corporates** | 85,145 | 18,240 | 5,683 | 307 | 966 | 2,368 | 41.68% | 78,977 | 22,031 | 8,059 | 282 | 1,208 | 3,048 | 37.82% | 75,199 | 23,251 | 10,618 | 251 | 1,142 | 3,794 | 35.73% |
| | Corporates - Of Which: Specialised Lending | 3,324 | 1,246 | 218 | 6 | 68 | 57 | 26.15% | 3,034 | 1,351 | 403 | 3 | 40 | 98 | 24.27% | 2,962 | 1,317 | 508 | 2 | 34 | 121 | 23.74% |
| | Corporates - Of Which: SME | 26,301 | 8,143 | 2,056 | 111 | 389 | 863 | 41.99% | 24,241 | 9,340 | 2,919 | 113 | 518 | 1,114 | 38.16% | 22,199 | 9,924 | 3,977 | 100 | 499 | 1,424 | 35.81% |
| | **Retail** | 396,142 | 80,348 | 14,170 | 287 | 2,012 | 4,496 | 31.73% | 385,506 | 85,519 | 19,636 | 265 | 1,661 | 5,207 | 26.52% | 377,065 | 88,802 | 24,793 | 250 | 1,801 | 6,147 | 24.79% |
| | **Retail - Secured on real estate property** | 302,054 | 57,182 | 6,863 | 114 | 1,185 | 1,304 | 19.00% | 293,566 | 62,159 | 10,374 | 107 | 958 | 1,588 | 15.31% | 286,733 | 65,647 | 13,720 | 101 | 890 | 1,949 | 14.21% |
| | Retail - Secured on real estate property - Of Which: SME | 47,898 | 13,707 | 3,072 | 90 | 896 | 700 | 22.80% | 47,633 | 12,306 | 4,735 | 84 | 674 | 909 | 19.18% | 47,756 | 10,827 | 6,095 | 80 | 517 | 1,086 | 17.81% |
| | Retail - Secured on real estate property - Of Which: non-SME | 254,156 | 43,474 | 3,792 | 24 | 289 | 604 | 15.92% | 245,933 | 49,853 | 5,635 | 23 | 284 | 679 | 12.05% | 238,977 | 54,820 | 7,625 | 21 | 373 | 863 | 11.32% |
| | **Retail - Qualifying Revolving** | 6,864 | 554 | 474 | 25 | 31 | 256 | 54.04% | 6,722 | 562 | 608 | 23 | 31 | 302 | 49.69% | 6,598 | 559 | 734 | 22 | 29 | 346 | 47.04% |
| | **Retail - Other Retail** | 87,224 | 22,613 | 6,833 | 148 | 795 | 2,936 | 42.97% | 85,218 | 22,798 | 8,653 | 135 | 672 | 3,317 | 38.33% | 83,734 | 22,596 | 10,339 | 127 | 882 | 3,853 | 37.27% |
| | Retail - Other Retail - Of Which: SME | 27,348 | 10,791 | 4,516 | 94 | 583 | 1,932 | 42.78% | 26,959 | 10,007 | 5,689 | 89 | 447 | 2,166 | 38.07% | 26,669 | 9,253 | 6,732 | 84 | 361 | 2,560 | 38.03% |
| | Retail - Other Retail - Of Which: non-SME | 59,875 | 11,822 | 2,317 | 54 | 212 | 1,004 | 43.34% | 58,258 | 12,791 | 2,964 | 46 | 224 | 1,151 | 38.83% | 57,065 | 13,343 | 3,606 | 43 | 522 | 1,293 | 35.85% |
| | **Equity** | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% | 48 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **671,483** | **98,856** | **19,900** | **611** | **2,980** | **6,880** | **34.57%** | **654,593** | **107,851** | **27,795** | **563** | **2,872** | **8,288** | **29.82%** | **642,305** | **112,371** | **35,564** | **516** | **2,945** | **9,993** | **28.10%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | **Central banks** | 10,257 | 0 | 0 | 0 | 0 | 0 | - | 10,257 | 0 | 0 | 0 | 0 | 0 | - | 10,257 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% | 374 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | **Institutions** | 1,846 | 81 | 46 | 2 | 1 | 15 | 31.95% | 1,821 | 89 | 63 | 2 | 2 | 16 | 26.24% | 1,796 | 96 | 81 | 2 | 2 | 18 | 22.65% |
| | **Corporates** | 9,669 | 3,830 | 699 | 34 | 100 | 218 | 31.14% | 9,258 | 3,800 | 1,139 | 33 | 74 | 311 | 27.29% | 9,193 | 3,535 | 1,469 | 31 | 45 | 381 | 25.96% |
| | Corporates - Of Which: Specialised Lending | 2,397 | 1,286 | 253 | 9 | 45 | 65 | 25.80% | 2,248 | 1,230 | 437 | 12 | 20 | 98 | 22.55% | 2,191 | 1,166 | 578 | 12 | 13 | 125 | 21.53% |
| | Corporates - Of Which: SME | 24 | 1 | 2 | 0 | 0 | 1 | 52.85% | 23 | 1 | 2 | 0 | 0 | 1 | 49.89% | 22 | 2 | 3 | 0 | 0 | 1 | 46.79% |
| | **Retail** | 204 | 35 | 3 | 0 | 0 | 1 | 38.22% | 196 | 41 | 4 | 0 | 0 | 1 | 30.68% | 190 | 46 | 6 | 0 | 0 | 2 | 25.82% |
| | **Retail - Secured on real estate property** | 170 | 28 | 3 | 0 | 0 | 1 | 39.58% | 164 | 34 | 4 | 0 | 0 | 1 | 32.01% | 158 | 38 | 5 | 0 | 0 | 1 | 26.77% |
| | 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 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: non-SME | 170 | 28 | 3 | 0 | 0 | 1 | 39.58% | 164 | 34 | 4 | 0 | 0 | 1 | 32.01% | 158 | 38 | 5 | 0 | 0 | 1 | 26.77% |
| | **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 60.83% | 2 | 0 | 0 | 0 | 0 | 0 | 52.15% | 2 | 0 | 0 | 0 | 0 | 0 | 46.45% |
| | **Retail - Other Retail** | 32 | 6 | 0 | 0 | 0 | 0 | 22.97% | 31 | 7 | 1 | 0 | 0 | 0 | 20.01% | 30 | 7 | 1 | 0 | 0 | 0 | 18.76% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 9.15% | 0 | 0 | 0 | 0 | 0 | 0 | 9.24% | 0 | 0 | 0 | 0 | 0 | 0 | 9.37% |
| | Retail - Other Retail - Of Which: non-SME | 32 | 6 | 0 | 0 | 0 | 0 | 24.53% | 31 | 7 | 1 | 0 | 0 | 0 | 21.26% | 30 | 7 | 1 | 0 | 0 | 0 | 19.72% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **22,350** | **3,945** | **748** | **35** | **101** | **234** | **31.22%** | **21,907** | **3,931** | **1,206** | **35** | **77** | **329** | **27.25%** | **21,810** | **3,677** | **1,556** | **33** | **48** | **401** | **25.79%** |

| | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED KINGDOM | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Central governments** | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% | 70 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | **Institutions** | 1,278 | 0 | 6 | 1 | 0 | 1 | 12.23% | 1,267 | 1 | 18 | 1 | 0 | 2 | 12.26% | 1,258 | 0 | 27 | 1 | 0 | 3 | 12.39% |
| | **Corporates** | 4,877 | 1,311 | 206 | 17 | 43 | 39 | 19.03% | 4,607 | 1,459 | 328 | 12 | 46 | 69 | 20.99% | 4,540 | 1,406 | 448 | 11 | 17 | 94 | 21.06% |
| | Corporates - Of Which: Specialised Lending | 437 | 132 | 51 | 2 | 9 | 14 | 27.09% | 388 | 156 | 77 | 1 | 6 | 19 | 24.15% | 377 | 152 | 91 | 1 | 5 | 21 | 23.33% |
| | Corporates - Of Which: SME | 185 | 12 | 2 | 1 | 0 | 1 | 60.85% | 174 | 20 | 4 | 4 | 2 | 2 | 48.02% | 178 | 12 | 9 | 1 | 0 | 4 | 42.79% |
| | **Retail** | 314 | 53 | 7 | 0 | 1 | 3 | 43.25% | 304 | 61 | 9 | 0 | 1 | 3 | 36.43% | 295 | 68 | 11 | 0 | 1 | 3 | 31.42% |
| | **Retail - Secured on real estate property** | 242 | 43 | 5 | 0 | 1 | 2 | 43.46% | 233 | 50 | 6 | 0 | 1 | 2 | 36.43% | 226 | 56 | 8 | 0 | 1 | 3 | 31.24% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 6.08% | 0 | 0 | 0 | 0 | 0 | 0 | 5.56% | 0 | 0 | 0 | 0 | 0 | 0 | 5.20% |
| | Retail - Secured on real estate property - Of Which: non-SME | 241 | 42 | 5 | 0 | 1 | 2 | 43.67% | 233 | 49 | 6 | 0 | 1 | 2 | 36.69% | 225 | 55 | 8 | 0 | 1 | 3 | 31.48% |
| | **Retail - Qualifying Revolving** | 2 | 0 | 0 | 0 | 0 | 0 | 24.97% | 2 | 0 | 0 | 0 | 0 | 0 | 24.20% | 2 | 0 | 0 | 0 | 0 | 0 | 23.67% |
| | **Retail - Other Retail** | 71 | 10 | 2 | 0 | 0 | 1 | 43.41% | 69 | 11 | 2 | 0 | 0 | 1 | 36.99% | 68 | 12 | 2 | 0 | 0 | 1 | 32.35% |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 78.61% | 0 | 0 | 0 | 0 | 0 | 0 | 69.53% | 0 | 0 | 0 | 0 | 0 | 0 | 63.76% |
| | Retail - Other Retail - Of Which: non-SME | 71 | 10 | 1 | 0 | 0 | 1 | 39.72% | 69 | 11 | 2 | 0 | 0 | 1 | 33.99% | 68 | 12 | 2 | 0 | 0 | 1 | 29.83% |
| | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **IRB TOTAL** | **6,540** | **1,364** | **219** | **18** | **44** | **43** | **19.56%** | **6,248** | **1,521** | **354** | **13** | **47** | **74** | **20.92%** | **6,163** | **1,474** | **486** | **12** | **18** | **101** | **20.80%** |

# 2023 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% | 506 | 38 | 0 | 0 | 0 | 0 | 40.00% |
| **Institutions** | 143 | 0 | 3 | 0 | 0 | 1 | 18.94% | 142 | 0 | 5 | 0 | 0 | 1 | 18.90% | 141 | 0 | 6 | 0 | 0 | 1 | 18.88% |
| **Corporates** | 4,861 | 1,142 | 308 | 10 | 61 | 160 | 51.94% | 4,614 | 1,200 | 497 | 7 | 48 | 204 | 41.06% | 4,517 | 1,180 | 615 | 7 | 36 | 231 | 37.64% |
| Corporates - Of Which: Specialised Lending | 1,471 | 342 | 58 | 3 | 12 | 19 | 32.62% | 1,347 | 415 | 110 | 1 | 5 | 28 | 25.14% | 1,315 | 417 | 139 | 1 | 3 | 33 | 23.49% |
| Corporates - Of Which: SME | 23 | 9 | 19 | 0 | 1 | 10 | 52.63% | 21 | 10 | 20 | 0 | 1 | 10 | 51.64% | 19 | 11 | 21 | 0 | 1 | 11 | 50.66% |
| **Retail** | 135 | 30 | 6 | 0 | 0 | 3 | 47.43% | 132 | 32 | 7 | 0 | 0 | 3 | 39.49% | 129 | 34 | 9 | 0 | 0 | 3 | 34.35% |
| **Retail - Secured on real estate property** | 97 | 18 | 3 | 0 | 0 | 1 | 35.28% | 94 | 20 | 4 | 0 | 0 | 1 | 27.78% | 92 | 21 | 5 | 0 | 0 | 1 | 23.34% |
| Retail - Secured on real estate property - Of Which: SME | 7 | 0 | 1 | 0 | 0 | 1 | 73.61% | 6 | 0 | 1 | 0 | 0 | 1 | 61.65% | 6 | 0 | 1 | 0 | 0 | 1 | 54.44% |
| Retail - Secured on real estate property - Of Which: non-SME | 91 | 18 | 2 | 0 | 0 | 0 | 17.36% | 88 | 20 | 3 | 0 | 0 | 0 | 14.19% | 86 | 21 | 3 | 0 | 0 | 0 | 12.45% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 56.44% | 1 | 0 | 0 | 0 | 0 | 0 | 44.01% | 1 | 0 | 0 | 0 | 0 | 0 | 38.30% |
| **Retail - Other Retail** | 37 | 12 | 3 | 0 | 0 | 2 | 59.28% | 36 | 12 | 3 | 0 | 0 | 2 | 52.19% | 36 | 12 | 4 | 0 | 0 | 2 | 47.18% |
| Retail - Other Retail - Of Which: SME | 11 | 6 | 2 | 0 | 0 | 1 | 62.20% | 11 | 6 | 3 | 0 | 0 | 2 | 55.84% | 11 | 6 | 3 | 0 | 0 | 2 | 51.23% |
| Retail - Other Retail - Of Which: non-SME | 26 | 6 | 0 | 0 | 0 | 0 | 44.07% | 25 | 6 | 1 | 0 | 0 | 0 | 36.55% | 25 | 6 | 1 | 0 | 0 | 0 | 32.12% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **5,645** | **1,210** | **317** | **11** | **62** | **163** | **51.51%** | **5,393** | **1,270** | **509** | **8** | **48** | **208** | **40.84%** | **5,292** | **1,252** | **629** | **7** | **37** | **236** | **37.43%** |

