



2016 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	9695005MSX1OYEMGDF46
Country Code	FR

2016 EU-wide Stress Test: Summary

Groupe BPCE

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		29,453.64	21,938.88
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		3,390.73	187.98
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-4,880.20	-9,984.62
Cumulative 3y: Profit or (-) loss for the year		8,982.58	-4,803.11
Coverage ratio - Default stock	46.36%	34.30%	37.86%
Common Equity Tier 1 capital	50,965.94	58,919.50	41,304.78
Total Risk exposure amount	391,566.97	405,760.58	424,645.04
Common Equity Tier 1 ratio, %	13.0%	14.5%	9.7%
Fully loaded Common Equity Tier 1 ratio, %	12.8%	14.4%	9.5%
Tier 1 capital	52,215.87	59,389.90	41,775.18
Total leverage ratio exposures	1,121,064.00	1,121,064.00	1,121,064.00
Leverage ratio, %	4.7%	5.3%	3.7%
Fully loaded leverage ratio, %	4.5%	5.2%	3.6%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Groupe BPCE

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		33,883	55	63,609	0	514	0	296	0	11	55	0	0	0	100.0%
Institutions		23,951	68	7,710	31	5,183	0	2,477	0	5	60	9	16	74.6%	
Corporates		97,210	4,429	47,977	2,059	36,325	2,006	32,470	0	316	2,089	83	1,082	49.0%	
Corporates - Of Which: Specialised Lending		16,422	1,090	10	0	4,424	0	9	0	60	287	0	0	26.3%	
Corporates - Of Which: SME		2,460	257	16,342	894	1,333	189	13,330	0	9	171	65	396	52.0%	
Retail		295,046	9,863	0	0	53,827	4,411	0	0	764	4,782	0	0	48.5%	
Retail - Secured on real estate property		183,950	3,715	0	0	31,108	1,335	0	0	258	1,167	0	0	31.4%	
Retail - Secured on real estate property - Of Which: SME		32,647	1,583	0	0	12,894	595	0	0	92	540	0	0	34.3%	
Retail - Secured on real estate property - Of Which: non-SME		151,303	2,132	0	0	18,214	740	0	0	166	625	0	0	29.3%	
Retail - Qualifying Revolving		8,041	213	0	0	1,606	31	0	0	42	165	0	0	77.4%	
Retail - Other Retail		103,055	5,935	0	0	21,113	3,045	0	0	464	3,499	0	0	58.1%	
Retail - Other Retail - Of Which: SME		31,840	3,856	0	0	10,658	2,090	0	0	222	2,374	0	0	61.6%	
Retail - Other Retail - Of Which: non-SME		71,215	2,080	0	0	10,452	955	0	0	242	1,076	0	0	51.7%	
Equity		0	0	13,238	25	0	0	44,623	0	0	0	0	0	6.1%	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0.0%	
Other non-credit obligation assets		0	0	10,072	0	0	0	8,945	0	0	0	0	0	-	
IRB TOTAL		450,090	14,415	151,615	2,111	95,849	6,418	86,211	0	1,097	6,984	92	1,101	49.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		4,495	0	16,521	0	0	0	0	0	0	0	0	0	0	85.0%
Institutions		3,749	5	4,728	13	580	0	1,413	0	0	5	9	0	30.8%	
Corporates		36,391	1,057	41,080	1,885	13,570	620	28,626	0	62	613	80	982	54.3%	
Corporates - Of Which: Specialised Lending		3,016	136	0	0	1,090	0	1,016	0	7	66	0	0	48.5%	
Corporates - Of Which: SME		2,314	240	15,976	802	1,130	179	12,965	0	9	158	64	386	52.2%	
Retail		295,033	9,863	0	0	53,823	4,411	0	0	764	4,781	0	0	48.5%	
Retail - Secured on real estate property		183,950	3,715	0	0	31,108	1,335	0	0	258	1,167	0	0	31.4%	
Retail - Secured on real estate property - Of Which: SME		32,647	1,583	0	0	12,894	595	0	0	92	540	0	0	34.3%	
Retail - Secured on real estate property - Of Which: non-SME		151,303	2,132	0	0	18,214	740	0	0	166	625	0	0	29.3%	
Retail - Qualifying Revolving		8,041	213	0	0	1,606	31	0	0	42	165	0	0	77.4%	
Retail - Other Retail		103,055	5,935	0	0	21,113	3,045	0	0	464	3,499	0	0	58.1%	
Retail - Other Retail - Of Which: SME		31,827	3,855	0	0	10,658	2,090	0	0	222	2,374	0	0	61.6%	
Retail - Other Retail - Of Which: non-SME		71,215	2,080	0	0	10,452	955	0	0	242	1,076	0	0	51.7%	
Equity		0	0	11,930	8	0	0	44,623	0	0	0	0	0	6.1%	
Securitisation		0	0	10,072	0	0	0	8,945	0	0	0	0	0	0.0%	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		339,669	10,925	92,850	1,906	67,973	5,031	83,708	0	849	5,399	89	982	49.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		8,910	0	47	0	0	0	0	0	0	0	0	0	0	-
Institutions		3,964	17	946	14	609	0	316	0	0	17	0	13	100.4%	
Corporates		17,010	600	56	0	5,325	240	31	0	61	75	0	0	12.1%	
Corporates - Of Which: Specialised Lending		3,235	19	0	0	788	0	0	0	4	7	0	0	36.7%	
Corporates - Of Which: SME		8	0	0	0	8	0	0	0	0	0	0	0	100.3%	
Retail		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Equity		0	0	208	6	0	0	0	0	0	0	0	0	6.1%	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		29,884	637	1,257	21	5,934	240	347	0	61	92	0	19	14.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Central banks and central governments		233	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		3,612	0	485	0	640	0	144	0	0	0	0	0	0	-
Corporates		4,594	14	139	0	1,708	0	0	0	14	0	0	0	48.9%	
Corporates - Of Which: Specialised Lending		610	0	0	0	220	0	0	0	5	0	0	0	0	
Corporates - Of Which: SME		29	0	0	0	41	0	0	0	0	0	0	0	100.0%	
Retail		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	-	
Equity		0	0	81	0	0	0	0	0	0	0	0	0	-	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		8,430	14	705	0	2,348	0	243	0	14	7	0	0	48.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe BPCE

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Italy	Central banks and central governments	295	0	876	0	45	0	105	0	0	0	0	0	0	
	Institutions	244	0	7	0	169	0	7	0	0	0	0	0	0	
	Corporates	3,604	318	182	15	1,903	52	160	0	15	91	0	7	29.2%	
	Corporates - Of Which: Specialised Lending	1,496	198	10	0	452	0	9	0	3	19	0	0	9.6%	
	Corporates - Of Which: SME	1	0	21	3	2	0	21	0	0	0	0	2	59.5%	
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	47.8%	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	47.8%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	47.8%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	6	5	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	4,144	318	1,071	20	2,118	52	272	0	15	90	0	7	29.2%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Germany	Central banks and central governments	505	0	1,583	0	1	0	0	0	1	0	0	0	0	
	Institutions	2,222	0	313	0	438	0	101	0	0	0	0	0	0	
	Corporates	1,258	398	4,234	2	475	1	1,509	0	4	79	0	1	19.9%	
	Corporates - Of Which: Specialised Lending	458	395	0	0	79	0	0	0	0	73	0	0	18.5%	
	Corporates - Of Which: SME	12	0	0	0	14	0	0	0	0	1	0	0	0	
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	83.7%	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	83.7%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	83.7%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	4	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	4,087	398	6,134	2	895	1	1,610	0	5	79	0	1	19.9%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Spain	Central banks and central governments	768	0	718	0	63	0	86	0	0	0	0	0	0	
	Institutions	501	0	455	0	252	0	161	0	0	0	0	0	0	
	Corporates	2,418	265	363	6	1,382	303	255	0	55	107	0	4	42.0%	
	Corporates - Of Which: Specialised Lending	617	80	0	0	350	0	0	0	34	43	0	0	53.3%	
	Corporates - Of Which: SME	68	3	23	3	89	5	20	0	0	1	0	3	61.0%	
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	50.1%	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	50.1%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	50.1%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	1	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	3,689	265	1,537	6	1,697	303	592	0	55	107	0	4	42.0%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Netherlands	Central banks and central governments	251	0	306	0	0	0	0	0	0	0	0	0	0	
	Institutions	951	0	32	0	84	0	10	0	0	0	0	0	0	
	Corporates	4,212	29	157	0	2,451	17	132	0	9	10	0	0	33.5%	
	Corporates - Of Which: Specialised Lending	430	8	0	0	166	0	0	0	0	1	0	0	17.3%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	2	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	5,414	29	498	0	2,535	17	142	0	9	10	0	0	33.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe BPCE

