

2021 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR



2021 EU-wide Stress Test: Summary

			Groupe BPCE					
		1	2	3	4	5	6	7
	_	Actual		Baseline Scenario			Adverse Scenario	
Rov Nun	() = 115 0()	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	9,205	8,857	7,357	6,325	8,335	6,407	5,142
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,481	2,271	2,271	2,271	-202	701	701
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,676	-2,916	-1,030	-1,598	-6,059	-3,318	-3,424
4	Profit or (-) loss for the year	1,752	2,326	2,602	1,416	-6,448	-1,929	-1,290
5	Coverage ratio: non-performing exposure (%)	47.24%	43.47%	40.24%	38.16%	43.65%	40.00%	37.97%
6	Common Equity Tier 1 capital	69,141	70,969	72,396	71,540	56,395	52,870	49,259
7	Total Risk exposure amount (all transitional adjustments included)	431,222	438,120	440,014	440,464	451,679	474,301	481,500
8	Common Equity Tier 1 ratio, %	16.03%	16.20%	16.45%	16.24%	12.49%	11.15%	10.23%
9	Fully loaded Common Equity Tier 1 ratio, %	16.03%	16.19%	16.45%	16.24%	12.48%	11.15%	10.23%
10	Tier 1 capital	69,149	70,969	72,396	71,540	56,395	52,870	49,259
11	Total leverage ratio exposures	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142
12	Leverage ratio, %	5.58%	5.73%	5.85%	5.78%	4.55%	4.27%	3.98%
13	Fully loaded leverage ratio, %	5.58%	5.73%	5.85%	5.78%	4.55%	4.27%	3.98%
			Memoran	idum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
18	New definition of default?	Yes



2021 EU-wide Stress Test: Credit risk IRB Groupe BPCE

	II A III	Groupe BPCE																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk exposi	ıre amounts								
				A-IRI	3	F-IRB		A-IR	kB	F-IR	В	Stage 1 evenesure	Stage 2 evenesure	Stage 2 evacuus	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	: Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 3 exposure
1		Central banks		26,674	19	115,848	0	164	0	106		0 140,307	7 16	1 19	9 0	1	19	100.00%
2		Central governments		22,470 20,075	31	46,260	0	201	0	503		0 33,252 0 5,605	3,29	3 31	0	2	30	100.00% 98.53% 96.37% 44.59%
3		Institutions		20,075	23	5,364	64	2,576	0	1,333		0 5,605			8	5	17	96.37%
4		Corporates		109,805	4,293	58,551	2,739	42,419	4,567	50,405		0 120,028	3 22,63	1 5,973	350	586	2,663	44.59%
5		Corporates - Of Which: Specialised Lending		18,917	679	26	0	4,914	515	21		0 11,856 0 26,048	3,65	2 625	13	57	154	24.66% 44.76%
6		Corporates - Of Which: SME		4,602	242	26,466	838	2,604	245	19,568		0 26,048	3 4,54		2 134	200	480	44.76%
7		Retail		430,227	8,207	0	0	61,153	2,903	0		0 382,850			604	1,459	,	48.89%
8		Retail - Secured on real estate property		303,276 53,042	3,208	0	0	38,842	1,145	0		0 274,369	28,86 2 8,12	0 3,213	3 235	902	1,054	32.81% 36.85% 30.29% 71.46% 58.42% 62.68%
9	Groupe BPCE	Retail - Secured on real estate property - Of Which: SME		53,042	1,240	0	0	16,629	438	0		0 44,882		1,237	7 164	599	456	36.85%
10	Groupe bi el	Retail - Secured on real estate property - Of Which: non-SME		250,234 10,826	1,969	0	0	22,213	707	0		0 229,486	5 20,739		7 71	303	599	30.29%
11		Retail - Qualifying Revolving		10,826	292	0	0	1,507	71	0		0 6,956		23.	19	39	208	71.46%
12		Retail - Other Retail		116,124	4,706		0	20,804	1,687	0		0 101,525	12,89			519	2,763	58.42%
13		Retail - Other Retail - Of Which: SME		42,805	2,914	0	0	9,352	987	0		0 35,970	,	,	189	328	1,820	62.68%
14		Retail - Other Retail - Of Which: non-SME		73,319	1,792	0	0	11,451	700	0		0 65,555	7,70	8 1,826	161	191	943	51.64%
15		Equity		0	0			0	0			44	1	0 (0	0	C	-
16		Securitisation																
17		Other non-credit obligation assets		0	0			0	0			420	34	2 37	0	0	0	0.11%
18		IRB TOTAL		609,251	12,572	226,023	2,803	106,512	7,470	52,348		0 682,506	69,298	14,310	961	2,053	6,754	47.20%

											Actual							
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
				A-I	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		13,874	0	115,684	0	0	0	0	(129,203	0	0	0	0	0	-
20		Central governments		7,388	0	32,592	0	0	0	61	(30,411	2,567	0	0	0	0	-
21		Institutions		2,840	5	2,640	1	318	0	618	(2,298	42	. 0	3	0	0	200.00%
22		Corporates		40,932	1,273	54,353	2,563	16,027	1,647	47,103	(75,269	12,142	3,594	301	447	1,813	50.45%
23		Corporates - Of Which: Specialised Lending		5,216	41	4	0	1,059	15	2	(3,654	-/		3	8	21	52.63%
24		Corporates - Of Which: SME		4,188	205	26,011	808	2,268	203	19,115	(25,342	4,396	1,007	131	195	443	43.97%
25		Retail		427,756	8,160	0	0	60,862	2,887	0	(380,660	42,021	8,186	602	1,454	4,002	48.89%
26		Retail - Secured on real estate property		301,547	3,177	0	0	38,636	1,136	0	(272,816	28,683	3,182	235	898	1,041	32.73%
27	FRANCE	Retail - Secured on real estate property - Of Which: SME		53,018	1,239	0	0	16,621	438	0	(44,864	8,115	1,236	164	598	456	36.85%
28	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		248,529	1,937	0	0	22,016	698	0	(227,952	20,568	1,945	71	300	586	30.11%
29		Retail - Qualifying Revolving		10,762	291	0	0	1,502	70	0	(6,931	507	290	19	39	207	71.48%
30		Retail - Other Retail		115,447	4,692	0	0	20,724	1,681	. 0	(100,913	12,831	4,714	349	518	2,753	58.40%
31		Retail - Other Retail - Of Which: SME		42,762	2,911	0	0	9,338	985	0	(35,936	5,178	2,900	189	328	1,817	62.66%
32		Retail - Other Retail - Of Which: non-SME		72,685	1,780	0	0	11,386	696	0	(64,977	7,652	1,815	160	190	936	51.60%
33		Equity		0	0			0	0			29	0	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	0			394	337	37	0	0	0	0.11%
36		IRB TOTAL		492,790	9,438	205,269	2,564	77,207	4,534	47,782	C	618,265	57,108	11,816	906	1,902	5,815	49.21%

										Actual						
										31/12/2020						
				Exposur	e values			Risk exposı	ure amounts							
			A-IRE		F-IR	В	A-IF	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(I	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 oversours
37	Central banks		10,513	0	0		0 0	0	0		0 10,513	0 0	(0		-
38	Central governments		2,402	0	8,299		0 0	0	0		0 812	13 0	(0		-
39	Institutions		2,306	12	63		0 200	0	13		0 896	1 12	(0	1	100.00%
40	Corporates		15,694	558	599		2 5,643	663	265		0 8,324	2,237 396	13	3 45	16	40.26% 17.20% 75.73%
41	Corporates - Of Which: Specialised Lending		2,768	86	0		0 884	166	0		0 1,760	513 65	2	2 11	. 1	17.20%
42	Corporates - Of Which: SME		43	35	0		0 26	40	0		0 43	0 34	(0	2	75.73%
43	Retail		161	1	0		0 16	1	0		0 144	15 1	(0		27.95%
44	Retail - Secured on real estate property		125	1	0		0 12	0	0		0 115	10 1	(0		16.67%
45 UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	0	0		0 0	0 0	(0		-
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		125	1	0		0 12	0	0		0 115	10 1	(0		16.67%
47	Retail - Qualifying Revolving		4	0	0		0 0	0	0		0 2	0 0	(0		60.00%
48	Retail - Other Retail		31	0	0		0 4	0	0		0 27	4 0	(0		
49	Retail - Other Retail - Of Which: SME		1	0	0		0 0	0	0		0 0	0 0	(0		38.84% 0.00%
50	Retail - Other Retail - Of Which: non-SME		30	0	0		0 3	0	0		0 27	4 0	(0		39.02%
51	Equity		0	0			0	0			0	0 0	(0		-
52	Securitisation															
53	Other non-credit obligation assets		0	0			0	0			0	0 0	(0		-
54	IRB TOTAL		31,076	571	8,961		2 5,859	664	278		0 20,690	2,265 410	13	45	172	42.00%