## ITALY

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 356 | 0 | 2 | 1 | 0 | 1 | 40.00% | 354 | 0 | 4 | 1 | 0 | 2 | 40.00% | 351 | 0 | 6 | 1 | 0 | 2 | 40.00% |
| **Institutions** | 19 | 1 | 0 | 0 | 0 | 0 | 28.82% | 19 | 1 | 0 | 0 | 0 | 0 | 28.29% | 19 | 1 | 1 | 0 | 0 | 0 | 27.94% |
| **Corporates** | 2,752 | 965 | 153 | 10 | 30 | 78 | 51.02% | 2,686 | 926 | 258 | 9 | 17 | 103 | 39.95% | 2,661 | 873 | 335 | 8 | 11 | 121 | 36.24% |
| Corporates - Of Which: Specialised Lending | 940 | 394 | 48 | 2 | 9 | 24 | 49.63% | 874 | 431 | 77 | 1 | 4 | 30 | 38.34% | 851 | 436 | 96 | 1 | 4 | 33 | 34.45% |
| Corporates - Of Which: SME | 64 | 12 | 6 | 0 | 0 | 3 | 45.16% | 63 | 10 | 8 | 1 | 0 | 3 | 38.04% | 62 | 8 | 11 | 1 | 0 | 4 | 34.11% |
| **Retail** | 46 | 14 | 3 | 0 | 0 | 1 | 34.46% | 46 | 13 | 3 | 0 | 0 | 1 | 30.17% | 46 | 13 | 4 | 0 | 0 | 1 | 27.24% |
| **Retail - Secured on real estate property** | 35 | 7 | 2 | 0 | 0 | 0 | 7.61% | 34 | 8 | 2 | 0 | 0 | 0 | 7.65% | 33 | 8 | 2 | 0 | 0 | 0 | 7.72% |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5.48% | 0 | 0 | 0 | 0 | 0 | 0 | 5.82% | 0 | 0 | 0 | 0 | 0 | 0 | 6.25% |
| Retail - Secured on real estate property - Of Which: non-SME | 34 | 7 | 2 | 0 | 0 | 0 | 7.62% | 33 | 8 | 2 | 0 | 0 | 0 | 7.66% | 33 | 8 | 2 | 0 | 0 | 0 | 7.73% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 75.68% | 1 | 0 | 0 | 0 | 0 | 0 | 63.18% | 1 | 0 | 0 | 0 | 0 | 0 | 56.39% |
| **Retail - Other Retail** | 11 | 6 | 1 | 0 | 0 | 1 | 74.88% | 12 | 5 | 1 | 0 | 0 | 1 | 61.56% | 12 | 5 | 2 | 0 | 0 | 1 | 53.30% |
| Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 69.41% | 0 | 0 | 0 | 0 | 0 | 0 | 53.33% | 0 | 0 | 0 | 0 | 0 | 0 | 44.07% |
| Retail - Other Retail - Of Which: non-SME | 11 | 6 | 1 | 0 | 0 | 1 | 74.96% | 12 | 5 | 1 | 0 | 0 | 1 | 61.70% | 12 | 5 | 2 | 0 | 0 | 1 | 53.46% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **3,174** | **980** | **157** | **11** | **30** | **80** | **50.58%** | **3,104** | **941** | **265** | **9** | **17** | **106** | **39.81%** | **3,078** | **888** | **345** | **9** | **11** | **125** | **36.19%** |

## SWITZERLAND

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Institutions** | 54 | 3 | 0 | 0 | 0 | 0 | 16.80% | 50 | 6 | 1 | 0 | 0 | 0 | 16.90% | 48 | 8 | 1 | 0 | 0 | 0 | 16.98% |
| **Corporates** | 2,405 | 133 | 87 | 5 | 2 | 37 | 42.47% | 2,357 | 146 | 121 | 2 | 2 | 43 | 35.34% | 2,349 | 126 | 149 | 2 | 1 | 47 | 31.16% |
| Corporates - Of Which: Specialised Lending | 25 | 2 | 0 | 0 | 0 | 0 | 18.39% | 23 | 4 | 1 | 0 | 0 | 0 | 16.10% | 22 | 5 | 1 | 0 | 0 | 0 | 15.28% |
| Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 29.20% | 0 | 0 | 0 | 0 | 0 | 0 | 29.20% | 0 | 0 | 0 | 0 | 0 | 0 | 29.20% |
| **Retail** | 428 | 78 | 18 | 0 | 1 | 7 | 41.26% | 416 | 86 | 22 | 0 | 1 | 8 | 36.05% | 407 | 92 | 26 | 0 | 1 | 8 | 32.11% |
| **Retail - Secured on real estate property** | 372 | 67 | 11 | 0 | 1 | 3 | 31.00% | 362 | 75 | 14 | 0 | 1 | 4 | 26.12% | 354 | 80 | 17 | 0 | 1 | 4 | 22.78% |
| Retail - Secured on real estate property - Of Which: SME | 2 | 1 | 0 | 0 | 0 | 0 | 7.54% | 2 | 1 | 0 | 0 | 0 | 0 | 7.52% | 2 | 0 | 0 | 0 | 0 | 0 | 7.58% |
| Retail - Secured on real estate property - Of Which: non-SME | 370 | 67 | 11 | 0 | 1 | 3 | 31.36% | 359 | 74 | 14 | 0 | 1 | 4 | 26.52% | 351 | 79 | 17 | 0 | 1 | 4 | 23.11% |
| **Retail - Qualifying Revolving** | 3 | 1 | 0 | 0 | 0 | 0 | 64.83% | 3 | 0 | 0 | 0 | 0 | 0 | 57.24% | 3 | 0 | 0 | 0 | 0 | 0 | 52.23% |
| **Retail - Other Retail** | 53 | 10 | 7 | 0 | 0 | 4 | 57.08% | 52 | 11 | 7 | 0 | 0 | 4 | 54.07% | 51 | 11 | 8 | 0 | 0 | 4 | 51.47% |
| Retail - Other Retail - Of Which: SME | 2 | 1 | 0 | 0 | 0 | 0 | 32.60% | 2 | 0 | 0 | 0 | 0 | 0 | 27.46% | 2 | 0 | 0 | 0 | 0 | 0 | 25.19% |
| Retail - Other Retail - Of Which: non-SME | 51 | 10 | 7 | 0 | 0 | 4 | 57.53% | 50 | 11 | 7 | 0 | 0 | 4 | 54.79% | 49 | 11 | 8 | 0 | 0 | 4 | 52.35% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **2,888** | **214** | **105** | **5** | **3** | **44** | **42.19%** | **2,824** | **239** | **144** | **3** | **3** | **51** | **35.33%** | **2,804** | **226** | **177** | **2** | **2** | **55** | **31.18%** |

## SPAIN

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Central governments** | 442 | 0 | 1 | 1 | 0 | 1 | 40.00% | 440 | 0 | 3 | 1 | 0 | 1 | 40.00% | 439 | 0 | 4 | 1 | 0 | 2 | 40.00% |
| **Institutions** | 70 | 64 | 1 | 0 | 1 | 0 | 26.93% | 69 | 63 | 3 | 0 | 0 | 1 | 29.28% | 68 | 62 | 4 | 0 | 1 | 1 | 31.89% |
| **Corporates** | 1,801 | 411 | 86 | 7 | 26 | 27 | 31.21% | 1,694 | 446 | 160 | 7 | 19 | 46 | 29.03% | 1,546 | 536 | 217 | 6 | 22 | 62 | 28.58% |
| Corporates - Of Which: Specialised Lending | 516 | 193 | 43 | 2 | 17 | 13 | 30.55% | 454 | 221 | 75 | 1 | 7 | 20 | 26.41% | 438 | 217 | 96 | 1 | 6 | 24 | 25.29% |
| Corporates - Of Which: SME | 117 | 24 | 7 | 1 | 1 | 2 | 33.37% | 118 | 20 | 10 | 1 | 2 | 4 | 36.21% | 125 | 9 | 14 | 1 | 1 | 5 | 37.18% |
| **Retail** | 63 | 16 | 2 | 0 | 0 | 1 | 44.44% | 61 | 17 | 3 | 0 | 0 | 1 | 37.75% | 60 | 17 | 3 | 0 | 0 | 1 | 33.38% |
| **Retail - Secured on real estate property** | 40 | 9 | 1 | 0 | 0 | 1 | 48.36% | 39 | 10 | 2 | 0 | 0 | 1 | 40.81% | 38 | 11 | 2 | 0 | 0 | 0 | 35.44% |
| Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 11.94% | 1 | 0 | 0 | 0 | 0 | 0 | 11.96% | 1 | 0 | 0 | 0 | 0 | 0 | 12.01% |
| Retail - Secured on real estate property - Of Which: non-SME | 39 | 9 | 1 | 0 | 0 | 1 | 49.52% | 38 | 10 | 2 | 0 | 0 | 1 | 42.41% | 37 | 10 | 2 | 0 | 0 | 1 | 37.07% |
| **Retail - Qualifying Revolving** | 1 | 0 | 0 | 0 | 0 | 0 | 61.44% | 1 | 0 | 0 | 0 | 0 | 0 | 54.28% | 1 | 0 | 0 | 0 | 0 | 0 | 49.71% |
| **Retail - Other Retail** | 21 | 6 | 1 | 0 | 0 | 0 | 35.43% | 21 | 6 | 1 | 0 | 0 | 0 | 31.34% | 21 | 6 | 1 | 0 | 0 | 0 | 28.98% |
| Retail - Other Retail - Of Which: SME | 1 | 1 | 0 | 0 | 0 | 0 | 22.08% | 1 | 1 | 0 | 0 | 0 | 0 | 23.53% | 1 | 1 | 0 | 0 | 0 | 0 | 24.35% |
| Retail - Other Retail - Of Which: non-SME | 20 | 6 | 1 | 0 | 0 | 0 | 37.37% | 20 | 6 | 1 | 0 | 0 | 0 | 32.53% | 20 | 6 | 1 | 0 | 0 | 0 | 29.71% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **IRB TOTAL** | **2,376** | **491** | **91** | **8** | **27** | **29** | **31.61%** | **2,264** | **526** | **167** | **8** | **20** | **49** | **29.36%** | **2,113** | **616** | **229** | **7** | **24** | **66** | **28.91%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

## Groupe BPCE

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Central banks | 4,973 | 0 | 3 | 0 | 3,941 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 105,669 | 0 | 7,830 | 0 | 95,108 | 4 | 0 | 1 | 0 | 0 | 0,00% |
| Regional governments or local authorities | 53,519 | 32 | 10,713 | 41 | 47,678 | 3,581 | 43 | 2 | 16 | 11 | 25,62% |
| Public sector entities | 19,928 | 23 | 4,452 | 31 | 14,070 | 2,827 | 47 | 4 | 20 | 28 | 59,69% |
| Multilateral Development Banks | 525 | 0 | 0 | 0 | 261 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 470 | 0 | 0 | 0 | 160 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 22,824 | 8 | 1,764 | 8 | 9,646 | 305 | 9 | 5 | 2 | 0 | 2,19% |
| Corporates | 94,029 | 1,679 | 77,050 | 2,397 | 78,098 | 11,938 | 3,441 | 315 | 206 | 1,914 | 55,64% |
| of which: SME | 25,222 | 378 | 20,581 | 866 | 21,029 | 4,233 | 725 | 76 | 256 | 384 | 52,91% |
| Retail | 8,321 | 323 | 6,005 | 399 | 7,201 | 1,069 | 771 | 143 | 85 | 406 | 52,63% |
| of which: SME | 1,779 | 87 | 1,108 | 117 | 1,248 | 350 | 105 | 12 | 13 | 58 | 53,37% |
| Secured by mortgages on immovable property | 54,938 | 1,493 | 21,447 | 1,454 | 47,293 | 7,345 | 1,885 | 110 | 398 | 493 | 26,18% |
| of which: SME | 14,235 | 223 | 5,284 | 223 | 11,211 | 3,257 | 309 | 40 | 195 | 92 | 29,88% |
| Items associated with particularly high risk | 9,547 | 130 | 14,320 | 195 | 8,507 | 1,107 | 282 | 39 | 30 | 152 | 53,95% |
| Covered bonds | 242 | 0 | 24 | 0 | 40 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 955 | 0 | 604 | 0 | 598 | 261 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 2,045 | 0 | 3,429 | 0 | 606 | 13 | 0 | 1 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 7,506 | 0 | 7,046 | 0 | 7,394 | 109 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | **384,751** | **3,639** | **154,691** | **4,436** | **320,798** | **28,559** | **6,477** | **621** | **1,257** | **3,005** | **46,39%** |