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(in EUR, %)															
Switzerland	Central banks and central governments	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	594	14	82	10	89	9	22	0	0	0	0	0	0	-
	Corporates	2,794	0	60	11	809	4	34	0	4	14	0	0	11	99.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	21	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,300	14	162	11	864	4	57	0	4	14	0	0	11	99.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(in EUR, %)															
Belgium	Central banks and central governments	238	0	1,378	0	0	0	0	0	0	0	0	0	0	-
	Institutions	212	0	34	0	27	6	6	0	0	0	0	0	0	-
	Corporates	878	0	64	2	385	0	75	0	2	0	0	0	1	34.5%
	Corporates - Of Which: Specialised Lending	194	0	0	0	30	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	7	0	0	0	7	0	0	0	0	0	0	0	0	-
	Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	67.8%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	0	0	0	0	0	67.8%
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	67.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,832	0	1,467	2	413	6	81	0	2	0	0	0	1	37.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(in EUR, %)															
Luxembourg	Central banks and central governments	0	0	16	0	0	0	1	0	0	0	0	0	0	-
	Institutions	594	0	1	0	123	0	1	0	0	0	0	0	0	-
	Corporates	2,572	87	153	87	1,385	45	168	0	9	50	0	58	58.5%	
	Corporates - Of Which: Specialised Lending	500	0	0	0	71	0	0	0	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	0	0	-
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	65.7%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	65.7%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	65.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	434	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,167	87	604	87	1,508	45	170	0	9	50	0	58	58.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Groupe BPCE

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	71	67.9%	0.0%	77	80.1%	0.0%	82	74.5%
Institutions	0.2%	94	63.8%	0.1%	111	58.7%	0.1%	127	55.6%
Corporates	0.3%	3,857	43.4%	0.3%	4,202	39.8%	0.4%	4,558	37.3%
Corporates - Of Which: Specialised Lending	0.2%	356	23.2%	0.2%	380	21.0%	0.2%	405	19.3%
Corporates - Of Which: SME	0.5%	3,501	46.1%	0.5%	3,822	43.0%	0.5%	4,153	41.2%
Retail	0.2%	6,282	39.3%	0.2%	6,931	35.3%	0.2%	7,466	32.9%
Retail - Secured on real estate property	0.1%	1,620	24.0%	0.1%	1,781	21.0%	0.1%	1,926	19.4%
Retail - Secured on real estate property - Of Which: SME	0.2%	726	26.5%	0.2%	802	23.3%	0.2%	876	21.8%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	893	22.2%	0.0%	978	19.3%	0.0%	1,049	17.6%
Retail - Qualifying Revolving	0.8%	2,699	67.1%	0.6%	3,14	62.9%	0.5%	3,52	60.4%
Retail - Other Retail	0.4%	4,394	48.9%	0.3%	4,835	44.7%	0.3%	5,188	41.9%
Retail - Other Retail - Of Which: SME	0.8%	2,868	51.8%	0.7%	3,131	47.1%	0.6%	3,341	43.9%
Retail - Other Retail - Of Which: non-SME	0.3%	1,526	43.8%	0.2%	1,704	40.6%	0.2%	1,848	38.5%
Equity	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	10,334	40.9%	0.2%	11,321	37.9%	0.2%	12,233	34.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	77	79.8%	0.0%	88	69.9%	0.0%	99	64.0%
Institutions	0.3%	116	66.9%	0.3%	148	60.9%	0.2%	172	57.9%
Corporates	0.4%	4,368	48.0%	0.5%	5,140	45.8%	0.5%	5,800	43.5%
Corporates - Of Which: Specialised Lending	0.3%	400	24.9%	0.3%	454	23.3%	0.3%	497	21.8%
Corporates - Of Which: SME	0.6%	3,968	53.7%	1.0%	4,686	52.1%	1.0%	5,303	50.1%
Retail	0.3%	6,865	40.2%	0.4%	8,368	36.8%	0.3%	9,535	34.1%
Retail - Secured on real estate property	0.1%	1,832	26.9%	0.1%	2,280	25.2%	0.1%	2,626	23.5%
Retail - Secured on real estate property - Of Which: SME	0.4%	800	28.6%	0.4%	978	26.7%	0.3%	1,116	25.0%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,032	25.6%	0.1%	1,302	24.2%	0.1%	1,510	22.4%
Retail - Qualifying Revolving	0.9%	281	68.3%	0.9%	356	65.9%	0.8%	418	63.4%
Retail - Other Retail	0.2%	4,752	47.7%	0.7%	5,732	43.3%	0.6%	6,480	40.1%
Retail - Other Retail - Of Which: SME	1.3%	3,085	49.1%	1.4%	3,640	43.7%	1.3%	4,056	40.3%
Retail - Other Retail - Of Which: non-SME	0.4%	1,667	46.3%	0.4%	2,092	42.6%	0.4%	2,433	39.7%
Equity	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.3%	11,428	43.0%	0.3%	13,744	39.8%	0.3%	15,604	37.2%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	17	40.7%	0.0%	17	40.7%	0.0%	17	40.7%
Institutions	0.1%	18	32.6%	0.1%	21	33.6%	0.1%	23	34.3%
Corporates	0.3%	1,947	47.7%	0.3%	2,170	43.7%	0.3%	2,400	41.0%
Corporates - Of Which: Specialised Lending	0.1%	77	40.9%	0.1%	81	35.5%	0.1%	86	31.6%
Corporates - Of Which: SME	0.5%	709	46.2%	0.5%	809	43.0%	0.5%	912	41.2%
Retail	0.2%	6,382	39.3%	0.2%	6,931	35.3%	0.2%	7,466	32.9%
Retail - Secured on real estate property	0.1%	1,620	24.0%	0.1%	1,781	21.0%	0.1%	1,926	19.4%
Retail - Secured on real estate property - Of Which: SME	0.3%	726	26.5%	0.2%	802	23.3%	0.2%	876	21.8%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	893	22.2%	0.0%	978	19.3%	0.0%	1,049	17.6%
Retail - Qualifying Revolving	0.8%	2,699	67.1%	0.6%	3,14	62.9%	0.5%	3,52	60.4%
Retail - Other Retail	0.4%	4,394	48.9%	0.3%	4,835	44.7%	0.3%	5,188	41.9%
Retail - Other Retail - Of Which: SME	0.8%	2,868	51.8%	0.7%	3,131	47.1%	0.6%	3,340	43.9%
Retail - Other Retail - Of Which: non-SME	0.3%	1,526	43.8%	0.2%	1,704	40.6%	0.2%	1,848	38.5%
Equity	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	8,251	40.9%	0.2%	9,125	36.9%	0.2%	9,895	34.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	17	40.1%	0.0%	17	40.1%	0.0%	17	40.1%
Institutions	0.1%	22	40.9%	0.1%	28	41.4%	0.1%	33	41.4%
Corporates	0.4%	2,245	53.8%	0.6%	2,747	51.6%	0.6%	3,187	48.9%
Corporates - Of Which: Specialised Lending	0.2%	86	44.6%	0.3%	98	38.9%	0.3%	106	34.8%
Corporates - Of Which: SME	0.7%	837	53.8%	1.0%	1,056	52.1%	1.0%	1,259	50.1%
Retail	0.2%	6,685	40.2%	0.4%	8,368	36.8%	0.3%	9,534	34.1%
Retail - Secured on real estate property	0.1%	1,832	26.9%	0.1%	2,280	25.2%	0.1%	2,626	23.5%
Retail - Secured on real estate property - Of Which: SME	0.4%	800	28.6%	0.4%	978	26.7%	0.3%	1,116	25.0%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,032	25.6%	0.1%	1,302	24.2%	0.1%	1,510	22.4%
Retail - Qualifying Revolving	0.9%	281	68.3%	0.9%	356	65.9%	0.8%	418	63.4%
Retail - Other Retail	0.2%	4,752	47.7%	0.7%	5,732	43.3%	0.6%	6,480	40.1%
Retail - Other Retail - Of Which: SME	1.3%	3,085	49.1%	1.4%	3,639	43.7%	1.3%	4,056	40.3%
Retail - Other Retail - Of Which: non-SME	0.4%	1,667	46.3%	0.4%	2,092	42.6%	0.4%	2,433	39.7%
Equity	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.3%	9,140	42.7%	0.4%	11,155	39.4%	0.3%	12,772	36.7%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Institutions	0.0%	18	91.8%	0.0%	18	85.2%	0.0%	19	79.7%
Corporates	0.2%	158	12.1%	0.2%	182	12.1%	0.2%	206	12.1%
Corporates - Of Which: Specialised Lending	0.1%	15	16.7%	0.2%	19	13.1%	0.2%	23	11.6%
Corporates - Of Which: SME	0.8%	3	93.5%	0.7%	3	89.0%	0.6%	3	85.7%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	177	13.9%	0.1%	202	13.4%	0.1%	227	13.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Institutions	0.1%	19	94.4%	0.0%	20	85.0%	0.0%	21	79.7%
Corporates	0.2%	182	14.0%	0.4%	226	15.6%	0.4%	278	15.0%
Corporates - Of Which: Specialised Lending	0.3%	15	17.3%	0.3%	28	16.0%	0.3%	35	14.8%
Corporates - Of Which: SME	1.2%	3	100.0%	1.4%	3	95.1%	1.2%	3	90.9%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	202	15.9%	0.2%	258	17.1%	0.2%	301	17.3%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	0	24.8%	0.0%	0	24.8%	0.0%	0	25.0%
Corporates	0.2%	27	25.7%	0.2%	32	25.8%	0.2%	40	24.2%
Corporates - Of Which: Specialised Lending	0.2%	7	10.8%	0.3%	8	10.7%	0.3%	9	10.7%