											Actual							
											31/12/2020							
					Exposu	re values			Risk exposi	ire amounts								
				A-IR	.B	F-IR	В	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure		provisions for Stage 3 exposure	Stage 3 expecure
55		Central banks		34		0	(1	0	0		0 2	. (0		0	0 -
56		Central governments		452		238	(32	0	29		0 135	249	9	0 ()	0 (ე -
57		Institutions		225		24	(115	0	8		0 7	1		0)	0	ა -
58		Corporates		3,765	15	358	17	7 2,064	155	305		0 2,685	861	16	8	7 1	.2 7!	44.93%
59		Corporates - Of Which: Specialised Lending		1,705	113	7	(493	128	5		0 1,081	. 384	11	3		6 40	0 35.22% 2 38.38%
60		Corporates - Of Which: SME		29		32	Ţ	5 37	1	30		0 60	2	2	5		0	2 38.38%
61		Retail		57		0	(9	0	0		0 47	'	3	1		0	1 78.05% 0 28.57%
62		Retail - Secured on real estate property		37		0	(0 6	0	0		0 32	. (5	0		0	ე 28.57%
63	ITALY	Retail - Secured on real estate property - Of Which: SME		0		0	(0	0	0		0)		0)	0	ა -
64	IIALI	Retail - Secured on real estate property - Of Which: non-SME		37		0	(0	0	0		0 31	. 6	5	0)	0	ე 28.57%
65		Retail - Qualifying Revolving		3		0	(0	0	0		0 1	. (0)	0	ე 60.00%
66		Retail - Other Retail		17		0	(2	0	0		0 15	5	2	1)	0	1 86.94%
67		Retail - Other Retail - Of Which: SME		0		0	(0	0	0		0			0)	0	ປ 51.02%
68		Retail - Other Retail - Of Which: non-SME		16		. 0	(2	0	0		0 15	2	2	1		0	0 28.57% 0 60.00% 1 86.94% 0 51.02% 1 87.36%
69		Equity		0				0	0			0	(0 (0	<u>ა - </u>
70		Securitisation																
71		Other non-credit obligation assets		0				0	0			18	3	1	0 (0 (0.00%
72		IRB TOTAL		4,533	152	620	17	2,220	155	341		0 2,894	1,123	169	9 7	1	2 76	6 45.08%



			1	2	3 -	4	5	6	7	8	910	11	12	13	14	_ 1
										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	sure amounts							
			A-II	RB	F-IF	RB	A-I	RB	F-II	RB			Stock of	Stock of	Stock of	Cover
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cover Stage
	Central banks		1	0	0	(0	(0 0		0	0	0 0	0		0 -
	Central governments		330	0	12	(0	(0		55	36	0 0	0		0 -
	Institutions		4,415	0	1,176	62	364	(0 205		114	130	0 0	0		0 -
	Corporates		6,705	76	210		2,309	98	89		3,762	1,435	4	6	14	4
	Corporates - Of Which: Specialised Lending		1,038	33	0	(480	17	7		540	134 2	2	. 4		6
	Corporates - Of Which: SME		87	0	0		78		0		86	0	1 0	0		1
	Retail		285	5	0	(35	7	2 0		249	31	5 0	0		2
	Retail - Secured on real estate property		227	4	0	(29		1 0		201	27	4 0	0		2
LINITED VINCDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0		0		0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		227	4	0	(29		1 0		200	27	4 0	0		1
	Retail - Qualifying Revolving		7	0	0	(1	(0		2	0	0	0		0
	Retail - Other Retail		51	1	0	(5	(0		0 47	4	1	0		1
	Retail - Other Retail - Of Which: SME		1	0	0	(0	(0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME		51	1	0	(5	(0		0 46	4	1	0		1
	Equity		0	0			0	(0		0	0	0	0		0 -
	Securitisation															
	Other non-credit obligation assets		0	0			0		0		0	0	0 0	0		0 -
	IRB TOTAL		11,737	81	1,399	63	2,709	100	0 294		4,181	1,632 6	9 3	7	16	6

			ı								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-1			IRB	A-I	:RB		IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	pi ovisions ioi	Stage 3 exposure
91		Central banks		0	C	0	0	0	0	0	(0	C) (0	0	0	-
92		Central governments		1,793	C	971	0	0	0	26	(327	C) (0	0	0	-
93		Institutions		1,249	C	9	0	38	0	2	(203	C	0	0	0	0	-
94		Corporates		6,039	427	647	79	1,568	828	553	(4,078	1,146	503	3	5	96	18.99%
95		Corporates - Of Which: Specialised Lending		1,000	21	. 0	0	129	5	0	(716	239	21	. 0	2	7	31.82%
96		Corporates - Of Which: SME		31	C	38	0	21	0	27	(61	4	1 (0	0	0	-
97		Retail		132	2	. 0	0	21	1	. 0	(120	10) 2	2	0	2	75.61%
98		Retail - Secured on real estate property		81	C	0	0	11	0	0	(73	7	7	0	0	0	63.64%
99	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		4	C	0	0	2	0	0	() 4	C) (0	0	0	-
100	LUXLIMBOURG	Retail - Secured on real estate property - Of Which: non-SME		77	C	0	0	9	0	0	(70	7	7 (0	0	0	63.64%
101		Retail - Qualifying Revolving		2	C	0	0	0	0	0	(1	C		0	0	0	100.00% 77.36% 74.70%
102		Retail - Other Retail		49	2	. 0	0	10	1	. 0	(46	3	3	2	0	2	77.36%
103		Retail - Other Retail - Of Which: SME		17	2	. 0	0	6	1	. 0	(15	1	1 2	2	0	1	74.70%
104		Retail - Other Retail - Of Which: non-SME		32	C	0	0	4	0	0	(31	1	1 (0	0	0	86.96%
105		Equity		0	C			0	0			0	C		0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		0	C			0	0			0	C) (0	0	0	-
108		IRB TOTAL		9,212	430	1,627	79	1,627	829	581	C	4,729	1,156	506	3	5	97	19.26%

											Actual							
											31/12/2020							
					Exposu	e values			Risk expos	sure amounts								
				A-IR	.B	F-1	IRB	A-1	IRB	F-	IRB	Shara 1 aynasiira	Stage 2 overesure	Stage 2 evacuus	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks		0	0	0	(0		0 0)	0	(0	C	C) -
110		Central governments		608	0	595	() 4		0 47	7	0	(0	C	C) -
111		Institutions		492	0	15	(69		0	5	0 239			0	C	C) -
112		Corporates		1,630	83	14	(408	39	9 11		0 483	315	5 68	2	5	14	20.38%
113		Corporates - Of Which: Specialised Lending		612	83	0	(157	39	9 0)	0 268	315	5 68	2	5	14	20.38%
114		Corporates - Of Which: SME		0	0	0	(0		0 0		0 (() (0	C	C) -
115		Retail		18	0	0	() 1		0 0		0 14	. 3	3 (0	C	C) -
116		Retail - Secured on real estate property		14	0	0	() 1		0 0		0 10	3	3 (0	C	C) -
117	JAPAN	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0		0 0)	0 (() (0	C	C) -
118	JAPAN	Retail - Secured on real estate property - Of Which: non-SME		14	0	0	() 1		0 0)	0 10	3	3 (0	C	C) -
119		Retail - Qualifying Revolving		1	0	0	(0		0 0)	0 0	() (0	C	C) -
120		Retail - Other Retail		3	0	0	(0		0 0)	0 3	() (0	C	C) -
121		Retail - Other Retail - Of Which: SME		0	0	0	(0		0 0)	0 0) () (0	C	C) -
122		Retail - Other Retail - Of Which: non-SME		3	0	0	(0		0 0		0 3	() (O	C	C) -
123		Equity		0	0			0		0		(() (C	C	C) -
124		Securitisation																
125		Other non-credit obligation assets		0	0			0		0		((O	C	C) -
126		IRB TOTAL		2,748	83	624	C	482	39	9 65	i	735	319	68	2	5	14	20.38%

									Actual							
									31/12/2020							
				Exposure values			Risk expos	sure amounts	<u></u>							
			A-IRB		F-IRB	A-	·IRB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EL	Non-defaulted Def	aulted Non-o	lefaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 eveneure
127		Central banks	0	0	0	0 0		0 0		0 0		0	0 0)	0	-
128		Central governments	0	0	0	0 ()	0 0		0 0		0	0 0	(0	-
129		Institutions	913	0	41	0 55	5	0 30		0 55	5	0	0 0	(0	-
130		Corporates	3,474	23	73	11 1,093	1	0 50		0 2,432	602	2 3	3 1	4	4 30	89.50%
131		Corporates - Of Which: Specialised Lending	71	0	0	0 34	1	0		0 27	,	0	0 0	(0	-
132		Corporates - Of Which: SME	1	0	3	0 1		0 2		0 3	3	1	0	(0	-
133		Retail	421	18	0	0 60		5 0		0 367	50	0 1	8)	1 9	49.29%
134		Retail - Secured on real estate property	351	16	0	0 48	3	4 0		0 308	4:	3 1	6)	1 7	46.65%
135	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	0	0	0 1		0		0 2	2	0	0 0)	0	-
136	SWITZERLAIND	Retail - Secured on real estate property - Of Which: non-SME	349	16	0	0 47	7	4 0		0 307	4	2 1	6)	1 7	46.65%
137		Retail - Qualifying Revolving	8	0	0	0 1		0		0 3	3	0	0 0)	0	68.75%
138		Retail - Other Retail	62	2	0	0 11		1 0		0 56	5	6	3 0)	0 2	63.95% 92.86%
139		Retail - Other Retail - Of Which: SME	6	0	0	0 3	3	0		0 5	5	0	0 0	(0	92.86%
140		Retail - Other Retail - Of Which: non-SME	57	2	0	3 0	3	1 0		0 50		6	2 () (0 1	60.43%
141		Equity	0	0		(0		0		0	0 0		0	-
142		Securitisation														
143		Other non-credit obligation assets	0	0		(0		0		0	0 0) (0 (-
144		IRB TOTAL	4,809	41	115	11 1,208	1!	5 80		0 2,854	651	L 5	1 2		39	75.24%