## FRANCE

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Central banks | 621 | 0 | 3 | 0 | 621 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 95,908 | 0 | 7,395 | 0 | 89,927 | 2 | 0 | 0 | 0 | 0 | 0,00% |
| Regional governments or local authorities | 48,479 | 28 | 9,713 | 36 | 43,476 | 3,471 | 38 | 2 | 14 | 10 | 26,39% |
| Public sector entities | 19,178 | 14 | 4,290 | 22 | 13,895 | 2,714 | 24 | 4 | 19 | 11 | 45,56% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 13,367 | 6 | 1,084 | 8 | 7,696 | 227 | 9 | 4 | 1 | 0 | 1,74% |
| Corporates | 82,462 | 1,424 | 67,396 | 1,973 | 71,137 | 10,197 | 3,153 | 286 | 621 | 1,759 | 55,80% |
| of which: SME | 23,709 | 350 | 19,366 | 432 | 19,764 | 3,998 | 667 | 70 | 255 | 353 | 53,02% |
| Retail | 5,368 | 229 | 3,861 | 285 | 4,488 | 745 | 526 | 65 | 78 | 254 | 48,28% |
| of which: SME | 1,609 | 87 | 997 | 116 | 1,165 | 262 | 108 | 11 | 12 | 58 | 53,36% |
| Secured by mortgages on immovable property | 49,536 | 1,391 | 19,571 | 1,391 | 42,286 | 7,137 | 1,788 | 107 | 394 | 462 | 25,83% |
| of which: SME | 14,206 | 203 | 5,273 | 203 | 11,190 | 3,249 | 287 | 40 | 195 | 84 | 29,24% |
| Items associated with particularly high risk | 9,495 | 117 | 14,243 | 176 | 8,456 | 1,106 | 268 | 39 | 30 | 151 | 56,22% |
| Covered bonds | 154 | 0 | 15 | 0 | 27 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 817 | 0 | 513 | 0 | 553 | 261 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 1,664 | 0 | 3,024 | 0 | 280 | 13 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 7,111 | 0 | 6,746 | 0 | 7,003 | 105 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | **334,105** | **3,211** | **137,855** | **3,891** | **289,845** | **25,976** | **5,805** | **500** | **1,158** | **2,646** | **45,59%** |

## UNITED STATES

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 165 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Regional governments or local authorities | 1,357 | 0 | 384 | 0 | 1,357 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 91 | 0 | 0 | 0 | 31 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 1,829 | 0 | 81 | 0 | 540 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Corporates | 1,312 | 0 | 817 | 0 | 355 | 83 | 0 | 0 | 0 | 0 | 0,00% |
| of which: SME | 34 | 0 | 29 | 0 | 0 | 29 | 0 | 0 | 0 | 0 | 0,00% |
| Retail | 15 | 0 | 11 | 0 | 14 | 1 | 0 | 0 | 0 | 0 | 0,00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Secured by mortgages on immovable property | 111 | 1 | 39 | 1 | 104 | 7 | 1 | 0 | 0 | 0 | 7,09% |
| of which: SME | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 2 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 13 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 122 | 0 | 49 | 0 | 122 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | **5,017** | **1** | **1,396** | **1** | **2,549** | **91** | **1** | **0** | **0** | **0** | **7,03%** |

## UNITED KINGDOM

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Central governments | 13 | 0 | 0 | 0 | 11 | 2 | 0 | 0 | 0 | 0 | 0,00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Public sector entities | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Institutions | 3,472 | 0 | 167 | 0 | 630 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Corporates | 291 | 0 | 239 | 0 | 52 | 91 | 0 | 2 | 0 | 0 | 0,00% |
| of which: SME | 7 | 0 | 6 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0,00% |
| Retail | 37 | 0 | 28 | 0 | 35 | 2 | 0 | 0 | 0 | 0 | 47,62% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Secured by mortgages on immovable property | 215 | 6 | 79 | 6 | 187 | 28 | 7 | 0 | 0 | 1 | 12,39% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Collective investments undertakings (CIU) | 5 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 165 | 0 | 145 | 0 | 165 | 0 | 0 | 0 | 0 | 0 | 0,00% |
| Standardised Total | **4,201** | **6** | **674** | **6** | **1,080** | **123** | **7** | **2** | **1** | **1** | **14,38%** |

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 376 | 0 | 0 | 0 | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 71 | 0 | 0 | 0 | 71 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 433 | 0 | 0 | 0 | 330 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 296 | 0 | 0 | 0 | 160 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 72 | 0 | 16 | 0 | 56 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 1,464 | 11 | 1,192 | 11 | 1,147 | 53 | 30 | 3 | 1 | 15 | 49.98% |
| of which: SME | 209 | 11 | 177 | 11 | 192 | 17 | 22 | 0 | 0 | 11 | 51.81% |
| Retail | 66 | 8 | 47 | 8 | 64 | 2 | 11 | 0 | 0 | 2 | 26.39% |
| of which: SME | 16 | 0 | 9 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 639 | 19 | 230 | 19 | 616 | 24 | 19 | 1 | 0 | 6 | 32.82% |
| of which: SME | 6 | 18 | 2 | 18 | 1 | 5 | 18 | 0 | 0 | 6 | 32.82% |
| Items associated with particularly high risk | 32 | 0 | 48 | 0 | 31 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 7 | 0 | 1 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 34 | 0 | 59 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **3,492** | **37** | **1,596** | **38** | **2,859** | **81** | **60** | **5** | **2** | **24** | **40.27%** |

## ITALY

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 3,216 | 0 | 74 | 0 | 2,616 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 713 | 0 | 143 | 0 | 713 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 5 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 5 | 0 | 1 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 244 | 0 | 218 | 1 | 136 | 75 | 1 | 1 | 6 | 0 | 52.38% |
| of which: SME | 47 | 0 | 40 | 0 | 16 | 31 | 0 | 0 | 0 | 0 | 100.00% |
| Retail | 25 | 1 | 17 | 1 | 7 | 18 | 1 | 0 | 0 | 1 | 58.78% |
| of which: SME | 14 | 0 | 9 | 0 | 2 | 12 | 0 | 0 | 0 | 0 | 89.29% |
| Secured by mortgages on immovable property | 62 | 2 | 27 | 2 | 42 | 20 | 2 | 0 | 0 | 1 | 28.11% |
| of which: SME | 8 | 1 | 3 | 1 | 7 | 1 | 1 | 0 | 0 | 0 | 3.57% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 272 | 0 | 66 | 0 | 274 | 0 | 0 | 1 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 35 | 0 | 35 | 0 | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **4,577** | **3** | **586** | **3** | **3,824** | **115** | **4** | **3** | **6** | **2** | **42.76%** |

## SWITZERLAND

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 418 | 0 | 0 | 0 | 418 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 1,208 | 0 | 242 | 0 | 1,208 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 54 | 0 | 11 | 0 | 3 | 51 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 161 | 0 | 38 | 0 | 161 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| Corporates | 1,091 | 2 | 1,018 | 2 | 924 | 143 | 23 | 5 | 0 | 4 | 19.49% |
| of which: SME | 36 | 0 | 30 | 0 | 5 | 31 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 25 | 2 | 19 | 2 | 23 | 2 | 7 | 0 | 0 | 5 | 77.36% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 1,161 | 2 | 448 | 2 | 1,150 | 11 | 2 | 1 | 0 | 0 | 23.27% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **4,118** | **10** | **1,775** | **10** | **3,887** | **207** | **32** | **6** | **1** | **10** | **32.46%** |