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe BPCE

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Italy	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.3%	0	37.0%	0.3%	0	37.8%
	Corporates	0.4%	124	28.8%	0.4%	137	28.3%
	Corporates - Of Which: Socialised Lending	0.2%	24	10.1%	0.2%	27	10.5%
	Corporates - Of Which: SME	1.0%	2	55.3%	0.8%	2	52.5%
	Retail	0.8%	0	33.4%	0.8%	0	30.7%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.8%	0	33.4%	0.8%	0	30.7%
	Retail - Other Retail - Of Which: SME	0.8%	0	33.4%	0.8%	0	30.7%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.3%	125	28.8%	0.4%	137	28.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Italy	Central banks and central governments	0.3%	1	40.0%	0.3%	1	40.0%
	Institutions	0.6%	0	42.0%	0.6%	1	42.6%
	Corporates	0.5%	138	31.4%	0.8%	166	33.1%
	Corporates - Of Which: Socialised Lending	0.3%	27	11.4%	0.4%	34	13.6%
	Corporates - Of Which: SME	1.3%	2	57.2%	1.5%	2	57.2%
	Retail	1.0%	0	33.9%	1.1%	0	32.5%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.0%	0	33.9%	1.1%	0	32.5%
	Retail - Other Retail - Of Which: SME	1.0%	0	33.9%	1.1%	0	32.5%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.5%	139	31.5%	0.7%	166	33.2%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Germany	Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.1%	0	32.6%	0.1%	0	32.7%
	Corporates	0.1%	91	18.9%	0.1%	96	18.1%
	Corporates - Of Which: Socialised Lending	0.2%	74	18.3%	0.2%	74	18.0%
	Corporates - Of Which: SME	1.1%	0	38.3%	0.9%	0	38.1%
	Retail	1.1%	0	61.5%	1.0%	0	52.6%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.1%	0	61.5%	1.0%	0	52.6%
	Retail - Other Retail - Of Which: SME	1.1%	0	61.5%	1.0%	0	52.6%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.1%	92	18.9%	0.1%	99	18.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Germany	Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.1%	0	37.8%	0.1%	1	37.5%
	Corporates	0.2%	95	19.5%	0.2%	108	19.4%
	Corporates - Of Which: Socialised Lending	0.3%	76	18.6%	0.3%	77	18.4%
	Corporates - Of Which: SME	1.3%	0	57.1%	1.8%	1	57.1%
	Retail	1.3%	0	61.5%	1.3%	0	52.5%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.3%	0	61.5%	1.3%	0	52.5%
	Retail - Other Retail - Of Which: SME	1.3%	0	61.5%	1.3%	0	52.5%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.2%	96	19.6%	0.2%	109	19.5%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Spain	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.3%	1	16.3%	0.3%	2	16.4%
	Corporates	0.5%	178	38.2%	0.5%	190	35.6%
	Corporates - Of Which: Socialised Lending	0.6%	71	44.9%	0.7%	74	39.5%
	Corporates - Of Which: SME	0.7%	5	56.5%	0.6%	5	52.8%
	Retail	0.7%	0	42.9%	0.7%	0	38.8%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.7%	0	42.9%	0.7%	0	38.8%
	Retail - Other Retail - Of Which: SME	0.7%	0	42.9%	0.7%	0	38.8%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.4%	180	37.8%	0.4%	192	35.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Spain	Central banks and central governments	0.3%	0	40.0%	0.3%	1	40.0%
	Institutions	0.6%	2	21.3%	0.7%	5	21.5%
	Corporates	0.8%	202	43.4%	1.0%	228	42.1%
	Corporates - Of Which: Socialised Lending	1.0%	79	50.4%	1.3%	86	45.5%
	Corporates - Of Which: SME	0.9%	5	63.9%	1.4%	7	62.1%
	Retail	0.9%	0	43.4%	0.9%	0	39.8%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.9%	0	43.4%	0.9%	0	39.8%
	Retail - Other Retail - Of Which: SME	0.9%	0	43.4%	0.9%	0	39.8%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.7%	204	42.7%	0.9%	233	41.0%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Netherlands	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	17.7%	0.0%	0	17.7%
	Corporates	0.3%	28	28.1%	0.3%	36	26.3%
	Corporates - Of Which: Socialised Lending	0.3%	4	15.7%	0.3%	5	15.1%
	Corporates - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.2%	28	28.1%	0.3%	37	26.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Netherlands	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	22.7%	0.0%	0	22.7%
	Corporates	0.4%	33	31.7%	0.6%	52	34.7%
	Corporates - Of Which: Socialised Lending	0.5%	5	17.5%	0.6%	8	19.1%
	Corporates - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.4%	33	31.7%	0.6%	52	34.7%

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe BPCE

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Switzerland	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.0%	0	31.4%	0.0%	0	31.5%	0.0%	0	31.7%
	Corporates	0.2%	33	70.1%	0.2%	38	56.2%	0.2%	42	48.2%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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%	33	70.0%	0.2%	38	56.1%	0.2%	43	48.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Switzerland	Central banks and central governments	0.1%	0	40.0%	0.2%	0	40.0%	0.2%	0	40.0%
	Institutions	0.0%	0	36.8%	0.1%	0	36.0%	0.1%	0	36.6%
	Corporates	0.2%	36	70.3%	0.3%	46	61.0%	0.3%	54	54.1%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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%	36	70.1%	0.3%	46	60.8%	0.3%	54	54.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Belgium	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	26.4%	0.0%	0	26.4%	0.0%	0	26.4%
	Corporates	0.2%	4	27.3%	0.2%	5	26.0%	0.2%	7	25.2%
	Corporates - Of Which: Specialised Lending	0.1%	0	7.3%	0.1%	0	7.2%	0.1%	0	7.2%
	Corporates - Of Which: SME	0.3%	0	36.3%	0.3%	0	34.4%	0.3%	0	33.9%
	Retail	0.4%	0	57.1%	0.4%	0	50.5%	0.4%	0	45.8%
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	0.4%	0	57.1%	0.4%	0	50.5%	0.4%	0	45.8%
	Retail - Other Retail - Of Which: SME	0.4%	0	57.1%	0.4%	0	50.5%	0.4%	0	45.8%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	4	28.9%	0.1%	6	27.4%	0.1%	7	26.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Belgium	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	31.5%	0.0%	0	31.4%	0.0%	0	31.4%
	Corporates	0.4%	5	32.4%	0.5%	8	35.9%	0.5%	11	35.1%
	Corporates - Of Which: Specialised Lending	0.1%	0	9.6%	0.2%	0	11.1%	0.2%	1	10.8%
	Corporates - Of Which: SME	0.2%	0	46.2%	0.3%	0	49.0%	0.3%	0	48.3%
	Retail	0.4%	0	56.9%	0.5%	0	49.8%	0.5%	0	44.9%
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	0.4%	0	56.9%	0.5%	0	49.8%	0.5%	0	44.9%
	Retail - Other Retail - Of Which: SME	0.4%	0	56.9%	0.5%	0	49.8%	0.5%	0	44.9%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.2%	6	33.8%	0.2%	9	36.5%	0.2%	12	35.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	67.5%	0.0%	0	65.9%	0.0%	0	64.8%
	Corporates	0.3%	118	54.0%	0.3%	125	50.4%	0.3%	132	47.5%
	Corporates - Of Which: Specialised Lending	0.1%	0	6.2%	0.1%	1	6.1%	0.1%	1	6.1%
	Corporates - Of Which: SME	2.4%	0	24.1%	1.4%	0	24.4%	0.9%	0	25.1%
	Retail	0.9%	0	40.6%	0.6%	0	38.9%	0.5%	0	37.0%
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	0.9%	0	40.6%	0.6%	0	38.9%	0.5%	0	37.0%
	Retail - Other Retail - Of Which: SME	0.9%	0	40.6%	0.6%	0	38.9%	0.5%	0	37.0%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.3%	118	54.0%	0.3%	125	50.4%	0.3%	132	47.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	0	72.8%	0.1%	1	69.6%	0.1%	1	69.0%
	Corporates	0.5%	136	61.0%	0.7%	152	58.3%	0.6%	165	55.3%
	Corporates - Of Which: Specialised Lending	0.1%	0	8.0%	0.1%	1	9.3%	0.1%	2	9.1%
	Corporates - Of Which: SME	3.6%	0	33.3%	2.7%	0	36.0%	1.8%	0	36.8%
	Retail	1.2%	0	41.2%	0.8%	0	40.7%	0.7%	0	39.1%
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	1.2%	0	41.2%	0.8%	0	40.7%	0.7%	0	39.1%
	Retail - Other Retail - Of Which: SME	1.2%	0	41.2%	0.8%	0	40.7%	0.7%	0	39.1%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.5%	136	61.0%	0.6%	153	58.3%	0.6%	166	55.4%	