		Groupe BPCE																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposi	re values			Risk expos	ure amounts								
				A-I	IRB	F-If	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
145		Central banks		0		0		0	(0		0) (0	O		0 -
146		Central governments		868		962		0 0	(0		0 19	71	L (0	0		0 -
147		Institutions		380		187		0 26	(22		0 14	129)	0	0		0 -
148		Corporates		720	1	. 292		0 196	22	229		0 75	110	1:	. 1	1		7 60.8
149		Corporates - Of Which: Specialised Lending		155		0		0 22	(0		0 8	5 40		0	0		0 -
150		Corporates - Of Which: SME		10		85		0 11	1	63		0 7	5 19		0	O		0 13.79
151		Retail		204	•	0		0 26	1	0		0 18	16	5	0	1		2 50.8
152		Retail - Secured on real estate property		130		. 0		0 17	1	0		0 11	3 12	2	. 0	0		0 35.2
153	BELGIUM	Retail - Secured on real estate property - Of Which: SME		9		0		0 2	(0		0	7 2	2	0	0		0 13.33
154	DELGION	Retail - Secured on real estate property - Of Which: non-SME		121		. 0		0 15	(0		0 11	1 9)	. 0	0		0 37.9
155		Retail - Qualifying Revolving		7		0		0 1	(0		0	3)	0	0		0 81.82
156		Retail - Other Retail		67		0		0 8	1	0		0 6	3	1	0	0		0 13.79 2 50.82 0 35.25 0 13.33 0 37.90 0 81.82 1 59.26 0 97.44 1 50.85
157		Retail - Other Retail - Of Which: SME		4		0		0 1	(0		0	3		0	0		0 97.44
158		Retail - Other Retail - Of Which: non-SME		63		0		0 7	1	0		0 6) 3	3	0	0		1 50.85
159		Equity		0				0	()					0	0		0 -
160		Securitisation																
161		Other non-credit obligation assets		0				0	() (0	0		0 -
162		IRB TOTAL		2,172	1!	1,441		247	24	250		0 1,278	326	15	1	2		9 58.399

										Actual							
										31/12/2020							
				Exposi	ıre values			Risk expos	ure amounts								
				A-IRB	F-	IRB	A-:	IRB	F-S	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			Non-defaulted (mln EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 access
163		Central banks		16	0 0	(0	(0		0	(0	0	0	<i>j</i> -
164		Central governments	5	39	0 1,024	. (0)	0)	0 136	24	1 (0	0	0'	<i>j</i> -
165		Institutions	3	33	0 255	(0 83	(48	3	160	180		0	1	0'	<i>j</i> -
166		Corporates	3,0	07 5	6 362	1	1 1,445	61	361		2,644	356	5 70	3	12	. 29	41.25%
167		Corporates - Of Which: Specialised Lending	7	94 2	7 15	(215	2	13	3	0 463	183	3 40	1	2	. 22	54.88%
168		Corporates - Of Which: SME		74	1 84	. (37	'	95	5	0 121	3:	1	. 1	2	. 1	73.68%
169		Retail		76	1 0	(9)	. 0)	63	10) 1	. 0	0	1	53.55%
170		Retail - Secured on real estate property		45	1 0	(0 5	(0)	0 40	!	5	. 0	0	0	51.95%
171	SPAIN	Retail - Secured on real estate property - Of Which: SME		2	0	(0 1		0		0 1		1	0	0	0'	<i>,</i> –
172	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		43	1 0	(0 4		0)	39	4	1	. 0	0	0'	51.95%
173		Retail - Qualifying Revolving		4	0 0	(0)	0)	0 1			0	0	0'	70.74%
174		Retail - Other Retail		27	0 0	(0 3	(0		0 22		5 (0	0	0'	55.56%
175		Retail - Other Retail - Of Which: SME		1	0 0	(0)	0		0 1			0	0	0'	42.86%
176		Retail - Other Retail - Of Which: non-SME		26	0 0	(0 3	(0		0 22	!	5 (0	0	0'	58.62%
177		Equity		0	0		0	(0	() (0	0	0	<i>j</i> -
178		Securitisation															
179		Other non-credit obligation assets		0	0		0) (8		2 (0	0	0	0.00% 41.42%
180		IRB TOTAL	4,0	71 57	7 1,641	1	1,537	62	408		3,011	572	71	. 3	13	30	41.42%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-1	RB	F-II	RB	A-1	[RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Patie
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		12	0	0	(0	C	0		0 0	0 (0	0	C	-
182		Central governments		425	0	44	(0	C	0		0 86 8	0 (0	0	C	-
183		Institutions		1,017	0	96	(44	С	12		0 61	0 (0	0	C	-
184		Corporates		3,891	8	471	1	1,351	13	279		0 2,853 39	5 8	3 1	7	4	50.00%
185		Corporates - Of Which: Specialised Lending		695	0	0	(130	C	0		0 431 13	3	0	2	C	-
186		Corporates - Of Which: SME		1	0	0	(1	C	0		0 0	0 (0	0	C	-
187		Retail		38	0	0	C	3	C	0		0 35	2	0	0	C	50.00%
188		Retail - Secured on real estate property		29	0	0	C	3	C	0		0 28	2 (0	0	C	33.33%
189 NETHER	RLANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	C	0		0 0	0 (0	0	C	66.67%
190 INCINC	KLANDS	Retail - Secured on real estate property - Of Which: non-SME		29	0	0	(2	C	0		0 27	2 (0	0	C	0.00%
191		Retail - Qualifying Revolving		1	0	0	C	0	C	0		0 0	0 (0	0	C	-
192		Retail - Other Retail		8	0	0	(1	C	0		0 7	0 (0	0	C	100.00%
193		Retail - Other Retail - Of Which: SME		0	0	0	(0	C	0		0 0	0	0	0	C	100.00%
194		Retail - Other Retail - Of Which: non-SME		8	0	0	C	1	C	0		0 7	0	0	0	C	100.00%
195		Equity		0	0			0	C			0	0	0	0	C	-
196		Securitisation															
197		Other non-credit obligation assets		0	0			0	C			0	0	0	0	C	-
198		IRB TOTAL		5,383	8	612	1	1,398	13	291		0 3,036 47	5	3 1	7	4	50.00%



	Groupe BPCE																					
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		Stage 1 exposure (mln EUR, %)	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	STATE LEXINGUE	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	140,223	202	62	17	1	36	58.15%	140,139	243	105	17	1	53	3 50.70%	% 140.05 ⁰	5 28	R4 14	8 17	1	70	47 58%
2	Central governments	33 231	3 301	44	5	2	36	80.45%	· · · · · · · · · · · · · · · · · · ·		58	5	2	41	71.09%		3 31	16 7	1 5	1	46	65 32%
3	Institutions	5,256	939	35	5	6	28	78.67%	55,225	854	51	5	8	38	73.27%	/	-/-	03 6	7 5	8	48	70.70%
4	Corporates	111,951	28,840	7,840	183	732	3,422	43.65%	109,843	29,482	9,306	150	599	3,801	40.84%		3 29,75	53 10,56	0 148	754	4,126	39.08%
5	Corporates - Of Which: Specialised Lending	10,934	4,215	985	10	86	210	21.32%	10,463		1,278	8	88	251	19.62%	% 10,168		51 1,51	4 7	80	285	18.84%
6	Corporates - Of Which: SME	25,260	4,854	1,552	59	289	668	43.05%	24,938	4,821	1,907	48	213	769	40.33%	% 24,249	5,20	7 2,20	9 47	290	855	38.72%
7	Retail	373,527	47,956	11,862	386	1,339	4,891	41.23%	365,322	53,000	15,023	345	1,224	5,621	37.42%	% 357,658	57,75	17,93	3 337	1,210	6,274	34.99%
8	Retail - Secured on real estate property	267,789	33,590	5,063	90	845	1,298	25.63%	261,559	38,168	6,714	81	773	1,506	22.43%	% 256,110	42,07	70 8,26	1 80	765	1,691	20.47%
9 Groupe BPCE		44,769	7,554	1,916	66	575	610	31.84%	44,400	7,305	2,535	60	515	750	29.57%	% 43,853	7,28	3,09	59	511	875	28.24%
10 Groupe BrcL	Retail - Secured on real estate property - Of Which: non-SME	223,020	26,035	3,147	24	270	687	21.85%	217,159	30,864	4,179	21	259	756	18.09%		34,78	5,16	2 21	254	816	15.80%
11	Retail - Qualifying Revolving	6,647	485	625	82	9	342	54.70%	6,382	497	878	77	8	442	50.39%			1,11	3 74	. 7	535	48.10%
12	Retail - Other Retail	99,091	13,881	6,174	214	485	3,251	52.66%		,	7,430	187	443	3,673	49.43%	•	15,16	8,56	0 184	438	4,048	47.30%
13	Retail - Other Retail - Of Which: SME	35,228	5,165	3,664	121	317	2,074	56.60%	35,009	4,701	4,347	108	283	2,303	52.98%		4,74	4,96	1 106	286	2,509	50.58%
14	Retail - Other Retail - Of Which: non-SME	63,863	8,716	2,511	93	168	1,178	46.90%	62,372	9,634	3,083	79	161	1,370	44.43%	61,073	10,41	19 3,59	3	152	1,539	42.77%
15	Equity	44	0	0	0	0	0	40.00%	44	0	0	0	0	(40.00%	% 44	1	0	0	0	0	40.00%
16	Securitisation																					
17	Other non-credit obligation assets	420	342	37	0	0	0	0.49%	420	342	37	0	0	(0.49%		34	12 3	7 C	0	0	0.49%
18	IRB TOTAL	664,653	81,580	19,881	596	2,080	8,412	42.31%	654,304	87,230	24,580	522	1,834	9,554	38.87%	645,045	92,25	28,81	512	1,974	10,565	36.66%