## SPAIN

| (mln EUR, %) | Actual 31/12/2022* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Exposure values | | Risk exposure amounts | | | | | | | | |
| | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 1,886 | 0 | 0 | 0 | 262 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Regional governments or local authorities | 268 | 0 | 10 | 0 | 54 | 109 | 0 | 0 | 2 | 0 | 0.00% |
| Public sector entities | 8 | 0 | 1 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 118 | 0 | 7 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Corporates | 147 | 3 | 146 | 4 | 62 | 14 | 3 | 15 | 0 | 0 | 1.00% |
| of which: SME | 9 | 0 | 8 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0.00% |
| Retail | 504 | 4 | 378 | 4 | 507 | 10 | 16 | 12 | 0 | 12 | 77.34% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 10 | 1 | 4 | 1 | 10 | 1 | 24 | 0 | 0 | 15 | 63.01% |
| of which: SME | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 19 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | |
| Other exposures | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | **2,929** | **8** | **556** | **10** | **917** | **125** | **42** | **27** | **2** | **27** | **63.92%** |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Groupe BPCE | Central banks | 3,941 | 0 | 0 | 0 | 0 | 0 | 22.74% | 3,941 | 0 | 1 | 0 | 0 | 0 | 23.74% | 3,941 | 0 | 1 | 0 | 0 | 0 | 23.74% |
| | Central governments | 95,026 | 33 | 53 | 22 | 0 | 21 | 40.00% | 94,944 | 61 | 107 | 22 | 0 | 43 | 40.00% | 94,861 | 90 | 162 | 22 | 0 | 65 | 40.00% |
| | Regional governments or local authorities | 47,641 | 3,592 | 69 | 10 | 4 | 21 | 30.92% | 47,603 | 3,604 | 95 | 10 | 3 | 32 | 33.36% | 47,566 | 3,615 | 121 | 10 | 3 | 42 | 34.73% |
| | Public sector entities | 15,240 | 1,658 | 53 | 0 | 9 | 28 | 53.36% | 15,138 | 1,746 | 59 | 0 | 9 | 29 | 48.49% | 15,036 | 1,838 | 66 | 0 | 9 | 29 | 44.08% |
| | Multilateral Development Banks | 361 | 0 | 0 | 0 | 0 | 0 | 40.00% | 360 | 0 | 0 | 0 | 0 | 0 | 40.00% | 360 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | International Organisations | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | Institutions | 9,552 | 383 | 22 | 8 | 2 | 5 | 20.75% | 9,365 | 540 | 52 | 10 | 4 | 15 | 27.81% | 9,178 | 731 | 88 | 9 | 5 | 26 | 29.98% |
| | Corporates | 75,322 | 13,459 | 4,695 | 200 | 657 | 2,308 | 49.15% | 71,405 | 16,087 | 5,985 | 227 | 732 | 2,656 | 44.38% | 68,766 | 17,295 | 7,506 | 216 | 730 | 3,064 | 40.82% |
| | of which: SME | 20,471 | 4,412 | 1,104 | 58 | 212 | 483 | 43.76% | 19,450 | 5,040 | 1,497 | 54 | 228 | 582 | 39.21% | 18,909 | 5,172 | 1,905 | 53 | 223 | 695 | 36.48% |
| | Retail | 7,090 | 810 | 1,141 | 40 | 86 | 528 | 46.28% | 6,973 | 664 | 1,404 | 41 | 70 | 617 | 43.91% | 6,842 | 567 | 1,632 | 40 | 58 | 695 | 42.61% |
| | of which: SME | 1,152 | 385 | 171 | 3 | 17 | 68 | 39.71% | 1,144 | 338 | 226 | 3 | 14 | 76 | 33.89% | 1,146 | 285 | 277 | 3 | 10 | 84 | 30.32% |
| | Secured by mortgages on immovable property | 46,463 | 7,218 | 2,942 | 69 | 315 | 619 | 21.03% | 45,147 | 7,586 | 3,890 | 61 | 336 | 742 | 19.08% | 44,413 | 7,459 | 4,751 | 60 | 313 | 865 | 18.20% |
| | of which: SME | 11,030 | 3,166 | 583 | 28 | 167 | 144 | 24.81% | 10,556 | 3,365 | 856 | 26 | 188 | 197 | 23.05% | 10,247 | 3,302 | 1,129 | 25 | 160 | 251 | 22.24% |
| | Items associated with particularly high risk | 8,149 | 1,386 | 362 | 8 | 36 | 170 | 47.07% | 7,594 | 1,871 | 432 | 7 | 50 | 186 | 43.08% | 7,184 | 2,213 | 500 | 6 | 58 | 202 | 40.36% |
| | Covered bonds | 40 | 0 | 0 | 0 | 0 | 0 | 45.00% | 39 | 1 | 0 | 0 | 0 | 0 | 45.00% | 38 | 2 | 0 | 0 | 0 | 0 | 45.00% |
| | Claims on institutions and corporates with a ST credit assessment | 598 | 261 | 0 | 0 | 0 | 0 | 37.97% | 597 | 261 | 1 | 0 | 0 | 0 | 36.14% | 597 | 261 | 1 | 0 | 0 | 0 | 35.29% |
| | Collective investments undertakings (CIU) | 606 | 13 | 0 | 0 | 0 | 0 | 0.03% | 606 | 13 | 0 | 0 | 0 | 0 | 0.03% | 605 | 13 | 0 | 0 | 0 | 0 | 0.03% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 317,582 | 28,915 | 9,337 | 357 | 1,109 | 3,700 | 39.63% | 311,265 | 32,542 | 12,027 | 377 | 1,194 | 4,320 | 35.91% | 306,903 | 34,102 | 14,829 | 363 | 1,177 | 4,989 | 33.65% |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| FRANCE | Central banks | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 89,859 | 29 | 41 | 17 | 0 | 16 | 40.00% | 89,790 | 56 | 84 | 17 | 0 | 33 | 40.00% | 89,720 | 83 | 126 | 17 | 0 | 50 | 40.00% |
| | Regional governments or local authorities | 43,444 | 3,482 | 60 | 8 | 4 | 19 | 31.29% | 43,411 | 3,492 | 82 | 8 | 3 | 28 | 33.65% | 43,379 | 3,502 | 104 | 8 | 3 | 36 | 35.00% |
| | Public sector entities | 15,066 | 1,537 | 29 | 0 | 8 | 11 | 37.59% | 14,964 | 1,633 | 35 | 0 | 8 | 11 | 32.26% | 14,863 | 1,729 | 42 | 0 | 8 | 12 | 28.06% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 7,610 | 304 | 18 | 7 | 1 | 4 | 19.59% | 7,430 | 461 | 41 | 9 | 3 | 12 | 28.60% | 7,213 | 651 | 68 | 8 | 4 | 21 | 31.60% |
| | Corporates | 68,689 | 11,641 | 4,157 | 167 | 556 | 2,081 | 50.06% | 65,076 | 14,202 | 5,209 | 155 | 629 | 2,362 | 45.35% | 62,802 | 15,356 | 6,328 | 150 | 645 | 2,661 | 42.05% |
| | of which: SME | 19,260 | 4,135 | 1,032 | 53 | 205 | 449 | 43.49% | 18,296 | 4,729 | 1,404 | 52 | 221 | 546 | 38.92% | 17,782 | 4,855 | 1,792 | 50 | 218 | 648 | 36.19% |
| | Retail | 4,393 | 565 | 800 | 22 | 75 | 349 | 43.67% | 4,331 | 452 | 976 | 22 | 60 | 407 | 41.67% | 4,262 | 378 | 1,119 | 22 | 48 | 452 | 40.45% |
| | of which: SME | 1,074 | 303 | 159 | 3 | 16 | 67 | 42.09% | 1,067 | 265 | 203 | 3 | 13 | 74 | 36.67% | 1,070 | 223 | 243 | 3 | 10 | 81 | 33.39% |
| | Secured by mortgages on immovable property | 41,532 | 6,907 | 2,773 | 65 | 303 | 582 | 20.99% | 40,329 | 7,239 | 3,644 | 58 | 312 | 701 | 19.23% | 39,679 | 7,098 | 4,433 | 57 | 299 | 818 | 18.45% |
| | of which: SME | 11,009 | 3,157 | 559 | 28 | 167 | 136 | 24.29% | 10,536 | 3,356 | 833 | 26 | 188 | 189 | 22.65% | 10,327 | 3,292 | 1,106 | 25 | 159 | 242 | 21.92% |
| | Items associated with particularly high risk | 8,102 | 1,381 | 347 | 8 | 36 | 168 | 48.53% | 7,549 | 1,864 | 417 | 7 | 50 | 184 | 44.17% | 7,140 | 2,204 | 485 | 6 | 58 | 200 | 41.21% |
| | Covered bonds | 26 | 0 | 0 | 0 | 0 | 0 | 45.00% | 26 | 1 | 0 | 0 | 0 | 0 | 45.00% | 26 | 1 | 0 | 0 | 0 | 0 | 45.00% |
| | Claims on institutions and corporates with a ST credit assessment | 553 | 261 | 0 | 0 | 0 | 0 | 40.00% | 553 | 261 | 0 | 0 | 0 | 0 | 40.00% | 552 | 261 | 1 | 0 | 0 | 0 | 40.00% |
| | Collective investments undertakings (CIU) | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 287,177 | 26,223 | 8,226 | 295 | 983 | 3,231 | 39.28% | 281,361 | 29,777 | 10,488 | 276 | 1,064 | 3,738 | 35.64% | 277,542 | 31,377 | 12,707 | 269 | 1,065 | 4,252 | 33.46% |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | Regional governments or local authorities | 1,356 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1,356 | 1 | 1 | 0 | 0 | 0 | 40.00% | 1,355 | 1 | 1 | 0 | 0 | 0 | 40.00% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 540 | 0 | 1 | 0 | 0 | 0 | 10.05% | 538 | 0 | 2 | 0 | 0 | 0 | 10.08% | 536 | 0 | 4 | 0 | 0 | 0 | 10.08% |
| | Corporates | 387 | 30 | 21 | 5 | 1 | 5 | 25.72% | 380 | 16 | 42 | 4 | 1 | 11 | 25.65% | 369 | 8 | 61 | 4 | 0 | 16 | 25.59% |
| | of which: SME | 9 | 29 | 0 | 0 | 1 | 0 | 30.00% | 14 | 13 | 2 | 0 | 0 | 1 | 30.00% | 21 | 5 | 3 | 0 | 0 | 1 | 30.00% |
| | Retail | 13 | 1 | 0 | 0 | 0 | 0 | 6.75% | 13 | 1 | 0 | 0 | 0 | 0 | 6.53% | 13 | 2 | 0 | 0 | 0 | 0 | 6.57% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Secured by mortgages on immovable property | 102 | 6 | 3 | 0 | 0 | 0 | 5.15% | 102 | 6 | 5 | 0 | 0 | 0 | 4.63% | 101 | 5 | 6 | 0 | 0 | 0 | 4.43% |
| | of which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 2,577 | 38 | 25 | 5 | 1 | 6 | 22.78% | 2,567 | 24 | 50 | 5 | 1 | 12 | 23.09% | 2,552 | 17 | 72 | 5 | 0 | 17 | 23.14% |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED KINGDOM | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 629 | 0 | 1 | 0 | 0 | 0 | 14.16% | 626 | 0 | 2 | 0 | 0 | 0 | 14.12% | 624 | 1 | 6 | 0 | 0 | 1 | 14.11% |
| | Corporates | 54 | 86 | 2 | 0 | 3 | 1 | 30.24% | 58 | 80 | 5 | 0 | 3 | 1 | 30.23% | 64 | 72 | 7 | 0 | 2 | 2 | 29.88% |
| | of which: SME | 0 | 7 | 0 | 0 | 0 | 0 | 22.51% | 1 | 6 | 0 | 0 | 0 | 0 | 19.21% | 2 | 4 | 1 | 0 | 0 | 0 | 17.22% |
| | Retail | 35 | 2 | 1 | 0 | 0 | 0 | 24.42% | 35 | 2 | 1 | 0 | 0 | 0 | 20.18% | 34 | 2 | 2 | 0 | 0 | 0 | 18.25% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 44.99% | 0 | 0 | 0 | 0 | 0 | 0 | 44.99% |
| | Secured by mortgages on immovable property | 189 | 20 | 13 | 0 | 0 | 1 | 8.34% | 189 | 16 | 17 | 0 | 0 | 1 | 7.29% | 188 | 14 | 20 | 0 | 0 | 1 | 6.82% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 1,082 | 110 | 17 | 0 | 3 | 2 | 12.33% | 1,084 | 100 | 26 | 0 | 3 | 3 | 12.79% | 1,086 | 90 | 35 | 0 | 3 | 5 | 13.31% |

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 330 | 0 | 0 | 0 | 0 | 0 | 40.00% | 329 | 0 | 0 | 0 | 0 | 0 | 40.00% | 329 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| International Organisations | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Institutions | 55 | 0 | 0 | 0 | 0 | 0 | 13.28% | 55 | 0 | 1 | 0 | 0 | 0 | 13.24% | 55 | 0 | 1 | 0 | 0 | 0 | 13.23% |
| Corporates | 1,086 | 101 | 43 | 3 | 3 | 2 | 19 | 44.42% | 1,027 | 147 | 56 | 2 | 3 | 23 | 40.67% | 992 | 167 | 70 | 2 | 3 | 27 | 38.16% |
| of which: SME | 187 | 21 | 23 | 0 | 0 | 12 | 50.23% | 184 | 22 | 25 | 0 | 0 | 12 | 48.83% | 182 | 22 | 27 | 0 | 0 | 13 | 47.57% |
| Retail | 63 | 2 | 12 | 0 | 0 | 7 | 25.08% | 61 | 2 | 13 | 0 | 0 | 7 | 24.21% | 60 | 2 | 15 | 0 | 0 | 7 | 23.58% |
| of which: SME | 16 | 0 | 6 | 0 | 0 | 4 | 23.58% | 16 | 0 | 1 | 0 | 0 | 4 | 23.56% | 15 | 0 | 1 | 0 | 0 | 4 | 23.58% |
| Secured by mortgages on immovable property | 590 | 41 | 28 | 1 | 3 | 8 | 27.84% | 567 | 56 | 37 | 1 | 4 | 10 | 26.25% | 554 | 60 | 45 | 1 | 3 | 12 | 25.49% |
| of which: SME | 1 | 5 | 10 | 0 | 0 | 4 | 32.71% | 1 | 5 | 18 | 0 | 0 | 6 | 32.59% | 1 | 5 | 19 | 0 | 0 | 6 | 32.47% |
| Items associated with particularly high risk | 31 | 1 | 0 | 0 | 0 | 0 | 24.54% | 30 | 2 | 0 | 0 | 0 | 0 | 24.58% | 30 | 2 | 0 | 0 | 0 | 0 | 24.75% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 2,771 | 146 | 83 | 4 | 5 | 30 | 35.92% | 2,685 | 207 | 107 | 4 | 7 | 36 | 33.52% | 2,635 | 233 | 132 | 4 | 7 | 42 | 32.00% |

## ITALY

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 2,604 | 1 | 11 | 4 | 0 | 4 | 40.00% | 2,593 | 2 | 21 | 4 | 0 | 9 | 40.00% | 2,582 | 2 | 32 | 4 | 0 | 13 | 40.00% |
| Regional governments or local authorities | 710 | 0 | 3 | 1 | 0 | 1 | 40.00% | 706 | 1 | 6 | 1 | 0 | 2 | 40.00% | 703 | 1 | 9 | 1 | 0 | 3 | 40.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 3 | 0 | 0 | 0 | 0 | 0 | 20.33% | 3 | 0 | 0 | 0 | 0 | 0 | 19.49% | 3 | 0 | 0 | 0 | 0 | 0 | 18.63% |
| Corporates | 132 | 70 | 11 | 1 | 5 | 4 | 34.90% | 130 | 61 | 20 | 1 | 3 | 7 | 34.58% | 136 | 47 | 29 | 1 | 3 | 10 | 34.77% |
| of which: SME | 16 | 30 | 1 | 0 | 2 | 0 | 44.52% | 21 | 24 | 2 | 0 | 1 | 1 | 34.86% | 31 | 13 | 4 | 0 | 1 | 1 | 32.52% |
| Retail | 7 | 16 | 4 | 0 | 0 | 1 | 26.59% | 8 | 14 | 5 | 0 | 0 | 1 | 23.39% | 8 | 10 | 8 | 0 | 0 | 1 | 17.03% |
| of which: SME | 2 | 10 | 2 | 0 | 0 | 0 | 17.47% | 2 | 9 | 4 | 0 | 0 | 1 | 14.42% | 2 | 6 | 7 | 0 | 0 | 1 | 11.24% |
| Secured by mortgages on immovable property | 45 | 13 | 6 | 0 | 0 | 1 | 15.10% | 46 | 11 | 7 | 0 | 0 | 1 | 13.26% | 47 | 9 | 8 | 0 | 0 | 1 | 12.51% |
| of which: SME | 7 | 1 | 1 | 0 | 0 | 0 | 3.85% | 6 | 1 | 1 | 0 | 0 | 0 | 4.14% | 6 | 2 | 1 | 0 | 0 | 0 | 4.56% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 274 | 0 | 0 | 0 | 0 | 0 | 0.03% | 273 | 0 | 0 | 0 | 0 | 0 | 0.03% | 273 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 3,809 | 101 | 34 | 6 | 5 | 11 | 32.82% | 3,795 | 89 | 60 | 6 | 4 | 20 | 33.46% | 3,787 | 70 | 86 | 6 | 3 | 29 | 33.35% |

## SWITZERLAND

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Regional governments or local authorities | 1,207 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1,206 | 1 | 1 | 0 | 0 | 0 | 40.00% | 1,206 | 1 | 1 | 0 | 0 | 0 | 40.00% |
| Public sector entities | 3 | 51 | 0 | 0 | 0 | 0 | 27.87% | 3 | 51 | 0 | 0 | 0 | 0 | 27.87% | 3 | 51 | 0 | 0 | 0 | 0 | 27.87% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 161 | 0 | 0 | 0 | 0 | 0 | 62.53% | 160 | 1 | 1 | 0 | 0 | 0 | 56.31% | 159 | 1 | 1 | 0 | 0 | 1 | 54.94% |
| Corporates | 918 | 133 | 38 | 3 | 3 | 8 | 24.50% | 909 | 125 | 55 | 2 | 3 | 14 | 26.49% | 882 | 132 | 89 | 2 | 2 | 19 | 27.52% |
| of which: SME | 3 | 30 | 1 | 0 | 0 | 0 | 22.76% | 10 | 15 | 3 | 0 | 1 | 1 | 27.82% | 27 | 5 | 4 | 0 | 0 | 1 | 28.48% |
| Retail | 22 | 2 | 8 | 0 | 0 | 5 | 72.03% | 22 | 2 | 8 | 0 | 0 | 6 | 68.35% | 21 | 2 | 9 | 0 | 0 | 6 | 65.49% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 1,105 | 49 | 10 | 0 | 1 | 1 | 8.63% | 1,076 | 68 | 19 | 0 | 1 | 1 | 7.05% | 1,054 | 81 | 29 | 0 | 2 | 2 | 6.58% |
| of which: SME | 8 | 1 | 0 | 0 | 0 | 0 | 8.59% | 0 | 0 | 0 | 0 | 0 | 0 | 8.61% | 0 | 0 | 0 | 0 | 0 | 0 | 8.62% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 3,834 | 235 | 57 | 3 | 4 | 16 | 28.38% | 3,793 | 248 | 84 | 3 | 5 | 22 | 26.41% | 3,747 | 269 | 110 | 3 | 4 | 28 | 25.45% |