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Groupe BPCE	Central governments or central banks	100,742	0	8,259	0	21	0	41.1%
	Regional governments or local authorities	66,824	64	13,942	78	43	9	14.2%
	Public sector entities	19,521	56	3,427	45	0	23	41.0%
	Multilateral Development Banks	1,347	0	0	0	0	0	0.0%
	International Organisations	656	0	0	0	0	0	0.0%
	Institutions	17,422	4	2,313	1	12	3	79.1%
	Corporates	73,569	5,131	60,039	3,177	365	2,564	51.1%
	of which: SME	17,953	752	15,493	603	39	294	39.1%
	Retail	9,888	1,392	6,896	757	82	773	55.5%
	of which: SME	2,324	263	1,357	217	1	89	34.0%
	Secured by mortgages on immovable property	49,863	2,627	19,786	2,123	82	487	18.6%
	of which: SME	5,587	243	2,463	197	5	45	18.5%
	Items associated with particularly high risk	17	0	25	0	0	0	0.0%
	Covered bonds	280	0	209	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1,987	0	174	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,330	0	1,120	0	0	0	0.0%
	Equity	123	0	106	0	0	0	0.0%
Securitisation								
Other exposures	8,260	0	8,204	0	0	0	0.0%	
Standardised Total	351,827	9,275	124,501	6,182	607	3,860	41.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	88,250	0	7,682	0	21	0	0.0%
	Regional governments or local authorities	58,111	64	11,844	78	43	9	14.2%
	Public sector entities	19,444	56	3,413	45	0	23	41.0%
	Multilateral Development Banks	24	0	0	0	0	0	0.0%
	International Organisations	3	0	0	0	0	0	0.0%
	Institutions	7,153	1	1,235	1	12	0	29.4%
	Corporates	64,240	3,577	54,217	2,300	364	1,809	50.6%
	of which: SME	17,260	684	15,077	588	39	239	34.9%
	Retail	7,852	1,078	5,526	554	51	627	58.1%
	of which: SME	1,869	167	1,046	112	1	81	48.2%
	Secured by mortgages on immovable property	48,380	2,569	19,226	2,090	82	464	18.1%
	of which: SME	5,180	237	2,288	193	5	44	18.6%
	Items associated with particularly high risk	0	0	14	0	0	0	0.0%
	Covered bonds	40	0	15	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	912	0	26	0	0	0	0.0%
	Collective investments undertakings (CIU)	870	0	931	0	0	0	0.0%
	Equity	101	0	84	0	0	0	0.0%
Securitisation								
Other exposures	8,260	0	8,204	0	0	0	0.0%	
Standardised Total	303,649	7,344	112,417	5,068	576	2,933	39.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	204	0	0	0	0	0	0.0%
	Regional governments or local authorities	2,064	0	562	0	0	0	0.0%
	Public sector entities	2	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,472	3	152	0	0	3	100.0%
	Corporates	1,458	0	485	0	0	0	0.0%
	of which: SME	546	0	274	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	69	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	5,269	3	1,203	0	1	3	100.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	6,064	0	313	0	0	0	0.0%
	Corporates	2,169	1	242	2	0	0	10.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	100.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	499	0	13	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	8,733	1	568	2	0	0	14.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	3,113	0	101	0	0	0	0.0%
	Regional governments or local authorities	1,552	0	310	0	0	0	0.0%
	Public sector entities	3	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	25	0	20	0	0	0	0.0%
	Corporates	328	5	255	6	0	1	20.4%
	of which: SME	1	5	1	5	0	1	21.6%
	Retail	2	0	2	0	0	0	66.0%
	of which: SME	2	0	2	0	0	0	66.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	7	0	0	0	0.0%
	Collective investments undertakings (CIU)	387	0	77	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	5,415	5	774	6	0	1	21.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	383	0	1	0	0	0	0.0%
	Regional governments or local authorities	144	0	9	0	0	0	0.0%
	Public sector entities	61	0	5	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,490	0	67	0	0	0	0.0%
	Corporates	243	0	145	0	0	0	97.5%
	of which: SME	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	10	0	5	0	0	0	0.0%
	of which: SME	5	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,334	0	236	0	0	0	97.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	155	0	0	0	0	0	0.0%
	Regional governments or local authorities	594	0	20	0	0	0	0.0%
	Public sector entities	3	0	3	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	85	0	28	0	0	0	0.0%
	Corporates	157	0	155	0	0	0	49.5%
	of which: SME	9	0	9	0	0	0	0.0%
	Retail	3	0	2	0	0	0	100.0%
	of which: SME	3	0	2	0	0	0	100.0%
	Secured by mortgages on immovable property	126	51	54	30	0	22	42.4%
	of which: SME	5	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	53	0	26	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	1	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,201	52	290	30	0	22	42.7%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	298	0	0	0	0	0	0.0%
	Regional governments or local authorities	114	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	8	0	4	0	0	0	0.0%
	Corporates	470	5	362	7	0	0	0.0%
	of which: SME	10	0	10	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	2	0	2	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	892	5	368	7	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1,475	0	323	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	8	0	2	0	0	0	0.0%
	Corporates	115	0	84	0	0	0	81.1%
	of which: SME	16	0	13	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	11	0	5	0	0	0	100.0%
	of which: SME	11	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,610	0	414	0	0	0	99.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	648	0	0	0	0	0	0.0%
	Regional governments or local authorities	139	0	10	0	0	0	0.0%
	Public sector entities	3	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2	0	1	0	0	0	0.0%
	Corporates	266	7	233	7	0	2	31.7%
	of which: SME	13	0	13	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	28	0	14	0	0	0	0.0%
	of which: SME	7	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	3	0	2	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,090	7	261	7	0	2	31.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	167	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	16	0	16	0	0	0	0.0%
	Corporates	303	140	273	67	0	90	64.2%
	of which: SME	65	50	64	1	0	50	99.2%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	81	1	40	1	0	0	0.0%
	of which: SME	67	1	34	1	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	7	0	4	0	0	0	0.0%
	Collective investments undertakings (CIU)	54	0	72	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	629	141	406	68	0	90	63.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Groupe BPCE	Central governments or central banks	0.0%	30	39.3%	0.0%	38	39.0%	0.0%	46	38.9%
	Regional governments or local authorities	0.0%	86	52.1%	0.0%	94	50.2%	0.0%	101	48.6%
	Public sector entities	0.0%	40	66.7%	0.0%	41	65.3%	0.0%	42	64.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	21	39.6%	0.1%	26	35.0%	0.1%	31	33.0%
	Corporates	0.5%	2,799	45.6%	0.5%	3,119	42.1%	0.5%	3,437	39.6%
	of which: SME	0.6%	446	35.5%	0.7%	561	33.8%	0.7%	676	32.8%
	Retail	1.1%	961	53.6%	0.9%	1,045	52.3%	0.7%	1,115	51.4%
	of which: SME	1.6%	128	34.9%	1.4%	159	35.4%	1.3%	185	35.6%
	Secured by mortgages on immovable property	0.3%	704	17.9%	0.3%	832	17.6%	0.3%	954	17.5%
	of which: SME	0.7%	88	20.9%	0.7%	125	21.9%	0.7%	161	22.6%
	Items associated with particularly high risk	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Covered bonds	0.3%	1	54.7%	0.3%	1	54.6%	0.3%	2	54.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	4.9%	0.0%	0	4.4%	0.0%	1	4.1%
	Collective investments undertakings (CIU)	0.0%	0	37.2%	0.0%	3	37.2%	0.0%	5	37.2%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.2%	4,644	38.0%	0.2%	5,200	35.6%	0.2%	5,735	34.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Groupe BPCE	Central governments or central banks	0.0%	65	39.3%	0.0%	108	39.3%	0.0%	150	39.2%
	Regional governments or local authorities	0.1%	114	46.5%	0.1%	149	44.3%	0.1%	185	43.1%
	Public sector entities	0.0%	46	60.9%	0.0%	54	56.5%	0.0%	62	53.7%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.2%	25	42.2%	0.2%	34	38.5%	0.2%	42	36.8%
	Corporates	0.8%	3,251	50.0%	0.8%	3,912	49.0%	0.8%	4,409	46.9%
	of which: SME	1.1%	584	42.0%	1.1%	806	43.2%	1.1%	982	42.4%
	Retail	1.2%	985	54.6%	1.2%	1,104	53.7%	1.1%	1,206	52.7%
	of which: SME	1.8%	136	36.4%	1.8%	177	37.4%	1.7%	213	37.8%
	Secured by mortgages on immovable property	0.4%	844	21.1%	0.4%	1,095	22.2%	0.4%	1,299	22.2%
	of which: SME	1.1%	125	27.0%	1.1%	195	30.3%	1.0%	249	30.7%
	Items associated with particularly high risk	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Covered bonds	0.5%	1	59.7%	0.5%	2	59.5%	0.4%	3	59.4%
	Claims on institutions and corporates with a ST credit assessment	0.0%	1	9.9%	0.0%	1	9.5%	0.0%	2	9.1%
	Collective investments undertakings (CIU)	0.0%	0	37.2%	0.0%	3	37.2%	0.0%	7	37.2%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.3%	5,334	41.4%	0.3%	6,464	40.8%	0.3%	7,365	39.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	27	38.5%	0.0%	33	38.4%	0.0%	39	38.4%
	Regional governments or local authorities	0.0%	83	53.2%	0.0%	88	51.8%	0.0%	93	50.5%
	Public sector entities	0.0%	40	66.7%	0.0%	41	65.3%	0.0%	42	64.1%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	16	35.6%	0.1%	20	35.9%	0.1%	23	35.9%
	Corporates	0.5%	2,472	44.8%	0.5%	2,779	41.3%	0.5%	3,083	38.9%
	of which: SME	0.7%	390	32.7%	0.7%	505	31.7%	0.7%	619	31.1%
	Retail	1.1%	766	56.0%	0.9%	835	54.5%	0.8%	893	53.5%
	of which: SME	1.6%	112	45.3%	1.4%	138	43.9%	1.3%	160	43.1%
	Secured by mortgages on immovable property	0.3%	673	17.5%	0.3%	795	17.3%	0.2%	912	17.1%
	of which: SME	0.6%	81	20.4%	0.6%	114	21.3%	0.7%	146	21.9%
	Items associated with particularly high risk	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Covered bonds	0.1%	0	35.8%	0.2%	0	35.9%	0.2%	0	36.0%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	3.1%	0.0%	0	2.5%	0.0%	0	2.1%
	Collective investments undertakings (CIU)	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.2%	4,078	36.8%	0.2%	4,592	34.6%	0.2%	5,086	33.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	53	33.1%	0.0%	91	39.1%	0.0%	131	39.1%
	Regional governments or local authorities	0.0%	106	47.5%	0.0%	134	45.1%	0.0%	161	43.8%
	Public sector entities	0.0%	46	60.9%	0.0%	54	56.5%	0.0%	62	53.7%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.2%	19	40.3%	0.2%	25	40.7%	0.2%	31	40.7%
	Corporates	0.8%	2,901	49.5%	0.8%	3,527	48.6%	0.8%	4,000	46.6%
	of which: SME	1.2%	525	39.7%	1.1%	743	41.5%	1.1%	918	41.0%
	Retail	1.2%	785	56.9%	1.2%	881	55.8%	1.1%	964	54.7%
	of which: SME	1.9%	119	46.9%	1.9%	153	46.0%	1.8%	183	45.3%
	Secured by mortgages on immovable property	0.4%	810	20.7%	0.4%	1,051	21.8%	0.4%	1,246	21.9%
	of which: SME	1.1%	117	26.7%	1.0%	180	30.0%	1.0%	228	30.3%
	Items associated with particularly high risk	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Covered bonds	0.3%	0	41.0%	0.3%	0	41.2%	0.3%	0	41.3%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	7.4%	0.0%	0	7.0%	0.0%	1	6.8%
	Collective investments undertakings (CIU)	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.3%	4,724	40.5%	0.3%	5,767	40.1%	0.3%	6,596	38.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	99.8%	0.0%	3	99.6%	0.0%	3	99.3%
	Corporates	0.0%	0	19.2%	0.0%	0	20.0%	0.0%	1	20.6%
	of which: SME	0.0%	0	22.6%	0.0%	0	22.9%	0.0%	1	23.1%
	Retail	0.7%	1	43.9%	0.6%	1	43.9%	0.5%	1	43.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	0.2%	0.0%	0	0.1%	0.0%	0	0.1%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	4	74.4%	0.0%	4	61.0%	0.0%	5	52.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	104.8%	0.0%	3	104.6%	0.0%	3	104.3%
	Corporates	0.1%	0	24.8%	0.1%	1	30.4%	0.1%	1	30.9%
	of which: SME	0.0%	0	29.0%	0.0%	1	34.5%	0.1%	1	34.6%
	Retail	0.8%	1	48.2%	0.9%	1	50.5%	0.8%	1	50.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-		