											Ва	seline Scenario									
					31/12/2021							31/12/2022						31/12/2023			
owN um	(m	Stage 1 expos	ure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure S	Stage 3 exposure St	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio or Stage 3 exposure		Stage 2 exposure	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure St	provisions for	Coverage Ratio - Stage 3 exposure
19	Central banks	129	126 3	3	9 1	5 (16	40.00%	129,048	8 77	78	15	0	31 40.009	6 128,97	1 11	6 1	16 15	0	46	40.00%
20	Central governments	30	392 2,57	1	2	4 1	5	40.00%	30,373	3 2,582	23	4	1	9 40.009	6 30,35	4 2,58	9	35 4	0	14	40.00%
21	Institutions	2	080 25	1	6	1 1	1	. 23.70%	2,121	1 208	11	1	3	3 24.309	6 2,10	8 21	6	16 1	4	4	24.69%
22	Corporates	72	115 14,21	4,67	/3 12	3 582	2,319	49.63%	70,668	14,818	5,518	101	457 2	545 46.129	69,00	2 15,73	6 6,2	67 99	600	2,743	43.77%
23	Corporates - Of Which: Specialised Lending	3	329 1,31	11	2	2 20	30	26.88%	3,197	7 1,377	183	2	30	37 20.199	6 3,12	5 1,38	2 2	50 2	27	43	17.34%
24	Corporates - Of Which: SME	24	597 4,67	1,47	70 5	7 283	620	42.15%	24,292		1,813	46	208	716 39.499	6 23,60	5,03	5 2,1	04 45	284	798	37.92%
25	Retail	371	397 47,67	11,79	9 38	1,335	4,864	41.23%	363,248	52,672	14,947	344	1,221 5	592 37.419	6 355,62	57,39	2 17,8	45 336	1,206	6,243	34.98%
26	Retail - Secured on real estate property	266	281 33,37	5,02	2 9	0 843	1,283	25.56%	260,089	9 37,927	6,665	80	771 1	490 22.369	6 254,67	1 41,80	6 8,2	04 79	762	1,674	20.41%
27 EDANCE	Retail - Secured on real estate property - Of Which: SME	44	750 7,54	1,91	.6	6 575	610	31.85%	44,382		2,534	60	514	749 29.579	43,83	7,28	3 3,0	97 59	511	875	28.25%
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	221	530 25,82	3,10	6 2	3 268	673	21.68%	215,707	7 30,627	4,131	21	256	741 17.949	6 210,83	34,52	3 5,1	07 20	251	799	15.65%
29	Retail - Qualifying Revolving	6	623 48	62	3 8	2	341	. 54.70%	6,358	8 494	876	77	8	441 50.389	6,10	1 51	6 1,1	11 74	7	534	48.09%
30	Retail - Other Retail	98	494 13,80	6,15	34 21	3 484	3,240	52.65%	96,801	1 14,250	7,406	187	442 3	661 49.439	6 94,85	5 15,07	0 8,5	31 183	437	4,035	47.30%
31	Retail - Other Retail - Of Which: SME	35	194 5,16	3,66	0 12	1 317	2,071	. 56.58%	34,976	6 4,695	4,342	108	282 2	300 52.97 ⁹	6 34,31	8 4,74	0 4,9	56 106	286	2,506	50.56%
32	Retail - Other Retail - Of Which: non-SME	63	300 8,64	2,49	9	2 167	1,169	46.88%	61,825	9,555	3,064	79	160 1	361 44.419	60,53	9 10,33	0 3,5	75 77	151	1,529	42.77%
33	Equity		29)	0	0 (0	40.00%	29	9 0	0	0	0	0 40.009	6 2	9	0	0 0	0	0	40.00%
34	Securitisation																				
35	Other non-credit obligation assets		394 33	7 3	7	0 (0	0.19%	394	4 337	37	0	0	0 0.199	6 39	4 33	7	37 0	0	0	0.19%
36	IRB TOTAL	605,	533 65,09:	16,56	6 52	9 1,919	7,205	43.49%	595,881	T 70,694	20,614	466	1,682 8,	L80 39.68%	586,48	7 76,38	6 24,31	L6 456	1,811	9,051	37.22%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposui	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	Central banks		10,506	3	3	3	1	0 1	40.00%	10,500)	6 6	6	1	0	3 40.00%	10,494	4	9	9)	40.009
	Central governments		812	2 13	(0		0 0	40.00%	811		13 (0	0	0	0 40.00%	81:	1	14	1)	(40.00%
	Institutions		895	5 2	. 13	3		0 12	96.98%	893	3	4 13	3	0	0 12	2 94.24%	892	2	4 1	4)	12	91.69%
	Corporates		7,548	2,768	641	15	3	5 252	39.31%	7,395	2,7	48 814	4 1	1 3	29!	5 36.21%	7,385	5 2,6	513 95	9	4	331	34.55%
	Corporates - Of Which: Specialised Lending		1,617	581	141	1	2	2 21	14.54%	1,536	6	03 200	0	1	.0	8 13.73%	1,482	2 6	512 24	4		33	13.39%
	Corporates - Of Which: SME		42	2	. 34	1		0 28	80.52%	6 41		1 35	5	0	0 28	8 79.81%	40	0	2	5)	28	79.27%
	Retail		140	18	3	2		0 0	25.36%	135	5	22	2	0	0	1 23.91%	132	2	24	3))	22.88%
	Retail - Secured on real estate property		111	. 14	1	L		0 0	16.40%	108	3	17 1	1	0	0	0 15.89%	105	5	19	2)	(15.47%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0		0		0 0	12.79%	6)	0	0	0	0	0 12.76%	(0	0	0)		12.67%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		111	. 14	1	L		0 0	16.43%	6 107	7	17 1	1	0	0	0 15.93%	105	5	19	2)	(15.50%
	Retail - Qualifying Revolving		2	2		0		0 0	52.42%	6	2	0	0	0	0	0 49.61%	2	2	0	0))	48.01%
	Retail - Other Retail		26	5 4	1	L		0 0	35.00%	26	5	5 1	1	0	0	0 33.23%	25	5	5	1))	32.23%
	Retail - Other Retail - Of Which: SME		0	0	(0		0 0	27.54%	6)	0 (0	0	0	0 28.02%	(0	0	0)	(28.48%
	Retail - Other Retail - Of Which: non-SME		26	5 4	1	L		0 0	35.45%	26	5	4	1	0	0	0 33.64%	2.5	5	5	1)		32.54%
	Equity		0	0		0		0 0	-	C)	0 (0	0	0	0 -	(0	0	0)		-
	Securitisation																						
	Other non-credit obligation assets		0	0		0		0 0	-	0)	0 (0	0	0	0 -	(0	0	0)	() -
	IRB TOTAL		19,901	. 2,805	659	17	3!	266	40.38%	19,735	2,79	836	13	3!	5 310	37.11%	19,714	1 2,6	65 98	5 13	4	348	35.35%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
wN m	(mln EU		age 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stade I evencill	e Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposu	Coverage Ratio - Stage 3 exposure
5	Central banks	2	0	0	0 0	C	40.00%	2	2 0	0	0	0	0 40.00%	6	2	0	0 0		0	0 40.00%
6	Central governments	135	249	1	0 1	C	40.00%	135	5 248	1	. 0	1	0 40.00%	6 13	35 2	48	2 0		0	1 40.00%
7	Institutions	7	1	0	0 0	C	39.73%	7	7 1	0	0	0	0 42.26%	6	7	1	0 0		0	0 41.38%
8	Corporates	2,514	958 24	2	8 17	99	41.04%	2,412	997	305	6	14	123 40.22%	6 2,38	9	66 36	60 6		13	143 39.76%
9	Corporates - Of Which: Specialised Lending	1,032	415 130	0	1 6	46	35.17%	1,000	424	154	1	4	57 37.00%	6 98	30 4	22 17	76 1		4	67 38.17%
0	Corporates - Of Which: SME	54	6	7	0 0	3	39.97%	51	1 8	8	3	0	3 39.70%	6	51	7	9 0		0	4 39.91%
1	Retail	46	8	2	0	1	60.26%	45	5 9	2	2	0	1 52.24%	6	4	9	2 0		0	1 47.22%
2	Retail - Secured on real estate property	31	7	0	0	C	21.12%	30	7	1	. 0	0	0 19.01%	6	30	7	1 0		0	0 17.91%
3 TTALV	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	10.51%	0	0	0	0	0	0 10.73%	6	0	0	0 0		0	0 11.18%
ITALY	Retail - Secured on real estate property - Of Which: non-SME	30	7	0	0	C	21.16%	30	7	1	. 0	0	0 19.05%	6	80	7	1 0		0	0 17.95%
5	Retail - Qualifying Revolving	1	0	0	0	C	52.71%	1	1 0	0	0	0	0 51.04%	6	1	0	0 0		0	0 50.03%
6	Retail - Other Retail	15	2	1	0	1	T3.38%	14	1 2	1	. 0	0	1 67.21%	6 1	.4	2	2 0		0	1 63.12%
7	Retail - Other Retail - Of Which: SME	0	0	0	0	C	40.88%	0	0	0	0	0	0 37.00%	6	0	0	0 0		0	0 34.88%
8	Retail - Other Retail - Of Which: non-SME	14	2	1	0	1	T 73.88%	14	1 2	1	L	0	1 67.75%	6	.3	2	1 0		0	1 63.70%
9	Equity	0	0	0	0	C) -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
0	Securitisation																			
1	Other non-credit obligation assets	18	4	0	0 0	C	40.00%	18	3 4	0	0	0	0 40.00%	6 1	.8	4	0 0		0	0 40.00%
2	IRB TOTAL	2,722	1,220 244	4 8	8 18	101	41.17%	2,619	1,260	308	6	15	124 40.30%	o 2,59	4 1,22	28 36	64 6	1	.4 7	145 39.82%