## SPAIN

| (mln EUR, %) | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 261 | 0 | 1 | 0 | 0 | 0 | 40.00% | 260 | 0 | 1 | 0 | 0 | 0 | 40.00% | 260 | 0 | 2 | 0 | 0 | 1 | 40.00% |
| Regional governments or local authorities | 54 | 100 | 0 | 0 | 0 | 0 | 40.00% | 54 | 100 | 1 | 0 | 0 | 0 | 40.00% | 54 | 99 | 1 | 0 | 0 | 0 | 40.00% |
| Public sector entities | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 6 | 0 | 0 | 0 | 0 | 0 | 47.22% | 6 | 0 | 0 | 0 | 0 | 0 | 47.10% | 6 | 0 | 0 | 0 | 0 | 0 | 47.07% |
| Corporates | 37 | 39 | 4 | 1 | 15 | 0 | 7.85% | 22 | 45 | 11 | 1 | 21 | 3 | 22.97% | 15 | 47 | 18 | 0 | 22 | 5 | 25.93% |
| of which: SME | 0 | 9 | 0 | 0 | 0 | 0 | 30.00% | 4 | 4 | 1 | 0 | 0 | 0 | 30.00% | 6 | 2 | 1 | 0 | 0 | 0 | 30.00% |
| Retail | 502 | 12 | 19 | 2 | 1 | 16 | 85.89% | 496 | 14 | 22 | 2 | 2 | 19 | 84.96% | 491 | 16 | 26 | 2 | 2 | 22 | 84.22% |
| of which: SME | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% |
| Secured by mortgages on immovable property | 10 | 1 | 24 | 0 | 0 | 15 | 62.78% | 10 | 1 | 24 | 0 | 0 | 15 | 62.57% | 10 | 1 | 24 | 0 | 0 | 15 | 62.40% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 885 | 152 | 47 | 3 | 16 | 32 | 66.93% | 864 | 160 | 59 | 2 | 23 | 37 | 62.80% | 859 | 163 | 70 | 2 | 24 | 43 | 60.55% |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

## Groupe BPCE

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 3.941 | 0 | 1 | 0 | 0 | 0 | 32.74% | 3.940 | 0 | 1 | 0 | 0 | 0 | 33.74% | 3.940 | 0 | 2 | 0 | 0 | 1 | 33.74% |
| **Central governments** | 95,013 | 33 | 67 | 26 | 0 | 27 | 40.00% | 94,918 | 61 | 133 | 26 | 0 | 53 | 40.00% | 94,824 | 90 | 199 | 26 | 0 | 80 | 40.00% |
| **Regional governments or local authorities** | 47,635 | 3,592 | 75 | 12 | 4 | 24 | 31.68% | 47,593 | 3,603 | 106 | 12 | 4 | 36 | 34.07% | 47,550 | 3,614 | 138 | 11 | 4 | 49 | 35.37% |
| **Public sector entities** | 15,207 | 1,683 | 53 | 0 | 13 | 28 | 53.28% | 14,117 | 2,765 | 61 | 0 | 28 | 29 | 47.39% | 13,988 | 2,891 | 72 | 0 | 24 | 30 | 41.22% |
| **Multilateral Development Banks** | 361 | 0 | 0 | 0 | 0 | 0 | 40.00% | 360 | 0 | 0 | 0 | 0 | 0 | 40.00% | 360 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **International Organisations** | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Institutions** | 9,395 | 592 | 61 | 26 | 7 | 17 | 28.33% | 8,941 | 863 | 154 | 21 | 13 | 48 | 31.15% | 8,518 | 1,205 | 213 | 18 | 13 | 74 | 31.90% |
| **Corporates** | 74,321 | 13,964 | 5,192 | 307 | 832 | 2,511 | 48.41% | 69,187 | 17,307 | 6,982 | 289 | 974 | 3,068 | 43.94% | 66,133 | 18,526 | 8,824 | 263 | 889 | 3,634 | 41.19% |
| of which: SME | 20,309 | 4,535 | 1,143 | 82 | 259 | 511 | 44.75% | 18,954 | 5,395 | 1,638 | 77 | 306 | 661 | 40.38% | 18,294 | 5,525 | 2,169 | 71 | 224 | 822 | 37.94% |
| **Retail** | 7,063 | 889 | 1,170 | 52 | 92 | 542 | 46.32% | 6,876 | 675 | 1,490 | 53 | 74 | 654 | 43.89% | 6,671 | 595 | 1,775 | 49 | 60 | 758 | 42.72% |
| of which: SME | 1,154 | 381 | 173 | 4 | 19 | 69 | 39.56% | 1,138 | 336 | 234 | 4 | 15 | 78 | 33.50% | 1,134 | 285 | 289 | 4 | 11 | 87 | 30.06% |
| **Secured by mortgages on immovable property** | 46,254 | 7,326 | 3,042 | 96 | 368 | 648 | 21.30% | 44,185 | 8,193 | 4,245 | 90 | 418 | 824 | 19.41% | 42,792 | 8,388 | 5,453 | 82 | 387 | 1,013 | 18.57% |
| of which: SME | 10,863 | 3,213 | 691 | 40 | 195 | 157 | 26.13% | 10,333 | 3,509 | 935 | 38 | 211 | 222 | 24.84% | 10,031 | 3,459 | 1,288 | 35 | 189 | 314 | 24.37% |
| **Items associated with particularly high risk** | 8,021 | 1,493 | 384 | 16 | 51 | 178 | 46.33% | 7,162 | 2,221 | 513 | 14 | 97 | 210 | 41.00% | 6,609 | 2,627 | 661 | 11 | 106 | 248 | 37.55% |
| **Covered bonds** | 39 | 1 | 0 | 0 | 0 | 0 | 45.00% | 37 | 2 | 1 | 0 | 0 | 0 | 45.00% | 35 | 4 | 1 | 0 | 0 | 0 | 45.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 597 | 261 | 0 | 0 | 0 | 0 | 31.18% | 597 | 261 | 1 | 0 | 0 | 0 | 29.08% | 596 | 261 | 1 | 0 | 0 | 0 | 29.01% |
| **Collective investments undertakings (CIU)** | 606 | 13 | 0 | 0 | 0 | 0 | 0.03% | 606 | 13 | 0 | 0 | 0 | 0 | 0.03% | 605 | 13 | 0 | 0 | 0 | 0 | 0.03% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% | 7,394 | 109 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **316,006** | **29,783** | **10,045** | **536** | **1,366** | **3,978** | **39.60%** | **306,073** | **36,073** | **13,688** | **505** | **1,608** | **4,924** | **35.87%** | **300,159** | **38,316** | **17,359** | **461** | **1,483** | **5,888** | **33.92%** |

## FRANCE

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% | 621 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 89,849 | 29 | 51 | 20 | 0 | 20 | 40.00% | 89,772 | 56 | 102 | 20 | 0 | 41 | 40.00% | 89,695 | 83 | 152 | 20 | 0 | 61 | 40.00% |
| **Regional governments or local authorities** | 43,439 | 3,481 | 65 | 10 | 4 | 21 | 31.99% | 43,403 | 3,491 | 91 | 10 | 3 | 31 | 34.30% | 43,366 | 3,501 | 117 | 9 | 3 | 42 | 35.57% |
| **Public sector entities** | 13,036 | 1,562 | 30 | 0 | 12 | 11 | 27.27% | 13,465 | 2,650 | 37 | 0 | 22 | 12 | 31.52% | 13,808 | 2,275 | 48 | 0 | 24 | 12 | 25.29% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 7,461 | 422 | 40 | 23 | 5 | 14 | 29.58% | 7,029 | 784 | 118 | 18 | 11 | 40 | 33.48% | 6,626 | 1,126 | 179 | 15 | 11 | 62 | 34.48% |
| **Corporates** | 68,044 | 12,118 | 4,325 | 246 | 696 | 2,181 | 50.44% | 63,378 | 15,410 | 5,699 | 223 | 851 | 2,607 | 45.74% | 60,646 | 16,671 | 7,170 | 202 | 794 | 3,059 | 42.66% |
| of which: SME | 19,105 | 4,254 | 1,070 | 79 | 250 | 476 | 44.50% | 17,825 | 5,062 | 1,541 | 74 | 293 | 618 | 40.09% | 17,200 | 5,184 | 2,045 | 67 | 265 | 770 | 37.65% |
| **Retail** | 4,380 | 563 | 817 | 27 | 78 | 358 | 43.58% | 4,273 | 459 | 1,026 | 27 | 60 | 424 | 41.37% | 4,158 | 400 | 1,201 | 26 | 47 | 482 | 40.09% |
| of which: SME | 1,075 | 300 | 160 | 4 | 18 | 67 | 42.00% | 1,061 | 265 | 210 | 3 | 14 | 76 | 36.34% | 1,057 | 225 | 253 | 3 | 10 | 84 | 33.12% |
| **Secured by mortgages on immovable property** | 41,340 | 7,007 | 2,866 | 92 | 355 | 611 | 21.32% | 39,475 | 7,771 | 3,967 | 86 | 400 | 780 | 19.66% | 38,245 | 7,903 | 5,064 | 79 | 368 | 961 | 18.98% |
| of which: SME | 10,942 | 3,208 | 578 | 40 | 195 | 148 | 25.67% | 10,314 | 3,500 | 912 | 38 | 210 | 224 | 24.52% | 10,012 | 3,449 | 1,264 | 35 | 188 | 305 | 24.12% |
| **Items associated with particularly high risk** | 7,974 | 1,487 | 369 | 16 | 50 | 176 | 47.68% | 7,119 | 2,213 | 498 | 13 | 97 | 208 | 41.85% | 6,568 | 2,617 | 645 | 11 | 105 | 246 | 38.14% |
| **Covered bonds** | 25 | 0 | 0 | 0 | 0 | 0 | 45.00% | 25 | 1 | 0 | 0 | 0 | 0 | 45.00% | 22 | 3 | 1 | 0 | 0 | 0 | 45.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 553 | 261 | 0 | 0 | 0 | 0 | 40.00% | 553 | 261 | 0 | 0 | 0 | 0 | 40.00% | 552 | 261 | 1 | 0 | 0 | 0 | 40.00% |
| **Collective investments undertakings (CIU)** | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% | 280 | 13 | 0 | 0 | 0 | 0 | 0.03% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% | 0 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% | 7,003 | 105 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **286,005** | **27,052** | **8,570** | **434** | **1,199** | **3,391** | **39.57%** | **276,875** | **33,213** | **11,539** | **399** | **1,449** | **4,143** | **35.91%** | **271,592** | **35,456** | **14,579** | **363** | **1,353** | **4,925** | **33.78%** |

## UNITED STATES

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% | 23 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Regional governments or local authorities** | 1,356 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1,356 | 1 | 1 | 0 | 0 | 0 | 40.00% | 1,355 | 1 | 1 | 0 | 0 | 0 | 40.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% | 31 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 538 | 0 | 3 | 0 | 0 | 1 | 10.10% | 533 | 0 | 7 | 0 | 0 | 1 | 10.11% | 529 | 0 | 11 | 0 | 0 | 1 | 10.11% |
| **Corporates** | 329 | 32 | 77 | 11 | 1 | 21 | 27.42% | 299 | 19 | 120 | 4 | 1 | 33 | 27.42% | 291 | 11 | 136 | 4 | 1 | 37 | 27.46% |
| of which: SME | 5 | 29 | 0 | 0 | 1 | 0 | 30.00% | 13 | 14 | 3 | 0 | 1 | 1 | 30.00% | 20 | 5 | 4 | 0 | 0 | 1 | 30.00% |
| **Retail** | 13 | 1 | 0 | 0 | 0 | 0 | 6.64% | 13 | 2 | 0 | 0 | 0 | 0 | 6.41% | 12 | 2 | 0 | 0 | 0 | 0 | 6.47% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Secured by mortgages on immovable property** | 102 | 6 | 3 | 0 | 0 | 0 | 5.08% | 100 | 7 | 6 | 0 | 0 | 0 | 4.53% | 97 | 8 | 8 | 0 | 0 | 0 | 4.33% |
| of which: SME | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% | 2 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% | 2 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% | 122 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **2,517** | **40** | **84** | **12** | **2** | **22** | **25.98%** | **2,478** | **28** | **134** | **5** | **1** | **34** | **25.56%** | **2,462** | **22** | **157** | **4** | **1** | **39** | **25.17%** |