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.1%	0	35.8%	0.1%	0	36.1%	0.1%	0	36.2%
	Corporates	0.2%	1	23.0%	0.2%	1	26.2%	0.2%	2	27.8%
	of which: SME	0.7%	0	37.9%	0.7%	0	37.9%	0.7%	0	37.9%
	Retail	-	0	100.0%	-	0	100.0%	-	0	100.0%
	of which: SME	-	0	100.0%	-	0	100.0%	-	0	100.0%
	Secured by mortgages on immovable property	1.1%	0	14.7%	1.1%	0	14.7%	1.1%	0	14.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	22.7%	0.0%	0	22.1%	0.0%	0	21.3%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	1	24.7%	0.1%	2	26.7%	0.1%	3	27.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.1%	0	41.0%	0.1%	0	41.4%	0.1%	0	41.4%
	Corporates	0.3%	1	29.7%	0.3%	3	34.4%	0.3%	4	35.6%
	of which: SME	1.0%	0	48.3%	1.3%	0	50.4%	1.3%	0	50.4%
	Retail	-	0	100.0%	-	0	100.0%	-	0	100.0%
	of which: SME	-	0	100.0%	-	0	100.0%	-	0	100.0%
	Secured by mortgages on immovable property	1.9%	0	18.5%	2.0%	0	21.9%	1.9%	0	21.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	30.9%	0.0%	0	30.2%	0.0%	1	28.9%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	2	31.0%	0.2%	3	34.4%	0.2%	5	35.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.1%	2	40.0%	0.1%	3	40.0%	0.1%	5	40.0%
	Regional governments or local authorities	0.1%	1	40.0%	0.1%	3	40.0%	0.1%	4	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.7%	0.0%	0	30.7%	0.0%	0	30.6%
	Corporates	0.1%	1	16.8%	0.1%	2	14.9%	0.1%	2	13.6%
	of which: SME	0.0%	0	21.4%	0.0%	1	21.3%	0.0%	1	21.1%
	Retail	0.7%	0	63.1%	1.0%	0	60.6%	1.1%	0	58.9%
	of which: SME	0.7%	0	63.1%	1.0%	0	60.6%	1.1%	0	58.9%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.4%	2	40.0%	0.5%	3	40.0%	0.5%	5	40.0%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	6	31.5%	0.1%	11	33.3%	0.1%	16	34.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.3%	5	40.0%	0.3%	11	40.0%	0.3%	16	40.0%
	Regional governments or local authorities	0.3%	5	40.0%	0.3%	10	40.0%	0.3%	15	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	36.6%	0.1%	0	35.9%	0.1%	0	35.1%
	Corporates	0.2%	2	18.5%	0.2%	2	17.0%	0.2%	2	15.9%
	of which: SME	0.0%	0	24.6%	0.0%	1	24.3%	0.0%	1	24.0%
	Retail	0.8%	0	65.5%	1.3%	0	63.0%	1.6%	0	61.4%
	of which: SME	0.8%	0	65.5%	1.3%	0	63.0%	1.6%	0	61.4%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.6%	2	40.0%	0.6%	5	40.0%	0.6%	7	40.0%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	14	35.8%	0.4%	27	36.8%	0.4%	40	37.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	0.6%	0	24.7%	0.6%	0	23.7%	0.6%	1	23.4%
	of which: SME	1.5%	0	27.5%	1.6%	0	27.5%	1.6%	0	27.5%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.5%	0	18.7%	0.6%	0	18.7%	0.6%	0	18.7%
	of which: SME	0.2%	0	13.2%	0.2%	0	13.2%	0.2%	0	13.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	8.9%	0.0%	1	8.0%	0.0%	1	7.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	1	5.0%
	Corporates	0.9%	0	29.7%	1.1%	1	34.0%	1.1%	1	34.0%
	of which: SME	2.6%	0	34.7%	2.8%	0	40.9%	2.7%	0	40.9%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.9%	0	23.5%	1.0%	0	27.7%	1.0%	0	27.6%
	of which: SME	0.3%	0	16.4%	0.4%	0	19.6%	0.4%	0	19.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	1	13.4%	0.1%	1	13.7%	0.1%	2	12.9%	