		Groupe BPCE																					
				16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	0									
						31/12/202	1						31/12/2022							31/12/2023			
RowN um			(mln EUR,%)		age 2 exposure Stage 3 expos	Stock of sure provisions for	Stock of		Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure St	age 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks		0	0	0	0	0	0 -	0	0	0)	0	0	0 -	0	0	0	0	0	(0 -
74		Central governments		55	36	0	0	0	0 40.00%	% 55	36	0)	0	0	0 40.00%	55	36	0	0	0	΄(40.00%
75		Institutions		109	135	0	0	0	0 17.16%	% 114	130	0)	0	0	19.66%	136	107	1	0	0	ŗ	18.85%
76		Corporates		2,574	2,590	97	4	15 2	2 23.14%	% 2,632	2,498	131		3	.5	0 23.25%	2,759	2,344	158	3	14	3 7	7 23.39%
77		Corporates - Of Which: Specialised Lending		488	181	28	1	9	7 25.82%	% 458	205	33	3	0	9	8 25.44%	437	220	39	0	9	<u>1</u> (25.06%
78		Corporates - Of Which: SME		79	7	2	0	0	1 53.69%	% 78	7	2	2	0	0	1 47.52%	78	6	3	0	0		1 44.90%
79		Retail		241	38	7	0	0	2 37.02%	% 235	43	8	3	0	0	34.48%	230	46	9	0	0	?	32.57%
80		Retail - Secured on real estate property		194	32	5	0	0	2 34.38%	% 189	36	6	5	0	0	2 31.83%	186	39	7	0	0	7	2 29.91%
81	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 30.45%	% 0	0	0)	0	0	0 29.81%	0	0	0	0	0		2 29.91% 0 29.30% 2 29.92% 0 50.49%
82	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		194	32	5	0	0	2 34.52%	% 189	36	6	5	0	0 :	2 31.89%	186	38	7	0	0	2	2 29.92%
83		Retail - Qualifying Revolving		2	0	0	0	0	0 55.38%	% 2	0	0)	0	0	0 52.35%	2	0	0	0	0		50.49%
84		Retail - Other Retail		45	6	2	0	0	1 44.10%	% 44	7	2	2	0	0	1 41.67%	43	8	2	0	0		1 39.79%
85		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 83.27%	% 0	0	0)	0	0	0 77.11%	0	0	0	0	0		72.34%
86		Retail - Other Retail - Of Which: non-SME		45	6	1	0	0	1 42.56%	% 43	7	2	2	0	0	1 40.30%	42	8	2	0	0		1 38.55%
87		Equity		0	0	0	0	0	0 -	0	0	0)	0	0	0 -	0	0	0	0	0		0 -
88		Securitisation																					
89		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0		0	0	0 -	0	0	0	0	0		0 -
90		IRB TOTAL		2,978	2,799	104	4 1	L5 2!	5 24.01%	% 3,035	2,707	139		3 19	5 33	23.88%	3,180	2,533	168	4	15	40	23.87%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0	(0	0	-	(0	0	0	0	0	-	0		0	0	0	0'	<u>-</u>
92		Central governments		327	0	0	C	0	0	40.00%	327	7 0	0	0 0	0	0	40.00%	327		0	0	0	0'	40.00%
93		Institutions		203	0	0	(0	0	13.20%	202	2 1	0	0	0	0	14.60%	202	4.75	0	0	0	0'	15.97%
94		Corporates		3,265	1,918	543	2	5	102	18.78%	3,2/0	1,8/8	5/8	2	. 5	108	18.66%	3,362	1,/5	612	2	4	113'	18.51%
95		Corporates - Of Which: Specialised Lending		695	240	1 42]	. 2	8	19.67%	6/6	239	61		. 1	. 10	16.56%	652	24.	81	1	1	12'	2 14.87%
96		Corporates - Of Which: SME		59	12		C	0	2	32.32%	58	5 15		- 0		0	32./2%	58	4.	2	0	0	1	32.73% 3 46.38%
9/		Retail		71	13	3 4	(0		30.26%	113	15	<u> </u>	0	0	2	50.89%	110	1	7 5	0	0	3'	21.41%
98		Retail - Secured on real estate property		/1	9		(0	0	30.26% 24.44%	05	10		2 0	0	0	24.28%	00	1	2	0	0	0,	21.41%
100	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		68	9			0		30.67%	66	10	1	1		0	24.00%	64	1) 0		0	<u> </u>	23.72%
100		Retail - Qualifying Revolving		1	0			0	0	58.98%	1				0	0	52 24%	1	1	0	0	0	4 C	9 49.42%
101		Retail - Other Retail		44		1 3		0		69.08%	47	3 5	3	3 0) 0) 2	63 57%	42		5 4		0	<u> </u>	2 59.65%
102		Retail - Other Retail - Of Which: SME		15	1	2	(0		67.97%	14	1 1		2 0) 0	2	63.35%	14	'	3		0	2	60.12%
104		Retail - Other Retail - Of Which: non-SME		30		2 1		0	0	72.67%	28	3 3		1 0	0	1	64.21%	27		1 1	0	0	<u> </u>	58.32%
105		Equity		0	0	0	(0	0) -	(0	0	0 0	0	0	-	0		0	0	0	<u> </u>	-
106		Securitisation												-				-						
107		Other non-credit obligation assets		0	C	0	C	0	0	-	(0	0	0	0	0	-	0		0	C	0	С	/-
108		IRB TOTAL		3,912	1,931	. 547	2	. 5	104	19.05%	3,913	1,895	583	3 2	5	110	18.93%	4,001	1,770	619	2	5	116	18.78%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	nge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	(111111 2017, 70)	0	0	0) _	(0	0			0	-	0		0		0		0-
110		Central governments		0		0		0 0) _		0			0	0 0	<u>-</u>)	0 0		0	0	0 -
111		Institutions		224	15	5 0		0 0		13.63%	226	12			0	0 0	31.87%	228	3 1	0 1		0	ó	0 36.25%
112		Corporates		433	287	147		1 7	23	15.58%	407	271	189		0	5 27	14.12%	390	27	0 207		0	4 2	28 13.76%
113		Corporates - Of Which: Specialised Lending		230	276	146		1 7	23	15.53%	203	262	187	7	0	5 26	14.00%	186	26	2 205		0	4 2	28 13.57%
114		Corporates - Of Which: SME		0	C	0		0 0		32.24%	(0	C		0	0 0	31.32%	C)	0 (0	0	0 36.25% 28 13.76% 28 13.57% 0 31.00%
115		Retail		14	3	0		0 0	(16.50%	14	4	C)	0	0 0	16.24%	13	3	4 (0	0 '	0 15.96%
116		Retail - Secured on real estate property		10	3	0		0 0	(13.31%	10	3	C)	0	0	12.76%	10)	3 (0	<i>δ</i> ′	0 15.96% 0 12.08%
117	JAPAN	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	() -	(0	C)	0	0	-	C)	0 (0	<u>ر</u>	0 -
118	JAFAN	Retail - Secured on real estate property - Of Which: non-SME		10	3	0		0	(13.31%	10	3	C		0	0	12.76%	10)	3 (0	<u>)</u>	0 12.08% 0 42.02%
119		Retail - Qualifying Revolving		0	C	0		0 0	(41.95%	(0	C		0	0	42.02%	C)	0 (0	<u>)</u> (0 42.02%
120		Retail - Other Retail		3	C	0		0 0	(28.32%	3	0)	0	0	27.97%	3	3	0 (0	<u>)</u>	0 27.43%
121		Retail - Other Retail - Of Which: SME		0	C	0		0 0	(61.55%	(0)	0	0	61.55%	C)	0 (0	<u>)</u>	0 61.55%
122		Retail - Other Retail - Of Which: non-SME		3	C	0		0 0	(27.56%	3	0	C		0	0	27.32%	3	3	0 (0	7	0 26.88%
123		Equity		0	C	0		0 0	() -	(0	C		0	0	-	С)	0 (0	7	0 -
124		Securitisation																						
125		Other non-credit obligation assets		6 70	305	0		0) () - 15.57%	(0	190		0	0 0	- 14.16%	631)	0 (0	<u>)</u>	0 - 29 13.84%
126		IRB TOTAL		6/0	305	14/		<u>'</u>	23	15.5/%	646	287	189	'	ין	2/	14.16%	631	. 284	4 208		ν <u> </u>	<u>' 29</u>	15.84%

												Baseline Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
/N		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio	re Stage 1 exposu	ure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7	Central banks		0	0	0	0 (-	0		0	0	0 0	0) -		0	0	O O	0 () (<u>၂</u> -
	Central governments		0	0	0	0 () (-	0		0	0	0 0	0) -		0	0)	0 () (J -
	Institutions		23	33	0	0 () (36.53%	ó 24	3	31	0	0 1	0	42.12	2%	26	29	O	0 () (41.21%
	Corporates		2,345	664	58	3	1 35	60.75%	2,321	66	66 8	0	3 1	40	49.5	1% 2,3	344 6	20 10	2	3	1 44	43.24%
0	Corporates - Of Which: Specialised Lending		26	1	0	0		10.64%	25		2	0	0	0	10.64	1%	24	3	O (0	(10.82%
	Corporates - Of Which: SME		3	1	0	0 (33.46%	3		1	0	0 0	0	33.58	3%	3	1	O	0	(33.28%
	Retail		359	54	22	0	1	44.18%	354	5	56 2	5	0 1	10	41.13	3%	349	58 2	7	0	1:	38.95%
9	Retail - Secured on real estate property		302	46	18	0 1	1 8	41.08%	298	4	18 2	1	0 1	8	38.09	9%	295	49 21	3	0	L 8	35.95%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		2	0	0	0 () (17.74%	2		0	0	0 0	0	17.5	7%	2	0	0	0 ()	J 17.39%
SWITZLIND	Retail - Secured on real estate property - Of Which: non-SME		300	46	18	0	1 8	41.13%	296	4	18 2	1	0 1	8	38.1	5%	293	49 23	2	0	L 8	36.03%
7	Retail - Qualifying Revolving		3	0	0	0 (0	59.38%	3		0	0	0 0	0	55.78	3%	3	0)	0 ()	J 53.71%
B	Retail - Other Retail		54	7	3	0 (2	60.72%	53		8	4	0 0	2	56.53		52	9 '	4	0 () 2	2 53.46%
9	Retail - Other Retail - Of Which: SME		5	0	0	0 (0	78.77%	5		0	0	0 0	0	68.3		5	0	1	0 () (0 61.42%
	Retail - Other Retail - Of Which: non-SME		49	7	3	0 (2	58.38%	48		8	3	0 0	2	54.80	5%	47	8	4	0 () 2	2 52.24%
1	Equity		0	0	0	0 (-	0		0	0	0 0	0	-		0	0	O	0 () (<u>J</u>
2	Securitisation																					
3	Other non-credit obligation assets		0	0	0	0 (-	0		0	0	0 0	0	-	0/	0	0 (0 () (<u> </u>
4	IRB TOTAL		2,726	/51	30	3	45	56.17%	2,698	75	4 10	5	3	50	47.55	% 2,7	719 7	אל 130	ין	5	55	5 42.34%