## UNITED KINGDOM

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Central governments** | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% | 11 | 2 | 0 | 0 | 0 | 0 | 40.00% |
| **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Institutions** | 626 | 0 | 4 | 1 | 0 | 1 | 14.17% | 620 | 0 | 10 | 1 | 0 | 1 | 14.13% | 614 | 1 | 15 | 1 | 0 | 2 | 14.12% |
| **Corporates** | 54 | 86 | 3 | 0 | 3 | 1 | 36.71% | 58 | 79 | 6 | 0 | 3 | 2 | 36.78% | 64 | 70 | 9 | 0 | 2 | 3 | 36.54% |
| of which: SME | 5 | 7 | 0 | 0 | 0 | 0 | 29.12% | 1 | 6 | 1 | 0 | 0 | 0 | 24.59% | 3 | 4 | 1 | 0 | 0 | 0 | 21.96% |
| **Retail** | 35 | 2 | 1 | 0 | 0 | 0 | 23.64% | 34 | 2 | 1 | 0 | 0 | 0 | 18.96% | 33 | 3 | 2 | 0 | 0 | 0 | 16.78% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 45.00% | 0 | 0 | 0 | 0 | 0 | 0 | 44.99% | 0 | 0 | 0 | 0 | 0 | 0 | 44.99% |
| **Secured by mortgages on immovable property** | 188 | 20 | 14 | 0 | 0 | 1 | 8.13% | 185 | 18 | 19 | 0 | 0 | 1 | 6.96% | 181 | 18 | 24 | 0 | 0 | 2 | 6.45% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| **Other exposures** | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% | 165 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| **Standardised Total** | **1,079** | **110** | **21** | **1** | **3** | **3** | **13.42%** | **1,072** | **102** | **36** | **1** | **3** | **5** | **14.11%** | **1,068** | **93** | **49** | **1** | **3** | **7** | **14.64%** |

# 2023 EU-wide Stress Test: Credit risk STA

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% | 376 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% | 71 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Multilateral Development Banks | 330 | 0 | 0 | 0 | 0 | 0 | 40.00% | 329 | 0 | 0 | 0 | 0 | 0 | 40.00% | 329 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| International Organisations | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% | 160 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Institutions | 56 | 0 | 1 | 0 | 0 | 0 | 13.29% | 54 | 0 | 2 | 0 | 0 | 0 | 13.26% | 53 | 0 | 3 | 0 | 0 | 0 | 13.25% |
| Corporates | 1,080 | 106 | 44 | 4 | 4 | 21 | 47.56% | 1,013 | 157 | 60 | 3 | 5 | 26 | 44.09% | 974 | 179 | 77 | 3 | 4 | 32 | 41.73% |
| of which: SME | 186 | 21 | 24 | 0 | 1 | 12 | 50.40% | 183 | 23 | 25 | 0 | 1 | 12 | 48.92% | 181 | 23 | 27 | 0 | 0 | 13 | 47.56% |
| Retail | 61 | 2 | 12 | 0 | 0 | 3 | 24.97% | 61 | 3 | 14 | 0 | 0 | 3 | 23.88% | 59 | 4 | 15 | 0 | 0 | 3 | 23.18% |
| of which: SME | 16 | 0 | 0 | 0 | 0 | 0 | 23.44% | 16 | 0 | 1 | 0 | 0 | 0 | 23.40% | 15 | 0 | 1 | 0 | 0 | 0 | 23.46% |
| Secured by mortgages on immovable property | 588 | 42 | 29 | 2 | 3 | 8 | 27.73% | 559 | 60 | 39 | 2 | 5 | 10 | 26.04% | 544 | 65 | 51 | 1 | 5 | 13 | 25.28% |
| of which: SME | 1 | 5 | 10 | 0 | 0 | 4 | 32.78% | 1 | 5 | 18 | 0 | 0 | 6 | 32.68% | 1 | 5 | 19 | 0 | 0 | 6 | 32.60% |
| Items associated with particularly high risk | 31 | 1 | 0 | 0 | 0 | 0 | 26.38% | 30 | 2 | 0 | 0 | 0 | 0 | 26.47% | 29 | 3 | 0 | 0 | 0 | 0 | 26.72% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% | 7 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 2,762 | 152 | 86 | 6 | 7 | 32 | 37.40% | 2,662 | 223 | 115 | 5 | 11 | 40 | 35.03% | 2,603 | 251 | 146 | 5 | 10 | 49 | 33.58% |

## ITALY

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 2,601 | 1 | 14 | 6 | 0 | 6 | 40.00% | 2,586 | 2 | 28 | 6 | 0 | 11 | 40.00% | 2,571 | 2 | 42 | 5 | 0 | 17 | 40.00% |
| Regional governments or local authorities | 709 | 0 | 4 | 2 | 0 | 2 | 40.00% | 705 | 1 | 8 | 2 | 0 | 3 | 40.00% | 700 | 1 | 12 | 1 | 0 | 5 | 40.00% |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% | 0 | 0 | 0 | 0 | 0 | 0 | 29.86% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 3 | 0 | 0 | 0 | 0 | 0 | 18.14% | 3 | 0 | 0 | 0 | 0 | 0 | 18.52% | 3 | 0 | 0 | 0 | 0 | 0 | 19.14% |
| Corporates | 128 | 64 | 21 | 1 | 5 | 7 | 32.73% | 123 | 55 | 33 | 1 | 3 | 11 | 33.19% | 128 | 43 | 41 | 1 | 3 | 14 | 33.87% |
| of which: SME | 16 | 31 | 1 | 0 | 2 | 1 | 45.26% | 20 | 24 | 3 | 0 | 1 | 1 | 35.82% | 30 | 13 | 5 | 0 | 1 | 2 | 33.50% |
| Retail | 7 | 16 | 4 | 0 | 0 | 1 | 26.82% | 7 | 14 | 5 | 0 | 0 | 1 | 23.24% | 8 | 10 | 9 | 0 | 0 | 1 | 17.00% |
| of which: SME | 2 | 10 | 2 | 0 | 0 | 0 | 17.86% | 2 | 9 | 4 | 0 | 0 | 1 | 14.58% | 2 | 6 | 7 | 0 | 0 | 1 | 11.35% |
| Secured by mortgages on immovable property | 45 | 14 | 6 | 0 | 0 | 1 | 14.68% | 45 | 11 | 8 | 0 | 0 | 1 | 12.63% | 45 | 10 | 9 | 0 | 0 | 1 | 11.74% |
| of which: SME | 7 | 1 | 1 | 0 | 0 | 0 | 3.87% | 7 | 1 | 1 | 0 | 0 | 0 | 4.23% | 6 | 2 | 1 | 0 | 0 | 0 | 4.81% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 274 | 0 | 0 | 0 | 0 | 0 | 0.03% | 273 | 0 | 0 | 0 | 0 | 0 | 0.03% | 273 | 0 | 0 | 0 | 0 | 0 | 0.03% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% | 35 | 1 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 3,800 | 95 | 49 | 8 | 5 | 16 | 32.87% | 3,778 | 83 | 82 | 8 | 4 | 20 | 33.56% | 3,764 | 67 | 113 | 8 | 3 | 38 | 33.72% |

## SWITZERLAND

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% | 417 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Regional governments or local authorities | 1,207 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1,206 | 1 | 1 | 0 | 0 | 0 | 40.00% | 1,206 | 1 | 1 | 0 | 0 | 0 | 40.00% |
| Public sector entities | 3 | 51 | 0 | 1 | 0 | 0 | 29.86% | 3 | 51 | 0 | 0 | 0 | 0 | 29.86% | 3 | 50 | 0 | 0 | 0 | 0 | 29.86% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 160 | 1 | 1 | 1 | 0 | 0 | 55.41% | 157 | 2 | 2 | 1 | 0 | 1 | 53.92% | 156 | 3 | 3 | 0 | 0 | 2 | 53.69% |
| Corporates | 898 | 150 | 62 | 4 | 5 | 12 | 28.76% | 869 | 155 | 65 | 3 | 6 | 21 | 31.83% | 842 | 162 | 85 | 3 | 6 | 28 | 33.00% |
| of which: SME | 3 | 30 | 1 | 0 | 0 | 0 | 29.26% | 18 | 15 | 3 | 0 | 1 | 1 | 29.79% | 22 | 5 | 4 | 0 | 1 | 1 | 29.88% |
| Retail | 22 | 2 | 8 | 0 | 0 | 5 | 71.74% | 21 | 2 | 8 | 0 | 0 | 6 | 67.65% | 21 | 2 | 9 | 0 | 0 | 6 | 64.51% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Secured by mortgages on immovable property | 1,101 | 52 | 11 | 0 | 1 | 1 | 8.32% | 1,055 | 86 | 23 | 0 | 2 | 2 | 6.58% | 1,018 | 110 | 37 | 0 | 2 | 2 | 6.23% |
| of which: SME | 0 | 1 | 0 | 0 | 0 | 0 | 8.59% | 0 | 0 | 0 | 0 | 0 | 0 | 8.61% | 0 | 0 | 0 | 0 | 0 | 0 | 8.62% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 3,808 | 256 | 62 | 5 | 6 | 19 | 30.94% | 3,730 | 296 | 100 | 5 | 8 | 29 | 29.42% | 3,660 | 329 | 136 | 4 | 6 | 38 | 28.22% |

## SPAIN

| (mln EUR, %) | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Central governments | 261 | 0 | 1 | 0 | 0 | 0 | 40.00% | 260 | 0 | 2 | 0 | 0 | 1 | 40.00% | 259 | 0 | 2 | 0 | 0 | 1 | 40.00% |
| Regional governments or local authorities | 54 | 100 | 0 | 0 | 0 | 0 | 40.00% | 54 | 99 | 1 | 0 | 0 | 0 | 40.00% | 54 | 99 | 1 | 0 | 0 | 1 | 40.00% |
| Public sector entities | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% | 8 | 0 | 0 | 0 | 0 | 0 | 29.86% |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Institutions | 6 | 0 | 0 | 0 | 0 | 0 | 47.23% | 6 | 0 | 0 | 0 | 0 | 0 | 47.12% | 6 | 0 | 0 | 0 | 0 | 0 | 47.09% |
| Corporates | 37 | 39 | 4 | 2 | 15 | 0 | 10.53% | 22 | 46 | 11 | 1 | 21 | 3 | 29.90% | 15 | 47 | 18 | 0 | 22 | 6 | 33.83% |
| of which: SME | 0 | 9 | 0 | 0 | 0 | 0 | 30.00% | 4 | 4 | 1 | 0 | 0 | 0 | 30.00% | 5 | 3 | 1 | 0 | 0 | 0 | 30.00% |
| Retail | 501 | 13 | 19 | 3 | 2 | 18 | 91.88% | 493 | 15 | 24 | 3 | 2 | 22 | 90.88% | 485 | 18 | 30 | 3 | 2 | 27 | 90.19% |
| of which: SME | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% | 0 | 1 | 0 | 0 | 0 | 0 | 40.00% |
| Secured by mortgages on immovable property | 10 | 1 | 24 | 0 | 0 | 15 | 62.75% | 9 | 1 | 24 | 0 | 0 | 15 | 62.48% | 9 | 1 | 24 | 0 | 0 | 15 | 62.21% |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% | 1 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Securitisation | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Standardised Total | 883 | 152 | 48 | 5 | 17 | 34 | 69.42% | 859 | 162 | 62 | 4 | 23 | 42 | 66.75% | 843 | 165 | 76 | 3 | 25 | 50 | 65.51% |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| Groupe BPCE | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 1.405 | 9.949 | 182 | 845 | 8.123 | 7.393 | 2.351 | 2.029 | 880 | 722 | 3 | 14 | 93 | 11% |
| | Corporates - Of Which: Specialised Lending | 20 | 0 | 1 | 0 | 20 | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: SME | 16 | 7.621 | 2 | 465 | 1.402 | 4.901 | 1.662 | 1.519 | 683 | 512 | 2 | 4 | 60 | 9,99% |
| | **Retail** | 7.375 | 0 | 436 | 0 | 3.901 | 3.496 | 2.758 | 2.471 | 716 | 634 | 1 | 16 | 73 | 10,14% |
| | **Retail - Secured on real estate property** | 6 | 0 | 7 | 0 | 3 | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 9,23% |
| | Retail - Secured on real estate property - Of Which: SME | 6 | 0 | 7 | 0 | 3 | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 9,23% |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Other Retail** | 7.369 | 0 | 432 | 0 | 3.897 | 3.493 | 2.758 | 2.469 | 716 | 633 | 1 | 15 | 73 | 10,14% |
| | Retail - Other Retail - Of Which: SME | 7.369 | 0 | 432 | 0 | 3.897 | 3.493 | 2.758 | 2.469 | 716 | 633 | 1 | 15 | 73 | 10,14% |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **8.780** | **9.949** | **621** | **845** | **12.024** | **10.890** | **5.110** | **4.500** | **1.596** | **1.355** | **4** | **30** | **165** | **10,35%** |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| FRANCE | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 1,405 | 9,938 | 182 | 846 | 8,113 | 7,384 | 2,351 | 2,029 | 879 | 721 | 3 | 14 | 93 | 10% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 7,371 | 0 | 439 | 0 | 3,900 | 3,496 | 2,757 | 2,470 | 716 | 634 | 1 | 16 | 73 | 10% |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **8,779** | **9,938** | **621** | **844** | **12,013** | **10,880** | **5,109** | **4,499** | **1,595** | **1,355** | **4** | **30** | **165** | 10% |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| UNITED STATES | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| UNITED KINGDOM | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **1** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 100% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| LUXEMBOURG | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 2 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **2** | **0** | **0** | **2** | **2** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 13% |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| ITALY | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| SWITZERLAND | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **2** | **0** | **0** | **2** | **2** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| SPAIN | **Central banks** | | | | | | | | | | | | | | |
| | **Central governments** | | | | | | | | | | | | | | |
| | **Institutions** | | | | | | | | | | | | | | |
| | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| | **Retail - Other Retail** | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | **Equity** | | | | | | | | | | | | | | |
| | **Securitisation** | | | | | | | | | | | | | | |
| | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