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	0.1%	0	23.1%	0.1%	0	22.6%	0.1%	0	22.1%
	Regional governments or local authorities	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	33.7%	0.1%	0	33.1%	0.1%	0	32.5%
	Corporates	0.4%	0	20.2%	0.4%	0	19.7%	0.4%	0	19.5%
	of which: SME	0.3%	0	11.8%	0.4%	0	11.8%	0.4%	0	11.8%
	Retail	1.9%	0	83.4%	1.7%	0	75.4%	1.6%	0	70.5%
	of which: SME	1.9%	0	83.4%	1.7%	0	75.4%	1.6%	0	70.5%
	Secured by mortgages on immovable property	0.2%	22	41.1%	0.1%	22	40.2%	0.1%	22	39.3%
	of which: SME	0.6%	0	14.7%	0.6%	0	14.7%	0.6%	0	14.7%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	23	41.0%	0.1%	24	39.8%	0.1%	25	38.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	0.2%	0	30.8%	0.2%	0	30.7%	0.2%	0	30.5%
	Regional governments or local authorities	0.3%	2	40.0%	0.3%	4	40.0%	0.3%	5	40.0%
	Public sector entities	0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	37.9%	0.1%	0	37.0%	0.1%	0	36.0%
	Corporates	0.6%	0	25.0%	0.7%	1	27.3%	0.7%	1	27.0%
	of which: SME	0.5%	0	13.6%	0.6%	0	15.6%	0.6%	0	15.8%
	Retail	2.2%	0	83.4%	2.2%	0	75.0%	2.2%	0	70.0%
	of which: SME	2.2%	0	83.4%	2.2%	0	75.0%	2.2%	0	70.0%
	Secured by mortgages on immovable property	0.2%	24	43.8%	0.3%	25	43.7%	0.3%	25	42.5%
	of which: SME	1.0%	0	18.5%	1.1%	0	21.9%	1.1%	0	21.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	26	43.3%	0.3%	29	42.8%	0.3%	32	41.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	0	5.1%	0.1%	0	6.8%	0.1%	1	7.5%
	of which: SME	0.1%	0	27.5%	0.1%	0	27.5%	0.2%	0	27.5%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	5.1%	0.1%	0	6.8%	0.1%	1	7.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.2%	0	10.8%	0.2%	1	14.4%	0.2%	1	13.9%
	of which: SME	0.2%	0	34.7%	0.3%	0	40.9%	0.3%	0	40.9%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	10.8%	0.2%	1	14.4%	0.2%	1	13.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.7%	0.0%	0	36.5%	0.0%	0	36.3%
	Corporates	0.2%	0	24.1%	0.2%	0	24.1%	0.2%	0	24.1%
	of which: SME	0.2%	0	18.7%	0.3%	0	18.6%	0.3%	0	18.6%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	29.2%	0.2%	0	21.7%	0.2%	0	18.8%
	of which: SME	0.2%	0	13.2%	0.2%	0	13.2%	0.2%	0	13.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	29.4%	0.0%	1	28.1%	0.0%	1	27.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	41.3%	0.0%	0	42.2%	0.0%	0	42.5%
	Corporates	0.3%	0	30.6%	0.3%	1	35.8%	0.3%	1	35.7%
	of which: SME	0.4%	0	23.3%	0.5%	0	27.5%	0.5%	0	27.5%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.3%	0	29.0%	0.4%	0	26.4%	0.4%	0	24.2%
	of which: SME	0.3%	0	16.4%	0.4%	0	19.6%	0.4%	0	19.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	32.4%	0.0%	1	35.1%	0.0%	1	34.8%	

2016 EU-wide Stress Test: Credit risk STA

Groupe BPCE

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	41.1%	0.2%	0	41.1%	0.2%	0	41.1%
	Corporates	0.2%	3	30.5%	0.2%	3	29.6%	0.2%	3	28.8%
	of which: SME	0.5%	0	36.8%	0.5%	0	36.8%	0.5%	0	36.7%
	Retail	2.1%	0	41.4%	1.8%	0	41.4%	1.7%	0	41.4%
	of which: SME	2.1%	0	41.4%	1.8%	0	41.4%	1.7%	0	41.4%
	Secured by mortgages on immovable property	0.1%	0	14.5%	0.1%	0	14.5%	0.1%	0	14.5%
	of which: SME	0.1%	0	13.2%	0.1%	0	13.2%	0.1%	0	13.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	3	30.2%	0.2%	3	29.2%	0.2%	4	28.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	43.8%	0.2%	0	44.3%	0.2%	0	44.4%
	Corporates	0.3%	4	39.7%	0.4%	5	41.2%	0.4%	5	40.4%
	of which: SME	0.8%	0	46.7%	1.0%	0	49.3%	1.0%	0	49.4%
	Retail	2.4%	0	43.9%	2.4%	0	44.4%	2.3%	0	44.4%
	of which: SME	2.4%	0	43.9%	2.4%	0	44.4%	2.3%	0	44.4%
	Secured by mortgages on immovable property	0.2%	0	18.2%	0.2%	0	21.5%	0.3%	0	21.5%
	of which: SME	0.1%	0	16.4%	0.1%	0	19.6%	0.1%	0	19.6%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	4	39.1%	0.3%	5	40.3%	0.3%	6	39.2%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	35.1%	0.1%	0	34.9%	0.1%	0	34.7%
	Corporates	0.5%	91	62.9%	0.6%	93	61.6%	0.6%	94	60.5%
	of which: SME	0.4%	50	97.8%	0.4%	50	96.4%	0.4%	51	95.0%
	Retail	2.1%	0	41.4%	1.8%	0	41.4%	1.7%	0	41.4%
	of which: SME	2.1%	0	41.4%	1.8%	0	41.4%	1.7%	0	41.4%
	Secured by mortgages on immovable property	0.2%	0	8.8%	0.3%	0	11.6%	0.3%	1	12.9%
	of which: SME	0.2%	0	6.1%	0.2%	0	8.5%	0.2%	0	9.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	92	62.0%	0.3%	93	60.4%	0.3%	95	58.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	39.7%	0.2%	0	39.5%	0.2%	0	39.0%
	Corporates	0.9%	101	69.0%	1.0%	110	71.9%	1.0%	112	70.7%
	of which: SME	0.6%	52	100.6%	0.7%	54	102.1%	0.7%	54	100.5%
	Retail	2.4%	0	43.9%	2.4%	0	44.4%	2.3%	0	44.4%
	of which: SME	2.4%	0	43.9%	2.4%	0	44.4%	2.3%	0	44.4%
	Secured by mortgages on immovable property	0.4%	0	14.1%	0.5%	1	20.2%	0.5%	1	21.3%
	of which: SME	0.3%	0	10.7%	0.4%	1	16.1%	0.4%	1	17.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.5%	102	67.9%	0.6%	111	70.4%	0.5%	114	68.7%	

2016 EU-wide Stress Test: Securitisations

Groupe BPCE

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	10,399						
	IRB	11,496						
	Total	21,894						
Risk exposure amounts	STA	10,793	14,084	14,914	15,445	16,301	18,848	20,566
	IRB	2,239	2,817	3,236	3,585	4,280	7,281	10,043
	Total	13,031	16,901	18,150	19,030	20,580	26,129	30,609
Impairments	Total banking book others than assessed at fair value	227	38	49	63	65	90	97