	Groupe BPCE																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	io									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposui	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks			0	0	()	0 (0 -		0	0	0	0 (0	0 -		0	0	0 0	C) C	J -
146	Central governments		19	71	. 0	()	0	0 40.00%	6 19	5	71	0	0 (0	0 40.00%	19)5	71	0 0		<u>, </u>	0 40.00%
147	Institutions		13.	138	0	()	0	0 15.19%	6 16	1 1	12	0	0 (0	0 15.17%	18	80	93	0 0		<u>, </u>	0 15.23%
148	Corporates		734	125	17	'		1 10	0 59.39%	6 71	6 1	39 2	1	1 :	1 1	1 51.53%	71	.2 1	38 2	6 1	<u> </u>	<u>/</u> 17	2 46.58%
149	Corporates - Of Which: Specialised Lending		8:	1 43	1	. ()	0	0 7.15%	6 8	1	43	1	0 (0	6.90%	7	'9	44	2 0		<u>, </u>	J 7.00%
150	Corporates - Of Which: SME		7:	3 21	. 1	. ()	0 (0 29.96%	6	9	24	2	0 (0	1 28.91%	6	57	25	3 0	0	<u>/</u> 1	1 28.25%
151	Retail		178	3 20	5	()	0 2	2 43.00%	17.	3	24	6	0 (0	2 38.65%	16	59	27	7 0	<u> </u>	, 3	3 35.73%
152	Retail - Secured on real estate property		11.	5 15	2	2)	0	1 27.24%	6 11	1	17	3	0 (0	1 23.86%	10	9	19	4 0	0	<u>/</u> 1	1 21.78%
BELGIUM	Retail - Secured on real estate property - Of Which: SME			7 2	. 0	()	0	0 14.33%	6	7	2	0	0 (0	0 14.31%		7	2	1 0	<u> </u>	<u>, </u>	0 14.20%
154 DELGION	Retail - Secured on real estate property - Of Which: non-SME		10	7 13	2	2)	0	1 29.14%	0 10	4	15	3	0 (0	1 25.39%	10)2	17	3 0	0	1	1 23.05%
155	Retail - Qualifying Revolving		:	3 0	0	()	0 (0 67.94%	6	3	0	0	0 (0	0 62.33%		3	0	0	0	<u>/</u>	0 59.02%
156	Retail - Other Retail		6	1 5	3	3)	0	1 55.55%	6 59	9	7	3	0 (0	2 52.45%	5	57	8	3 0	<u> </u>	<u>, </u>	2 49.98%
157	Retail - Other Retail - Of Which: SME		:	3 1	. 0	()	0	0 88.16%	%	3	1	1	0 (0	0 81.40%		2	1	1 0	0	<u>, </u>	0 76.35%
158	Retail - Other Retail - Of Which: non-SME		59	9 4	. 2	2)	0	1 48.56%	6 5	7	6	2	0 (0	1 46.32%	5	55	7	3 0	<u> </u>	<u>/</u>	1 44.49%
159	Equity			0	0	()	0 (0 -		0	0	0	0 (0	0 -		0	0	0 0		<u>, </u>	<u>/-</u>
160	Securitisation																						
161	Other non-credit obligation assets			0	0	()	0 (0 -		0	0	0	0 (0	0 -		0	0	0 0	<u> </u>	<u>, </u>	<i>j</i> -
162	IRB TOTAL		1,243	354	22	.] 1	<u>. [</u>	1 12	2 55.29%	6 1,24!	5 34	47 2	8	1 1	1 13	48.23%	1,25	6 33	30	4 1	1 1	. 15	43.79%

													Baseline Scenario										
					3	31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2	2 exposure Stage 3 e	exposure p Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for pro Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re S
	Central banks		0	0	0	0	0	0	40.00%	0	0	(0	0	C	40.00%		0	0 (0	0		0
	Central governments		136	24	0	0	0	0	40.00%	136	24	(0	0	C	40.00%	13	36 2	4 (0	0		0
	Institutions		159	180	1	0	0	0	21.07%	159	180	1	1 0	0	C	25.05%	15	58 18	0	2	0		1
	Corporates		2,419	560	92	3	14	42	45.81%	2,317	638	115	5 2	15	48	41.62%	2,27	⁷ 2 66	0 139	2	. 14	5	54
	Corporates - Of Which: Specialised Lending		403	236	47	0	5	24	50.53%	373	258	55	5 0	5	25	45.08%	35	51 27	0 64	C	5	2	26
	Corporates - Of Which: SME		112	37	3	0	3	2	50.07%	107	40	5	5 0	3	2	45.51%	11	.0 3	5	' C	3		3
	Retail		62	11	2	0	0	1	44.65%	61	12	2	2 0	0	1	. 39.43%	6	50 1	3	2	0		1
	Retail - Secured on real estate property		39	6	1	0	0	0	43.11%	38	7	1	1 0	0	C	37.19%	3	37	8		0		0
SPAIN	Retail - Secured on real estate property - Of Which: SME		1	1	0	0	0	0	11.55%	1	1	(0	0	C	12.24%		1	0 (0	0		C
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		38	6	1	0	0	0	44.64%	37	6	1	1 0	0	C	39.12%	3	36	7		0		0
	Retail - Qualifying Revolving		1	0	0	0	0	0	56.05%	1	0	(0	0	C	52.25%		1	0	0	0		0
	Retail - Other Retail		22	5	1	0	0	0	46.01%	22	5	1	1 0	0	C	41.48%	2	21	5		0		0
	Retail - Other Retail - Of Which: SME		1	0	0	0	0	0	46.09%	1	0	(0	0	C	44.72%		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME		21	5	1	0	0	0	45.99%	21	5	1	1 0	0	C	41.01%	2	21	5		0		0
	Equity		0	0	0	0	0	0 -	-	0	0	(0	0	C) -		0	0 (0	0		0
	Securitisation																						
	Other non-credit obligation assets		8	2	0	0	0	0	40.00%	8	2	(0	0	С	40.00%		8	2 (0	0		0
	IRB TOTAL		2,784	777	94	3	15	43	45.60%	2,680	855	119	2	15	49	41.38%	2,634	4 87	7 144	2	14	5.	55

												Baseline Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
owN um	(m	Stage 1 expos	ure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks		0	0 (0	0	0	-	C)	0 0	0	0 (0 () -	0		0	0 0		0	J -
182	Central governments		86 7	9 (0	0	0	40.00%	86	7	79 0	0	0 (0	40.00%	86	7'	9	0		0	0 40.00%
183	Institutions		31 3	0	0	0	0	37.44%	36	5 2	25 0	0	0 (0	37.21%	38	2	2	0		0	0 67.43%
184	Corporates	2	,751 45	52	2	2. 7	7 15	29.00%	2,690	48	83	3	2	6 22	26.71%	2,679	47	2 10	5 2		6 2	/ 25.77%
185	Corporates - Of Which: Specialised Lending		409 14	1 13	3	2	2 1	9.78%	397	14	14 23	3	0	2	10.50%	394	14	0 3	0		2	3 10.28%
186	Corporates - Of Which: SME		0	0	0	0	0	36.16%	C)	0 0	0	0	0	35.93%	0		0	0		0	0 35.79%
187	Retail		34	4	0	0	0	32.50%	33	3	5 0	0	0	0	26.14%	32		5	1 0		0	0 23.26%
188	Retail - Secured on real estate property		26	3	0	0	0	26.60%	25	5	4 0	0	0	0	20.02%	25		4	0		0	0 17.49%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0	68.91%	C)	0 0	0	0	0	63.74%	0	(0	0		0	0 59.76%
190 NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME		26	3 (0	0	0	13.17%	25	5	4 0	0	0	0	12.03%	25	•	4	0		0	0 11.79%
191	Retail - Qualifying Revolving		0	0	O C	0	0	40.64%	C)	0 0	0	0	0	40.77%	0		0	0		0	0 40.83%
192	Retail - Other Retail		7	1	O C	0	0	41.89%	7	,	1 0	0	0	0	38.66%	7		1	0		0	0 36.16%
193	Retail - Other Retail - Of Which: SME		0	0	0	0	0	89.83%	G C)	0	0	0	0	81.73%	0		0	0		0	0 74.66%
194	Retail - Other Retail - Of Which: non-SME		7	1	O C	0	0	34.11%	7	,	1 0	0	0	0	32.63%	7		1	0		0	0 31.41%
195	Equity		0	0	0	0	0	-	C)	0 0	0	0	0) -	0		0	0		0	J -
196	Securitisation																					
197	Other non-credit obligation assets		0	0 (0	0	0	-	C		0 0	0	0 (0 () -	0		0	0 0		0	J -
198	IRB TOTAL	2,	901 56	7 52	2	8	15	29.04%	2,845	59	83	3	2	5 22	26.73%	2,835	579	100	6 2		6 28	8 25.90%