**Groupe BPCE** — Public guarantees - Baseline Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 8.591 | 7.829 | 1.746 | 1.472 | 1.017 | 842 | 1 | 8 | 111 | 11% | 8.754 | 7.995 | 1.480 | 1.210 | 1.130 | 939 | 1 | 5 | 126 | 11% | 8.904 | 8.126 | 1.220 | 995 | 1.231 | 1.023 | 1 | 6 | 141 | 11% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 3.923 | 3.516 | 2.539 | 2.275 | 912 | 800 | 1 | 8 | 77 | 8% | 3.901 | 3.497 | 2.392 | 2.143 | 1.081 | 961 | 1 | 7 | 80 | 7% | 3.876 | 3.474 | 2.276 | 2.039 | 1.223 | 1.088 | 1 | 7 | 82 | 7% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **12.514** | **11.346** | **4.286** | **3.747** | **1.929** | **1.652** | **2** | **16** | **188** | **9.72%** | **12.666** | **11.492** | **3.853** | **3.353** | **2.211** | **1.900** | **2** | **12** | **206** | **9.33%** | **12.780** | **11.599** | **3.496** | **3.034** | **2.454** | **2.111** | **2** | **12** | **223** | **9.09%** |

**FRANCE** — Public guarantees - Baseline Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 8.581 | 7.829 | 1.746 | 1.472 | 1.016 | 842 | 1 | 8 | 111 | 11% | 8.754 | 7.986 | 1.480 | 1.210 | 1.129 | 939 | 1 | 5 | 126 | 11% | 8.894 | 8.117 | 1.220 | 995 | 1.230 | 1.023 | 1 | 6 | 140 | 11% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 3.923 | 3.516 | 2.539 | 2.274 | 912 | 800 | 1 | 8 | 77 | 8% | 3.901 | 3.496 | 2.392 | 2.143 | 1.081 | 961 | 1 | 7 | 80 | 7% | 3.875 | 3.473 | 2.276 | 2.039 | 1.222 | 1.088 | 1 | 7 | 82 | 7% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **12.504** | **11.336** | **4.285** | **3.746** | **1.928** | **1.652** | **2** | **16** | **187** | 10% | **12.655** | **11.482** | **3.852** | **3.352** | **2.210** | **1.900** | **2** | **12** | **206** | 9% | **12.769** | **11.590** | **3.495** | **3.033** | **2.452** | **2.111** | **2** | **12** | **223** | 9% |

**UNITED STATES** — Public guarantees - Baseline Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 1% | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 1% | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 1% |

**UNITED KINGDOM** — Public guarantees - Baseline Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 96% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 94% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 93% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 95% | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 91% | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | 89% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

## LUXEMBOURG

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |

## ITALY

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

## SWITZERLAND

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4% |

## SPAIN

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

**Groupe BPCE** — Public guarantees - Adverse Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 8.564 | 7.808 | 1.746 | 1.481 | 1.044 | 855 | 2 | 12 | 122 | 12% | 8.715 | 7.953 | 1.452 | 1.219 | 1.188 | 972 | 1 | 8 | 148 | 12% | 8.852 | 8.082 | 1.101 | 987 | 1.312 | 1.076 | 1 | 8 | 170 | 13% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 3.908 | 3.503 | 2.546 | 2.281 | 920 | 817 | 1 | 10 | 77 | 8% | 3.860 | 3.459 | 2.403 | 2.152 | 1.112 | 998 | 1 | 9 | 81 | 7% | 3.808 | 3.413 | 2.281 | 2.045 | 1.284 | 1.142 | 1 | 7 | 85 | 7% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 12.472 | 11.311 | 4.293 | 3.762 | 1.965 | 1.672 | 3 | 22 | 199 | 10.15% | 12.575 | 11.412 | 3.855 | 3.372 | 2.300 | 1.961 | 3 | 17 | 229 | 9.97% | 12.661 | 11.495 | 3.474 | 3.032 | 2.595 | 2.218 | 3 | 15 | 255 | 9.81% |

**FRANCE** — Public guarantees - Adverse Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 8.554 | 7.799 | 1.746 | 1.481 | 1.043 | 855 | 2 | 12 | 122 | 12% | 8.704 | 7.944 | 1.452 | 1.219 | 1.187 | 972 | 1 | 8 | 148 | 12% | 8.842 | 8.071 | 1.101 | 986 | 1.311 | 1.076 | 1 | 8 | 169 | 13% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 3.907 | 3.502 | 2.546 | 2.281 | 920 | 817 | 1 | 10 | 77 | 8% | 3.860 | 3.459 | 2.403 | 2.152 | 1.112 | 998 | 1 | 9 | 81 | 7% | 3.808 | 3.413 | 2.281 | 2.044 | 1.283 | 1.142 | 1 | 7 | 85 | 7% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 12.461 | 11.301 | 4.292 | 3.761 | 1.964 | 1.672 | 3 | 22 | 199 | 10% | 12.564 | 11.403 | 3.854 | 3.371 | 2.299 | 1.969 | 3 | 17 | 229 | 10% | 12.650 | 11.485 | 3.473 | 3.031 | 2.594 | 2.218 | 3 | 15 | 254 | 10% |

**UNITED STATES** — Public guarantees - Adverse Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1% |

**UNITED KINGDOM** — Public guarantees - Adverse Scenario — (mln EUR, %)

| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| **Central banks** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Central governments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Institutions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 96% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 93% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 92% |
| Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% |
| **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Equity** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Securitisation** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **IRB TOTAL** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 95% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 91% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 88% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe BPCE

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| LUXEMBOURG | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13% |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SWITZERLAND | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4% | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4% |

Public guarantees - Adverse Scenario

| (mln EUR, %) | | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SPAIN | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

| | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Groupe BPCE | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 4,207 | 295 | 2,726 | 2,501 | 1,050 | 993 | 422 | 334 | 3 | 4 | 62 | 15% |
| | ... of which: SME | 1,984 | 116 | 1,341 | 1,210 | 460 | 457 | 184 | 158 | 1 | 2 | 20 | 11% |
| | Retail | 28 | 2 | 18 | 16 | 9 | 8 | 1 | 1 | 0 | 0 | 0 | 11% |
| | ... of which: SME | 28 | 2 | 18 | 16 | 9 | 8 | 1 | 1 | 0 | 0 | 0 | 11% |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 4,455 | 316 | 2,859 | 2,615 | 1,160 | 1,002 | 426 | 337 | 3 | 4 | 63 | 15% |

| | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| FRANCE | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 4,201 | 294 | 2,720 | 2,500 | 1,050 | 988 | 422 | 334 | 3 | 4 | 62 | 15% |
| | ... of which: SME | 1,984 | 116 | 1,341 | 1,210 | 460 | 457 | 184 | 158 | 1 | 2 | 20 | 11% |
| | Retail | 28 | 2 | 18 | 16 | 9 | 8 | 1 | 1 | 0 | 0 | 0 | 11% |
| | ... of which: SME | 28 | 2 | 18 | 16 | 9 | 8 | 1 | 1 | 0 | 0 | 0 | 11% |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 4,449 | 315 | 2,859 | 2,615 | 1,164 | 1,002 | 426 | 337 | 3 | 4 | 63 | 15% |

| | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED STATES | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| UNITED KINGDOM | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ... of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| LUXEMBOURG | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| ITALY | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 5 | 1 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 5 | 1 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SWITZERLAND | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2022 | | | | | | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| SPAIN | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

**Groupe BPCE**

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3,178 | 2,927 | 521 | 488 | 506 | 416 | 1 | 1 | 82 | 16.16% | 3,332 | 3,070 | 324 | 301 | 552 | 456 | 1 | 1 | 92 | 16.74% | 3,464 | 3,176 | 188 | 171 | 578 | 480 | 1 | 0 | 98 | 17.07% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 19 | 17 | 7 | 6 | 2 | 2 | 0 | 0 | 0 | 6.62% | 20 | 18 | 5 | 5 | 2 | 2 | 0 | 0 | 0 | 5.15% | 21 | 19 | 4 | 3 | 3 | 2 | 0 | 0 | 0 | 4.47% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28.51% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26.97% |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3,197 | 2,944 | 528 | 488 | 508 | 418 | 1 | 1 | 82 | 16.10% | 3,352 | 3,089 | 329 | 306 | 554 | 458 | 1 | 1 | 92 | 16.69% | 3,466 | 3,196 | 188 | 174 | 581 | 483 | 1 | 0 | 98 | 17.01% |

**FRANCE**

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3,177 | 2,927 | 519 | 488 | 505 | 415 | 1 | 1 | 81 | 16.11% | 3,331 | 3,070 | 320 | 298 | 550 | 455 | 1 | 1 | 92 | 16.70% | 3,444 | 3,175 | 182 | 169 | 576 | 478 | 1 | 0 | 98 | 17.02% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 19 | 17 | 7 | 6 | 2 | 2 | 0 | 0 | 0 | 6.62% | 20 | 18 | 5 | 5 | 2 | 2 | 0 | 0 | 0 | 5.15% | 21 | 19 | 4 | 3 | 3 | 2 | 0 | 0 | 0 | 4.47% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28.51% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26.97% |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3,197 | 2,944 | 528 | 488 | 507 | 415 | 1 | 1 | 82 | 16.08% | 3,352 | 3,088 | 325 | 302 | 553 | 457 | 1 | 1 | 92 | 16.65% | 3,465 | 3,195 | 186 | 172 | 579 | 481 | 1 | 0 | 98 | 16.96% |

**UNITED STATES**

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

**UNITED KINGDOM**

| (mln EUR, %) | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.92% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

## LUXEMBOURG

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

## ITALY

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 4 | 4 | 1 | 1 | 0 | 0 | 0 | 30.00% | 0 | 0 | 3 | 3 | 2 | 1 | 0 | 0 | 0 | 30.00% | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 1 | 30.00% |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 4 | 4 | 1 | 1 | 0 | 0 | 0 | 30.00% | 0 | 0 | 3 | 3 | 2 | 1 | 0 | 0 | 0 | 30.00% | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 1 | 30.00% |

## SWITZERLAND

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

## SPAIN

Public guarantees - Baseline Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

**Groupe BPCE**

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3,175 | 2,927 | 531 | 491 | 521 | 427 | 1 | 1 | 89 | 17.06% | 3,293 | 3,035 | 333 | 309 | 581 | 483 | 1 | 1 | 105 | 18.08% | 3,401 | 3,136 | 191 | 177 | 614 | 514 | 1 | 1 | 114 | 18.58% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 19 | 17 | 7 | 6 | 2 | 2 | 0 | 0 | 0 | 6.95% | 20 | 18 | 5 | 5 | 2 | 2 | 0 | 0 | 0 | 4.99% | 21 | 19 | 4 | 3 | 3 | 3 | 0 | 0 | 0 | 4.27% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33.02% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32.70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 31.73% |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3,175 | 2,924 | 538 | 498 | 522 | 428 | 1 | 1 | 89 | 17.00% | 3,313 | 3,053 | 338 | 314 | 583 | 485 | 1 | 1 | 105 | 18.03% | 3,422 | 3,155 | 195 | 180 | 617 | 517 | 1 | 1 | 114 | 18.51% |

**FRANCE**

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 3,155 | 2,907 | 538 | 498 | 519 | 426 | 1 | 1 | 88 | 16.99% | 3,293 | 3,035 | 331 | 307 | 578 | 481 | 1 | 1 | 104 | 16.02% | 3,401 | 3,136 | 190 | 176 | 611 | 511 | 1 | 1 | 113 | 18.51% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 19 | 17 | 7 | 6 | 2 | 2 | 0 | 0 | 0 | 6.95% | 20 | 18 | 5 | 5 | 2 | 2 | 0 | 0 | 0 | 4.99% | 21 | 19 | 4 | 3 | 3 | 3 | 0 | 0 | 0 | 4.27% |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 30.60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32.70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 31.73% |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 3,174 | 2,924 | 538 | 497 | 520 | 427 | 1 | 1 | 88 | 16.95% | 3,313 | 3,053 | 336 | 312 | 580 | 483 | 1 | 1 | 104 | 17.06% | 3,422 | 3,155 | 194 | 179 | 614 | 514 | 1 | 1 | 113 | 18.44% |