2016 EU-wide Stress Test: Sovereign

Groupe BPCE

		31/12/2015															
		(min EUR)															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
									Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]		5	4	0	0	4	0	0	0	0	0	0	0	243	292	712	-795
[3M - 1Y]		807	607	105	0	448	51	3	0	0	8	-9	114	115	114	-114	
[1Y - 2Y]		595	-511	0	0	-511	0	0	12	0	2	-1	118	118	118	-119	
[2Y - 3Y]		1,126	585	19	0	480	0	86	1	0	0	0	29	30	29	-29	
[3Y - 5Y]		229	106	0	0	37	0	9	4	0	0	0	0	0	0	0	
[5Y - 10Y]		1,475	1,084	558	3	-9	0	532	141	13	0	0	18	18	18	-18	
[10Y - more]		4,799	4,105	1,685	0	-50	0	2,469	61	26	0	-2	0	0	0	0	
Tot		9,025	5,980	2,428	3	400	51	3,099	220	40	19	-11	523	573	993	-1,076	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		14	14	14	0	0	0	0	0	0	1	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	14	14	28	-28	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	14	14	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	25	29	38	-39	
[3Y - 5Y]		36	36	36	0	0	0	0	0	0	0	0	36	44	7	-7	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	52	-52	41	42	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		36	36	36	0	0	0	0	0	0	52	-52	138	142	73	-74	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		4	4	0	0	4	0	0	2,676	18	3,823	-90	0	0	0	0	0
[3M - 1Y]		1	-9	0	0	-9	0	0	4,249	44	3,811	-101	0	0	0	0	0
[1Y - 2Y]		60	14	33	0	-46	27	0	1,559	113	4,757	-158	0	0	0	0	0
[2Y - 3Y]		616	532	55	0	423	55	0	3,434	241	598	-24	0	0	0	0	0
[3Y - 5Y]		536	436	102	0	189	145	0	9,742	567	3,916	-371	0	0	0	0	0
[5Y - 10Y]		632	461	248	0	185	28	0	7,604	324	11,127	-1,146	0	0	0	0	0
[10Y - more]		55	18	0	0	18	0	0	1,915	857	1,852	-404	0	0	0	0	0
Tot		1,913	1,456	437	0	764	254	0	31,178	2,164	29,884	-2,293	0	0	0	0	0
[0 - 3M]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	46	5	46	-5	
[2Y - 3Y]		0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		60	60	59	0	1	0	0	0	0	2	2	2	2	2	-2	
[5Y - 10Y]		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		450	450	0	1	0	0	0	0	0	0	0	0	0	0	0	
Tot		514	512	59	1	3	0	449	0	0	0	0	48	7	48	-7	

2016 EU-wide Stress Test: Sovereign

Groupe BPCE

		31/12/2015																
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		197	197	0	0	197	0	0	0	0	0	0	387	387	386	-387	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		197	197	0	0	197	0	0	0	0	0	0	387	387	386	-387	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	19	11	0	0	0	0	0	0	0	
[1Y - 2Y]		88	88	0	0	88	0	0	56	11	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	38	4	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	5	0	0	19	5	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	53	-6	0	0	0	0	0	0	
Tot		92	92	0	0	92	0	0	132	31	53	-6	0	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	40	39	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		8	8	0	0	8	0	0	0	0	0	0	40	39	0	0	0	
[0 - 3M]	Canada	10	10	10	0	0	0	0	10	0	0	0	0	0	3	-3	0	
[3M - 1Y]		21	21	20	1	0	0	0	20	0	0	0	0	0	0	0	0	
[1Y - 2Y]		15	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		12	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		65	65	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		50	50	5	0	0	0	45	0	0	0	0	0	0	0	0	0	0
[10Y - more]	15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	
Tot		189	189	127	1	0	60	0	0	0	0	0	0	3	-3	0	0	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	667	667	253	0	415	0	0	0	0	0	0	9	9	0	0	0	
[3M - 1Y]		937	937	0	0	922	0	15	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		456	456	0	0	443	0	13	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	-29	0	0	-29	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		15	-46	0	0	-46	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		313	200	0	0	198	0	2	0	0	0	0	0	0	0	0	0	0
[10Y - more]	624	614	0	1	20	0	593	0	0	0	0	0	0	0	0	0	0	
Tot		3,012	2,799	253	3	1,922	0	622	0	0	0	0	9	9	0	0	0	

2016 EU-wide Stress Test: Sovereign

Groupe BPCE

		31/12/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	U.S.	281	281	276	5	0	0	0	0	0	0	0	0	47	48	37	-37
[3M - 1Y]		251	251	207	2	0	0	43	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	-11	0	6	-17	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		71	50	70	1	-21	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		360	229	144	1	84	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		867	736	608	8	-122	0	241	0	0	0	0	0	0	0	0	0
[10Y - more]	2,306	2,301	0	3	156	0	2,142	0	0	0	0	0	0	0	0	0	
Tot	4,142	3,836	1,304	26	80	0	2,426	0	0	0	0	0	47	48	37	-37	
[0 - 3M]	China	82	82	0	0	0	82	335	4	1,234	-32	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	37	37	60	-60		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	5	-5		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	23	23	23	-23		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	9	-9		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	4	4	9	-8		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	82	82	0	0	0	0	82	335	4	1,234	-32	64	64	105	-105		
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		94	94	0	0	0	0	94	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		195	195	0	0	0	0	195	0	0	0	0	0	0	0	0	
[10Y - more]	474	474	0	0	0	0	474	0	0	0	0	0	0	0	0		
Tot	763	763	0	0	0	0	763	0	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	18	18	23	-23
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	73	31	102	-61
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	76	74	55	-53
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	267	205	119	-77
[3Y - 5Y]		44	44	35	1	9	0	0	0	0	0	0	237	221	346	-319	
[5Y - 10Y]		3	3	0	2	1	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	7	1	0	1	0	0	0	0	0	0	0	0	0	0	0		
Tot	55	49	35	4	11	0	0	0	0	0	0	672	550	644	-533		
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	39	9	83	-83
[3M - 1Y]		5	5	0	0	0	0	4	0	0	0	0	60	61	19	-20	
[1Y - 2Y]		7	7	0	0	0	0	7	0	0	0	0	162	158	127	-128	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	281	169	141	-119	
[3Y - 5Y]		17	16	0	2	0	0	15	0	0	0	0	90	81	178	-164	
[5Y - 10Y]		11	-5	0	0	14	0	0	0	0	0	0	11	-5	0	0	
[10Y - more]	55	38	0	1	-10	0	28	0	0	0	0	641	517	548	-513		
Tot	156	156	0	0	0	0	156	0	0	0	0	641	517	548	-513		
[0 - 3M]	Middle East	2	2	0	0	-4	0	0	0	0	0	0	9	9	14	-14	
[3M - 1Y]		0	0	0	0	0	0	0	188	4	0	0	55	15	50	-10	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		27	27	0	0	0	0	27	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	-2	0	0	-2	0	0	0	0	0	0	4	4	1	-1	
[5Y - 10Y]		110	110	3	0	141	0	141	5	0	0	0	229	187	189	-188	
[10Y - more]	9	0	0	1	0	0	0	47	2	0	0	0	0	0	0		
Tot	203	187	0	0	3	0	183	376	11	0	0	297	215	253	-212		
[0 - 3M]	Latin America and the Caribbean	0	-3	0	0	-4	0	0	0	0	0	0	78	18	49	-30	
[3M - 1Y]		7	7	0	1	0	0	7	0	0	0	0	150	115	82	-52	
[1Y - 2Y]		13	13	0	0	0	0	12	0	0	0	0	218	114	183	-90	
[2Y - 3Y]		5	5	0	2	0	0	3	0	0	0	0	269	176	364	-227	
[3Y - 5Y]		39	39	0	1	0	0	38	0	0	0	0	235	184	270	-218	
[5Y - 10Y]		115	112	0	3	1	0	109	0	0	0	0	217	109	226	-116	
[10Y - more]	4	2	0	2	0	0	0	0	0	0	0	0	0	0	0		
Tot	183	174	0	8	-3	0	169	0	0	0	0	1,167	718	1,174	-732		