	Groupe BPCE																					
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUD		nge 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks (mln EUR	140.223	202	62	17	1	36	58 15%	140.139	243	105	17	1	53	50.70%	6 140,055	28	34 14	R 17	7 1	70	47 58%
2	Central governments	33.225	3,300	51	7	3	38	75.04%		3.306	72	8	3	47	64.80%	2 .0,000		12 9	5 8	3 2	56	58.60%
3	Institutions	5,237	958	36	9	9	28	78.08%	5,257	911	63	3 6	13	44	70.32%		87	75 8	3 6	13	56	66.87%
4	Corporates	105,693	34,532	8,407	359	1,487	3,763	44.76%	98,610	38,530	11,492	2 275	1,596	4,651	40.47%		38,55	55 14,49	3 242	2 1,664	5,495	37.92%
5	Corporates - Of Which: Specialised Lending	9,846	5,116	1,171	15	146	272	23.25%	9,200	5,200	1,733	3 11	125	351	20.25%	6 8,954	4,96	53 2,21	5 10	98	418	18.88%
6	Corporates - Of Which: SME	23,717	6,347	1,602	118	579	692	43.18%	21,312	7,923	2,431	1 90	664	952	39.15%			19 3,25	2 76	733	1,212	37.27%
7	Retail	365,196	55,394	12,755	739	2,012	5,240	41.08%	348,266	67,222	17,856	637	2,223	6,698	37.51%		79,29	22,74	544	2,389	8,088	35.57%
8	Retail - Secured on real estate property	263,012	37,783	5,646	170	1,241	1,427	25.28%	251,468	46,675	8,298	3 146	1,370	1,948	23.48%		55,48	34 10,89	5 126	1,459	2,472	22.69%
9 Groupo BDCE	Retail - Secured on real estate property - Of Which: SME	40,975	11,347	1,918	117	954	669	34.89%	37,768	13,655	2,816	95	1,071	1,022	36.30%	6 35,415	15,12	24 3,70	1 82	1,135	1,383	37.35%
Groupe BPCE	Retail - Secured on real estate property - Of Which: non-SME	222,038	26,436	3,728	53	287	758	20.33%	213,700	33,020	5,482	2 50	300	926	16.89%		40,36	7,19	4 43	324	1,089	15.14%
11	Retail - Qualifying Revolving	6,494	500	764	190	14	480	62.80%	6,081	539	1,136	5 170	13	692	60.95%	6 5,681	60	1,47	5 144	12	885	60.00%
12	Retail - Other Retail	95,690	17,111	6,346	379	757	3,333	52.53%	90,717	20,008	8,422	321	839	4,057	48.17%	6 85,570	23,20	06 10,37	274	917	4,731	45.62%
13	Retail - Other Retail - Of Which: SME	32,080	8,269	3,708	236	575	2,089	56.34%	29,304	9,716	5,037	7 192	654	2,543	50.47%	6 26,528	11,28	6,24	3 158	735	2,950	47.25%
14	Retail - Other Retail - Of Which: non-SME	63,609	8,842	2,638	143	182	1,244	47.17%	61,413	10,292	3,384	129	185	1,515	44.75%	6 59,042	11,92	20 4,12	7 116	183	1,782	43.17%
15	Equity	44	0	0	0	0	0	40.00%	44	0	C	0	0	0	40.00%	6 44		0	0	0	0	40.00%
16	Securitisation																					
17	Other non-credit obligation assets	420	342	37	0	0	0	0.49%	420	342	37	7 0	0	0	0.49%		34	12 3	7 (0	0	0.49%
18	IRB TOTAL	650,037	94,728	21,348	1,131	3,513	9,105	42.65%	625,933	110,556	29,625	943	3,836	11,492	38.79%	605,856	122,66	37,59	816	4,069	13,765	36.61%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
cowN um		(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stade 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
19	Central banks		129,126	39	39	15	0	16	6 40.00%	129,048	77	78	8 1	5 0	31	40.00%	128,97	71 116	116	15	5	ل 46	6 40.00°
20	Central governments		30,386	2,574	18	7	1	7	7 40.00%	30,362	2,581	36	6	3 1	. 14	40.00%	30,33	34 2,588	56	7	7 1	1 22	2 40.00%
21	Institutions		2,061	273	6	2	2	1	1 23.67%	2,064	261	16	6	1 8	3	25.65%	2,03	34 282	2			3 7'	7 26.93%
22	Corporates		67,909	18,127	4,968	250	1,184	2,485	5 50.01%	61,963	22,150	6,891	1 18	1,343	3,062	44.43%	58,86	57 23,386	8,75	159	1,452	2 3,622	41.39%
23	Corporates - Of Which: Specialised Lending		3,003	1,588	166	3	35	39	9 23.36%	2,820	1,646	291	1	2 37	53	18.12%	2,76	55 1,593	399	2	2 31	1 64	16.00%
24	Corporates - Of Which: SME		23,073	6,154	1,518	113	571	641	1 42.22%	20,704	7,715	2,326	6 8	655	892	38.35%	19,27	71 8,351	3,123	72	725	1,143 ٰ	36.60%
25	Retail		363,073	55,106	12,686	736	2,008	5,212	2 41.08%	346,224	66,875	17,768	8 63	2,219	6,664	37.51%	329,35	78,879	22,633	543	2,384	4 8,049	9 35.57%
26	Retail - Secured on real estate property		261,510	37,571	5,600	169	1,238	1,411	1 25.20%	250,021	46,420	8,239	9 14	1,367	1,929	23.42%	238,67	⁷ 5 55,183	10,823	125	1,456	2,449 ُ	9 22.63%
27 EDANCE	Retail - Secured on real estate property - Of Which: SME		40,956	11,341	1,917	117	954	669	9 34.89%	37,750	13,649	2,815	5 9	1,070	1,022	36.30%	35,39	15,119	3,700	82	1,134	1,382	2 37.36%
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		220,554	26,229	3,683	52	285	742	2 20.16%	212,271	32,771	5,424	4 4	9 297	907	7 16.73%	203,27	78 40,064	7,123	43	321	1,067	/ 14.98%
29	Retail - Qualifying Revolving		6,469	497	762	190	14	479	9 62.82%	6,057	536	1,134	4 17	0 13	691	60.97%	5,65	598	1,472	144	12	2 884	60.029
30	Retail - Other Retail		95,095	17,039	6,324	378	756	3,322	2 52.52%	90,145	19,918	8,394	4 32	838	4,044	48.17%	85,02	23,098	10,336	274	916	غ 4,716	6 45.63%
31	Retail - Other Retail - Of Which: SME		32,047	8,263	3,704	236	574	2,086	6 56.32%	29,272	9,710	5,032	2 19	1 654	2,539	50.46%	26,49	97 11,280	6,237	158	734	1 2,946	6 47.24%
32	Retail - Other Retail - Of Which: non-SME		63,048	8,776	2,621	142	181	1,236	6 47.16%	60,873	10,209	3,362	2 12	9 184	1,505	44.75%	58,52	26 11,818	4,100	116	182	2 1,770	0 43.18%
33	Equity		29	0	0	0	0	(0 40.00%	29	0	(0	0) (40.00%	2	29 () (() (0' د	0 40.00%
34	Securitisation																						
35	Other non-credit obligation assets		394	337	37	0	0	(0.19%	394	337	37	7	0	(0.19%	39	94 337	37	((0' 0	0.19%
36	IRB TOTAL		592,980	76,455	17,754	1,010	3,196	7,720	43.48%	570,084	92,281	24,825	5 84	3,571	9,775	39.38%	549,98	6 105,587	31,616	725	3,845	5 11,746	37.15%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %		je 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	STAME LEVINGUIT	e Stage 2 exposui	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for Stage 3 expos	or Coverage R
	Central banks		10,506	3	3	1 0) 1	40.00%	10,500	0	6 6	1	1 0	3 40.00%	6 10,49	94	9	9 1		0	4 4
	Central governments		812	13	0	0 0	0	40.00%	811	.1	13 0	(0	0 40.00%	6 81	11	14	1 0		0	0 4
	Institutions		895	2 1	3	0 0	12	96.98%	892	2	5 13	(0	12 92.47%	6 89	91	5 1	14 0		0	13 8
	Corporates		7,025	3,220 71	2 26	6 70	298	41.81%	6,799	9 3	3,102 1,056	22	62	387 36.70%	6,79	2,7	66 1,39	98 20		55	474 3
	Corporates - Of Which: Specialised Lending		1,421	736 18	2	3 24	33	18.03%	1,320	0	712 307	2	2 17	49 15.92%	1,27	74 6	49 41	16 2		9	63 1
	Corporates - Of Which: SME		42	1 3	4 (0 0) 28	80.55%	40	0	2 35	(0	28 79.36%	6	39	2 3	36 0		0	28 7
	Retail		139	19	2 (0 0) (26.89%	133	3	23 3	(0	1 27.09%	6 12	27	28	4 0		0	1 2
	Retail - Secured on real estate property		111	14	1 (0 0) (20.57%	106	6	18 2	(0	0 22.73%	6 10	01	23	3 0		0	1 2
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0) (22.86%	(0	0 0	(0	0 26.87%	o .	0	0	0 0		0	0 2
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		111	14	1 (0 0) (20.56%	106	16	18 2	(0	0 22.70%	ó 10	01	23	2 0		0	1 2
	Retail - Qualifying Revolving		2	0	0	0 0) (52.42%	2	2	0 0	(0	0 49.43%	o .	2	0	0 0		0	0 4
	Retail - Other Retail		26	4	1 (0 0) (34.09%	25	.5	5 1	(0	0 32.60%	o Z	25	5	1 0		0	0 3
	Retail - Other Retail - Of Which: SME		0	0	0	0 0) (28.39%	(0	0 0	(0	0 29.75%	ó	0	0	0 0		0	0 3
	Retail - Other Retail - Of Which: non-SME		26	4	1 (0 0) (34.41%	25	.5	5 1	(0	0 32.819	o Z	24	5	1 0		0	0 3
	Equity		0	0	0	0 0) () -	(0	0 0	(0	0 -		0	0	0 0		0	0 -
	Securitisation																				
	Other non-credit obligation assets		0	0	0 (0 0) (-	(0	0 0	(0	0 -		0	0	0 0		0	0 -
	IRB TOTAL		19,378	3,257 73	28	8 71	. 312	42.71%	19,136	6 3,	,150	23	62	403 37.38%	19,11	6 2,82	22 1,42	21		55	491 34