**UNITED STATES**

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

**UNITED KINGDOM**

| (mln EUR, %) | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15.43% |

# 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe BPCE

## LUXEMBOURG

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

## ITALY

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 3 | 3 | 2 | 2 | 0 | 0 | 1 | 30.00% | 0 | 0 | 2 | 2 | 3 | 3 | 0 | 0 | 1 | 30.00% | 0 | 0 | 1 | 1 | 4 | 3 | 0 | 0 | 1 | 30.00% |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 3 | 3 | 2 | 2 | 0 | 0 | 1 | 30.00% | 0 | 0 | 2 | 2 | 3 | 3 | 0 | 0 | 1 | 30.00% | 0 | 0 | 1 | 1 | 4 | 3 | 0 | 0 | 1 | 30.00% |

## SWITZERLAND

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

## SPAIN

Public guarantees - Adverse Scenario

| (mln EUR, %) | 31/12/2023 | | | | | | | | | | 31/12/2024 | | | | | | | | | | 31/12/2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

# 2023 EU-wide Stress Test: Securitisations

Groupe BPCE

| | | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|
| | (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Exposure values | SEC-IRBA | 3,267 | | | | | | |
| | SEC-SA | 14,282 | | | | | | |
| | SEC-ERBA | 5,245 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | **Total** | **22,793** | | | | | | |
| REA | SEC-IRBA | 508 | 600 | 697 | 797 | 627 | 1,895 | 4,053 |
| | SEC-SA | 2,360 | 2,678 | 3,031 | 3,416 | 2,744 | 6,578 | 13,038 |
| | SEC-ERBA | 1,759 | 1,896 | 2,159 | 2,443 | 2,149 | 2,824 | 3,622 |
| | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Total** | **4,627** | **5,174** | **5,887** | **6,656** | **5,520** | **11,296** | **20,713** |
| **Impairments** | **Total banking book others than assessed at fair value** | | **4** | **1** | **3** | **47** | **26** | **12** |

# 2023 EU-wide Stress Test: Risk exposure amounts

Groupe BPCE

| (mln EUR) | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---|---|---|---|---|---|---|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Risk exposure amount for credit risk | 400,190 | 404,899 | 408,862 | 416,161 | 409,302 | 437,569 | 455,406 |
| Risk exposure amount for securitisations and re-securitisations | 4,627 | 5,174 | 5,887 | 6,656 | 5,520 | 11,296 | 20,713 |
| Risk exposure amount other credit risk | 395,562 | 399,725 | 402,975 | 409,505 | 403,782 | 426,272 | 434,694 |
| Risk exposure amount for market risk | 18,147 | 18,147 | 18,147 | 18,147 | 20,297 | 20,297 | 20,297 |
| Risk exposure amount for operational risk | 41,266 | 41,266 | 41,266 | 41,266 | 41,266 | 41,266 | 41,266 |
| Other risk exposure amounts | 1,255 | 1,255 | 1,255 | 1,255 | 5,649 | 5,269 | 4,967 |
| **Total risk exposure amount** | **460,858** | **465,567** | **469,531** | **476,830** | **476,515** | **504,401** | **521,937** |
| **Total Risk exposure amount (transitional)** | **460,858** | **465,567** | **469,531** | **476,830** | **476,515** | **504,401** | **521,937** |
| **Total Risk exposure amount (fully loaded)** | **460,858** | **465,567** | **469,531** | **476,830** | **476,515** | **504,401** | **521,937** |

# 2023 EU-wide Stress Test: Capital

Groupe BPCE

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A | **OWN FUNDS** | | **82,424** | **81,029** | **82,092** | **82,476** | **64,272** | **63,249** | **63,644** |
| | A.1 | **COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)** | | **69,665** | **69,159** | **70,222** | **70,606** | **52,402** | **51,379** | **51,774** |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 28,670 | 28,670 | 28,670 | 28,670 | 28,670 | 28,670 | 28,670 |
| | A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.2 | Retained earnings | | 6,264 | 7,185 | 9,465 | 11,833 | -1,669 | -1,304 | 684 |
| | A.1.3 | Accumulated other comprehensive income | | 592 | 693 | 824 | 945 | -3,509 | -3,154 | -2,873 |
| | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | 1,169 | 1,169 | 1,169 | 1,169 | -1,322 | -1,322 | -1,322 |
| | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 133 | 133 | 133 | 133 | -625 | -625 | -625 |
| | A.1.3.3 | Other OCI contributions | | -709 | -608 | -478 | -357 | -1,563 | -1,208 | -927 |
| | A.1.4 | Other Reserves | | 44,144 | 44,144 | 44,144 | 44,144 | 44,144 | 44,144 | 44,144 |
| | A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.6 | Minority interest given recognition in CET1 capital | | 164 | 217 | 320 | 435 | 164 | 164 | 164 |
| | A.1.7 | Adjustments to CET1 due to prudential filters | | -1,722 | -1,722 | -1,722 | -1,722 | -2,760 | -2,760 | -2,760 |
| | A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -869 | -869 | -869 | -869 | -1,907 | -1,907 | -1,907 |
| | A.1.7.2 | Cash flow hedge reserve | | -597 | -597 | -597 | -597 | -597 | -597 | -597 |
| | A.1.7.3 | Other adjustments | | -256 | -256 | -256 | -256 | -256 | -256 | -256 |
| | A.1.8 | (-) Intangible assets (including Goodwill) | | -4,931 | -4,931 | -4,931 | -4,931 | -4,931 | -4,931 | -4,931 |
| | A.1.8.1 | of which: Goodwill (-) | | -4,139 | -4,139 | -4,139 | -4,139 | -4,139 | -4,139 | -4,139 |
| | A.1.8.2 | of which: Software assets (-) | | -274 | -274 | -274 | -274 | -274 | -274 | -274 |
| | A.1.8.3 | of which: Other intangible assets (-) | | -518 | -518 | -518 | -518 | -518 | -518 | -518 |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -896 | -614 | -302 | -147 | -4,287 | -4,193 | -3,749 |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | -189 | -1,587 | -2,484 | -2,808 | -671 | -1,679 | -1,984 |
| | A.1.11 | (-) Defined benefit pension fund assets | | -99 | -99 | -99 | -99 | 0 | 0 | 0 |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | -22 | -22 | -22 | -22 | -22 | -22 | -22 |

# 2023 EU-wide Stress Test: Capital

Groupe BPCE

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | -106 | -349 | -1,121 | -3,172 | -331 | -1,060 | -3,109 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | -957 | -1,239 | -1,332 | -1,333 | -1,209 | -1,308 | -1,274 |
| | A.1.20 | CET1 capital elements or deductions - other | | -1,247 | -1,187 | -1,187 | -1,187 | -1,187 | -1,187 | -1,187 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22 | Transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

# 2023 EU-wide Stress Test: Capital

Groupe BPCE

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | **ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| | A.2.1 | Additional Tier 1 Capital instruments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | **TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **69,665** | **69,159** | **70,222** | **70,606** | **52,402** | **51,379** | **51,774** |
| | A.4 | **TIER 2 CAPITAL (net of deductions and after transitional adjustments)** | | **12,759** | **11,870** | **11,870** | **11,870** | **11,870** | **11,870** | **11,870** |
| | A.4.1 | Tier 2 Capital instruments | | 13,458 | 13,458 | 13,458 | 13,458 | 13,458 | 13,458 | 13,458 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | -804 | -1,693 | -1,693 | -1,693 | -1,693 | -1,693 | -1,693 |
| | A.4.3 | Tier 2 transitional adjustments | | 105 | 105 | 105 | 105 | 105 | 105 | 105 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | **Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2** | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL RISK EXPOSURE AMOUNT** | B | **TOTAL RISK EXPOSURE AMOUNT** | | **460,858** | **465,567** | **469,531** | **476,830** | **476,515** | **504,401** | **521,937** |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | **Adjustments due to IFRS 9 transitional arrangements** | | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| **CAPITAL RATIOS (%) Transitional period** | C.1 | **Common Equity Tier 1 Capital ratio** | | **15.12%** | **14.85%** | **14.96%** | **14.81%** | **11.00%** | **10.19%** | **9.92%** |
| | C.2 | **Tier 1 Capital ratio** | | **15.12%** | **14.85%** | **14.96%** | **14.81%** | **11.00%** | **10.19%** | **9.92%** |
| | C.3 | **Total Capital ratio** | | **17.88%** | **17.40%** | **17.48%** | **17.30%** | **13.49%** | **12.54%** | **12.19%** |
| **Fully loaded CAPITAL** | D.1 | **COMMON EQUITY TIER 1 CAPITAL (fully loaded)** | | **69,665** | **69,159** | **70,222** | **70,606** | **52,402** | **51,379** | **51,774** |
| | D.2 | **TIER 1 CAPITAL (fully loaded)** | | **69,665** | **69,159** | **70,222** | **70,606** | **52,402** | **51,379** | **51,774** |
| | D.3 | **TOTAL CAPITAL (fully loaded)** | | **82,319** | **80,924** | **81,987** | **82,371** | **64,167** | **63,144** | **63,539** |

# 2023 EU-wide Stress Test: Capital

Groupe BPCE

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | (mln EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 15.12% | 14.85% | 14.96% | 14.81% | 11.00% | 10.19% | 9.92% |
| | E.2 | Tier 1 Capital ratio | | 15.12% | 14.85% | 14.96% | 14.81% | 11.00% | 10.19% | 9.92% |
| | E.3 | Total Capital ratio | | 17.86% | 17.38% | 17.46% | 17.27% | 13.47% | 12.52% | 12.17% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 1,388,681 | 1,388,681 | 1388681 | 1388681 | 1388681 | 1388681 | 1388681 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 1,388,681 | 1,388,681 | 1388681 | 1388681 | 1388681 | 1388681 | 1388681 |
| | H.3 | Leverage ratio (transitional) | | 5.02% | 4.98% | 5.06% | 5.08% | 3.77% | 3.70% | 3.73% |
| | H.4 | Leverage ratio (fully loaded) | | 5.02% | 4.98% | 5.06% | 5.08% | 3.77% | 3.70% | 3.73% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.03% | 0.83% | 0.83% | 0.83% | 0.83% | 0.83% | 0.83% |
| | P.3 | O-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.4 | G-SII buffer | | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 3.53% | 4.33% | 4.33% | 4.33% | 4.33% | 4.33% | 4.33% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| | R.1.1 | of which: CET1 | | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% |
| | R.1.2 | of which: AT1 | | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| | R.2.1 | of which: CET1 | | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 13.53% | 14.33% | 14.33% | 14.33% | 14.33% | 14.33% | 14.33% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 9.15% | 9.95% | 9.95% | 9.95% | 9.95% | 9.95% | 9.95% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 69,539 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | | | | | | |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 460,405 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | | | | | | |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | 15.10% | | | | | | |

# 2023 EU-wide Stress Test: P&L

Groupe BPCE

| (mln EUR) | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---|---|---|---|---|---|---|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| **Net interest income** | 9,819 | 6,258 | 9,432 | 10,316 | 2,784 | 7,625 | 9,753 |
| Interest income | 26,534 | 38,726 | 43,243 | 41,942 | 45,403 | 54,584 | 53,376 |
| Interest expense | -16,715 | -32,468 | -33,811 | -31,626 | -42,616 | -46,949 | -43,299 |
| **Dividend income** | 185 | 185 | 185 | 185 | 93 | 93 | 93 |
| **Net fee and commission income** | 11,444 | 11,444 | 11,444 | 11,444 | 8,616 | 9,508 | 10,225 |
| **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities** | -1,828 | 1,818 | 1,818 | 1,818 | -3,204 | 1,183 | 1,260 |
| **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss** | | | | | -8 | | |
| **Other operating income not listed above, net** | 5,214 | 666 | 666 | 666 | 473 | 665 | 665 |
| **Total operating income, net** | 24,834 | 20,372 | 23,546 | 24,429 | 8,754 | 19,074 | 21,996 |
| **Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss** | -2,002 | -704 | -1,553 | -2,001 | -3,168 | -2,747 | -2,738 |
| **Other income and expenses not listed above, net** | -17,211 | -17,712 | -17,191 | -17,409 | -16,909 | -15,776 | -16,381 |
| **Profit or (-) loss before tax from continuing operations** | 5,621 | 1,956 | 4,801 | 5,019 | -11,323 | 552 | 2,877 |
| **Tax expenses or (-) income related to profit or loss from continuing operations** | -1,563 | -588 | -1,441 | -1,521 | 3,390 | -187 | -889 |
| **Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)** | 0 | | | | | | |
| **Profit or (-) loss for the year** | **4,058** | **1,368** | **3,361** | **3,498** | **-7,933** | **365** | **1,988** |
| **Amount of dividends paid and minority interests after MDA-related adjustments** | 864 | 447 | 1,081 | 1,129 | 0 | 0 | 0 |
| **Attributable to owners of the parent net of estimated dividends** | 3,193 | 921 | 2,280 | 2,369 | -7,933 | 365 | 1,988 |
| Memo row: Impact of one-off adjustments | | 131 | 131 | 131 | 131 | 131 | 131 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 1,140 | 1,536 | 1,925 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | | | | | | |

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Groupe BPCE

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|---|---|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | 0 |