2016 EU-wide Stress Test: Sovereign

Groupe BPCE

		31/12/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	22	22	0	0	0	22	0	0	0	0	0	100	0	70	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	5	-5
[1Y - 2Y]		3	3	0	0	0	2	0	0	0	0	0	95	53	75	-34
[2Y - 3Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	55	-53
[3Y - 5Y]		3	3	0	0	0	0	0	0	0	0	0	157	105	23	-22
[5Y - 10Y]		234	228	0	1	0	0	227	0	0	0	0	0	0	18	-15
[10Y - more]		11	-3	0	1	-7	0	3	0	0	0	0	0	0	0	0
Tot	277	256	0	3	-6	22	237	0	0	0	0	352	158	246	-128	
[0 - 3M]	Others	33	33	0	0	1	0	32	0	0	0	0	15	15	7	-7
[3M - 1Y]		9	6	0	0	0	0	2	0	0	0	0	34	34	29	-30
[1Y - 2Y]		17	17	8	0	1	0	7	0	0	0	0	52	11	48	-7
[2Y - 3Y]		25	25	14	0	1	0	10	0	0	0	0	20	20	33	-34
[3Y - 5Y]		45	44	8	1	7	0	28	0	0	0	0	1	1	16	-17
[5Y - 10Y]		343	333	0	2	14	0	317	0	0	0	0	0	0	0	0
[10Y - more]		400	360	0	2	-10	0	368	0	0	0	0	0	0	0	0
Tot	870	820	37	5	13	0	765	0	0	0	0	122	82	133	-96	
Total		112,445	91,741	27,990	117	-1,395	5,619	59,409	54,854	4,123	47,008	-4,017	8,919	7,708	7,641	-6,821

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

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

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

2016 EU-wide Stress Test - Risk exposure amounts

Groupe BPCE

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	334,933	344,353	346,469	349,054	349,333	357,212	362,558
Risk exposure amount for securitisations and re-securitisations	13,031	16,901	18,150	19,030	20,580	26,129	30,609
Risk exposure amount other credit risk	321,901	327,453	328,320	330,024	328,753	331,082	331,949
Risk exposure amount for market risk	18,966	19,027	19,027	19,038	22,983	24,086	24,419
Risk exposure amount for operational risk	37,645	38,009	38,129	37,645	37,645	37,645	37,645
Other risk exposure amounts	23	23	23	23	23	23	23
Total risk exposure amount	391,567	401,412	403,648	405,761	409,984	418,966	424,645

2016 EU-wide Stress Test - P&L

Groupe BPCE

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	10,060	10,060	9,961	9,433	6,550	7,048	8,340
Interest income	27,577	24,406	25,116	26,497	24,068	24,566	26,258
(Interest expense)	-17,517	-13,549	-15,156	-17,064	-17,517	-17,517	-17,918
Dividend income	124	124	124	124	124	124	124
Net fee and commission income	9,836	9,836	9,836	9,836	8,743	8,743	8,743
Gains or (-) losses on financial assets and liabilities held for trading, net	1,463	1,130	1,130	1,130	-812	848	848
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	528				-695		
Other operating income not listed above, net	659	465	465	465	453	456	456
Total operating income, net	22,670	21,615	21,516	20,988	14,363	17,219	18,511
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,708	-1,747	-1,623	-1,510	-3,589	-3,536	-2,860
Other income and expenses not listed above, net	-15,097	-15,237	-15,265	-15,434	-15,971	-15,329	-15,444
Profit or (-) loss before tax from continuing operations	5,865	4,631	4,629	4,043	-5,197	-1,645	207
(Tax expenses or (-) income related to profit or loss from continuing operations)	-2,127	-1,521	-1,524	-1,275	1,483	437	-89
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	3,738	3,110	3,104	2,769	-3,713	-1,208	118
Attributable to owners of the parent	3,243	2,862	2,843	2,517	-3,230	-1,190	38
Amount of dividends paid	530	406	457	510	203	203	408
Attributable to owners of the parent net of estimated dividends	2,713	2,457	2,387	2,006	-3,433	-1,393	-370

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mli EUR,%)							
OWN FUNDS	A	OWN FUNDS	65,805	67,789	69,290	70,549	57,985	54,491	53,036
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	50,966	53,898	56,663	58,920	44,069	41,807	41,305
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,048	21,048	21,048	21,048	21,048	21,048	21,048
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	32,040	34,497	36,883	38,889	28,607	27,214	26,844
	A.1.3	Accumulated other comprehensive income	2,377	2,377	2,377	2,377	-1,051	-1,051	-1,051
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	86	86	86	86	-823	-823	-823
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	2,340	2,340	2,340	2,340	-178	-178	-178
	A.1.4	Other Reserves	-1,624	-1,624	-1,624	-1,624	-1,624	-1,624	-1,624
	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	3,891	3,998	4,025	4,054	4,212	4,194	4,275
	A.1.7	Adjustments to CET1 due to prudential filters	7	7	7	7	7	7	7
	A.1.8	(-) Intangible assets (including Goodwill)	-4,684	-4,684	-4,684	-4,684	-4,684	-4,684	-4,684
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,787	-1,419	-1,082	-1,002	-3,270	-3,717	-3,663
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,187	-989	-843	-746	-1,124	-1,091	-919
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	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	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	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.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	
A.1.21	Transitional adjustments	885	688	556	601	1,948	1,510	1,072	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	760	519	282	0	185	93	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-86	-35	-17	0	329	165	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-1,404	-936	-468	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,615	1,140	760	601	1,434	1,253	1,072	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1,608	1,135	758	601	1,429	1,251	1,072	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,250	1,141	605	470	1,141	605	470	
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	-40	-40	-40	-40	-40	-40	-40	
A.2.4	Additional Tier 1 transitional adjustments	1,290	1,181	645	510	1,181	645	510	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,216	55,039	57,268	59,390	45,210	42,411	41,775	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,589	12,750	12,022	11,159	12,775	12,080	11,261	
A.4.1	Tier 2 Capital instruments	13,999	13,674	13,049	12,287	13,674	13,049	12,287	
A.4.2	Other Tier 2 Capital components and deductions	-878	-1,251	-1,212	-1,172	-1,225	-1,154	-1,070	
A.4.3	Tier 2 transitional adjustments	468	326	186	44	326	186	44	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	391,567	401,412	403,648	405,761	409,984	418,966	424,645
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.02%	13.43%	14.04%	14.52%	10.75%	9.98%	9.73%
	C.2	Tier 1 Capital ratio	13.34%	13.71%	14.19%	14.64%	11.03%	10.12%	9.84%
	C.3	Total Capital ratio	16.81%	16.89%	17.17%	17.39%	14.14%	13.01%	12.49%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	12.78%	13.25%	13.89%	14.36%	10.26%	9.61%	9.47%
	D.2	Tier 1 Capital ratio (2)	12.78%	13.25%	13.89%	14.36%	10.26%	9.61%	9.47%
	D.3	Total Capital ratio (3)	16.13%	16.34%	16.82%	17.10%	13.30%	12.45%	12.11%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	1,121,064						
	G.2	Total leverage ratio exposures (fully loaded)	1,119,456						
G.3	Leverage ratio (transitional)	4.66%	4.91%	5.11%	5.30%	4.03%	3.78%	3.73%	
G.4	Leverage ratio (fully loaded)	4.47%	4.75%	5.01%	5.21%	3.76%	3.60%	3.59%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Groupe BPCE

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	74,717	0	592	587	7	292	126
Central banks	310	0	0	0	0	0	0
General governments	46,317	0	0	0	-1	0	0
Credit institutions	2,789	0	52	52	0	23	0
Other financial corporations	15,990	0	288	283	5	219	0
Non-financial corporations	9,311	0	252	252	2	50	126
Loans and advances(including at amortised cost and fair value)	748,500	2,244	24,685	24,675	1,457	10,768	12,505
Central banks	938	0	21	21	1	21	0
General governments	132,316	69	170	170	13	96	14
Credit institutions	46,414	7	60	60	5	44	5
Other financial corporations	54,362	5	672	662	9	88	482
Non-financial corporations	213,120	706	13,958	13,958	810	6,700	3,982
Households	301,350	1,457	9,805	9,805	619	3,819	8,023
DEBT INSTRUMENTS other than HFT	823,217	2,244	25,277	25,262	1,463	11,059	12,631
OFF-BALANCE SHEET EXPOSURES	151,688		1,436	1,436	59	314	82

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Groupe BPCE

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	171	171	16	16	124
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	171	171	16	16	124
Loans and advances (including at amortised cost and fair value)	8,424	6,155	1,658	1,618	5,167
Central banks	0	0	0	0	0
General governments	43	15	7	7	4
Credit institutions	15	15	11	11	0
Other financial corporations	601	584	58	58	481
Non-financial corporations	4,051	2,834	947	924	1,557
Households	3,714	2,708	634	618	3,125
DEBT INSTRUMENTS other than HFT	8,595	6,326	1,674	1,634	5,291
Loan commitments given	133	104	1	1	10

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