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposu	Coverage Ratio - Stage 3 exposure
	Central banks		2	0	0	0 0	(40.00%	2	2	0	0	0	0 40.00%	2	2	0	0 (0	0 40.00%
	Central governments		135	249	1	0 2	(40.00%	135	5 24	8	2 0	1	1 40.00%	134	1 24	17	3)	1	1 40.00%
	Institutions		7	1	0	0	(39.73%	7	7	1 (0	0	0 42.73%	7	7	1	0)	0	0 41.73%
	Corporates		2,385	1,074 25	55 1	4 33	115	44.93%	2,225	5 1,13	5 354	4 11	25 1	56 44.08%	2,175	1,08	38 45	51 10)	21	91 42.32%
	Corporates - Of Which: Specialised Lending		972	467 13	39	1 10	52	37.36%	917	7 48	173	1	6	68 39.48%	896	47	78 20)4 1		6	83 40.60%
	Corporates - Of Which: SME		53	7	7	1 1	3	41.03%	48	8 1	0 9	9 5	1	4 41.63%	47	7	9 1	.1 1		1	5 42.01%
	Retail		46	9	2	0	1	57.71%	44	4 1	0 2	2 0	0	1 49.34%	43	3	10	3)	0	1 44.13%
	Retail - Secured on real estate property		30	7	0	0	(25.06%	29	9	7 1	1 0	0	0 24.15%	29		8	1)	0	0 22.58%
TTALV	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	(15.30%	C	0	0 (0	0	0 18.26%)	0	0 ()	0	0 19.99%
ITALY	Retail - Secured on real estate property - Of Which: non-SME		30	7	0	0	(25.08%	29	9	7 1	1 0	0	0 24.17%	29	9	8	1 ()	0	0 22.59%
	Retail - Qualifying Revolving		1	0	0	0 0	(52.70%	1	1	0 (0	0	0 50.92%	1	L	0	0 ()	0	0 49.82%
	Retail - Other Retail		14	2	1	0 0	1	70.81%	14	4	2 1	1 0	0	1 64.04%	13	3	3	2 ()	0	1 59.46%
	Retail - Other Retail - Of Which: SME		0	0	0	0	(40.93%	C	0	0	0	0	0 36.47%)	0	0)	0	0 34.37%
	Retail - Other Retail - Of Which: non-SME		14	2	1	0	1	1 71.24%	14	4	2 1	1 0	0	1 64.53%	13	3	3	2)	0	1 59.96%
	Equity		0	0	0	0 0	() -	C	0	0	0	0	0 -)	0	0 ()	0	0 -
	Securitisation																				
	Other non-credit obligation assets		18	4	0	0 0	(40.00%	18	8	4 (0	0	0 40.00%	18	3	4	0 ()	0	0 40.00%
	IRB TOTAL		2,592	1,336 25	8 14	4 34	116	45.00%	2,430	1,398	359	11	27 1!	44.09%	2,378	1,35	60 45	8 10		22 1	94 42.31%



		Groupe BPCE																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			St (mln EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks		0	0	0	()	0) -	0		0 (0	0 0	0	0 -	(0	0	0 0	0	0	-
74		Central governments		55	36	0	()	0	40.00%	55	3	36	0	0 0	0	0 40.00%	54	4 3	36	0	0	0	40.00%
75		Institutions		109	135	0	()	1 0	17.16%	113	13	30 1	1	0 0	0	0 20.27%	136	5 10	07	1 0	0	0	19.20%
76		Corporates		2,469	2,683	109	8	27	7 41	37.65%	2,486	2,60	9 166	5	6 27	.7 5	7 34.61%	2,604	2,43	33 22	4 6	23	71	31.86%
77		Corporates - Of Which: Specialised Lending		424	239	33	1	. 13	3 9	25.78%	390	26	52 45	5	1 13	3 1	1 25.27%	375	5 26	56 5	5 0	12	14	24.85%
78		Corporates - Of Which: SME		78	8	2	() 1	L 56.89%	75		9	3	0 1	1	1 50.90%	74	4	9	4 0	1	2	45.63%
79		Retail		240	39	7	()) 3	37.68%	231	. 4	6	9	0	0	36.59%	222	2 5	53 1	1 0	0	4	36.08%
80		Retail - Secured on real estate property		193	33	5	()	2	35.67%	186	3	38	7	0	0	2 35.22%	179	9	44	8	0	3	35.18%
81	LINITED VINCDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	()	0	31.37%	0		0	0	0	0	0 31.99%	(0	0	0	0	0	32.69%
82	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		193	32	5	0	(0 2	35.81%	186	3	38	7	0	0	2 35.30%	179	9 4	44	8 0	0	3	35.23%
83		Retail - Qualifying Revolving		2	. 0	0	()	0	55.37%	2		0 (0	0	0	0 52.14%	2	2	0	0	0	0	50.08%
84		Retail - Other Retail		45	6	2	()) 1	43.12%	43		7	2	0	0	1 40.18%	41	1	9	2 0	0	1	38.24%
85		Retail - Other Retail - Of Which: SME		0	0	0	()	0	83.24%	0		0 (0	0	0	0 75.60%		0	0	0	0	0	70.48%
86		Retail - Other Retail - Of Which: non-SME		45	6	2	()) 1	41.62%	43	3	7	2	0 0	0	1 38.91%	41	1	9	2 0	0	1	37.14%
87		Equity		0	0	0	()	0) -	0		0 (O	0 0	0	0 -	()	0	0 0	0	0	-
88		Equity Securitisation																						
89		Other non-credit obligation assets		0	0	0	()	0) -	0		0 (O	0 0	0	0 -	(O	0	0 0	0	0	-
90		IRB TOTAL		2,872	2,893	116	8	28	3 44	37.62%	2,886	2,82	0 176	5	7 27	7 61	34.66%	3,017	2,62	28 230	6	24	76	32.02%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0		0 0		0 0	C) -		0 0	(0	0 (0	-	0		0 0	C	C	(0 -
92		Central governments		327		0 0		0		40.00%	32:	7 0	(0	0	0	40.00%	327	'	0 0	C	0	(0 40.00%
93		Institutions		203		0 0		0 0	C	13.20%	202	2 1	(0	0 (0	14.79%	202		1 0	C	O	(15.90%
94		Corporates		3,088	2,07	9 559		5 12	106	18.96%	3,03	4 2,072	621	.1	3 1:	1 119	19.13%	3,131	1,91	0 685	3	9	130	18.97%
95		Corporates - Of Which: Specialised Lending		634	28	8 54		1 3	10	17.73%	60:	1 289	86		1 2	2 13	14.80%	585	27	2 119	1	1	16	5 13.34%
96		Corporates - Of Which: SME		56		8 1		0 0	C	35.50%	57	2 11	2	2	0 (0 1	34.89%	51	. 1	1 3	C	O	:	1 33.72%
97		Retail		116	1	3 4		0 0	2	55.61%	111	1 16	6	6	0 (0 3	48.15%	106	2	0 7	C	C	3	3 44.45% 1 25.74%
98		Retail - Secured on real estate property		71		9 1		0 0	C	29.14%	68	8 11	2	2	0 (0 1	26.36%	65	1	3	C	C	:	1 25.74%
99	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		4		0 0		0 0	C	35.95%		3 0	(0 (0 (0	40.76%	3		0 0	C	0	(0 42.70%
100	LOXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		67		9 1		0 0	C	28.78%	6.	5 11	2	2	0 (0 1	25.24%	62	. 1	3	C	0		1 24.27%
101		Retail - Qualifying Revolving		1		0 0		0 0	C	58.97%		1 0	(0	0 (0 0	51.90%	1		0 0	C	0	(0 48.89%
102		Retail - Other Retail		44		4 3		0 0	2	68.47%	42	2 5	3	3	0 (0 2	61.70%	40		6 4	C	0	-	2 57.48% 2 58.82%
103		Retail - Other Retail - Of Which: SME		15		2 2		0 0	1	67.95%	14	4 2	3	3	0 (0 2	62.21%	14		2 3	C	0	7	58.82%
104		Retail - Other Retail - Of Which: non-SME		30		2 1		0 0	C	70.05%	28	8 3]	1	0	0 1	60.27%	27		5 1	C	0		1 54.16%
105		Equity		0		0 0		0 0	C) -		0 0	(0	0	0 0	-	0		0 0	C	C	(0 -
106		Securitisation												0									,	
107		Other non-credit obligation assets		0	2.00	0		0	100	10.2224	0.67	0		0	0 (0	10.000/	2 7 7 6	1.00	0		0	(10.2424
108		IRB TOTAL		3,734	2,093	563		5 12	108	19.23%	3,674	2,089	627	/	4 13	L 122	19.39%	3,766	1,93	1 693	4	9	133	19.24%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)																					
109		Central banks		0	0	0		o c	O) -	(0	(0	0	0	-	(0 (0	٥	0 -
110		Central governments		0	0	0		0	0) -	(0	(0	0	0	-	(0 (0	<u>ر</u>	0 -
111		Institutions		224	15	0		0	0	13.63%	225	13	1	1	0	0	34.02%	227	1	1		0	<u>ر</u>	0 35.11%
112		Corporates		371	331	. 165		2 13	32	19.14%	342	269	255	5	1	7 40	15.75%	331	. 21	6 319		1	3 4	46 14.46% 44 14.03% 0 30.48% 0 23.80% 0 22.52%
113		Corporates - Of Which: Specialised Lending		183	305	164		1 13	31	18.94%	151	. 248	253	3	1	7 39	15.34%	135	20	1 316		1	3 4	4 14.03%
114		Corporates - Of Which: SME		0	0	0		0	0	32.25%	(0	Ó	0	0	0	30.67%	6		0		0	<u>)</u>	0 30.48%
115		Retail		14	3	0		0	0	23.03%	13	4	(0	0	0	23.84%	13		4 (0	<u>) </u>	0 23.80%
116		Retail - Secured on real estate property		10	3	0		0	0	21.85%	10	3	(0	0	0	22.73%	10		3 (0	<u>) </u>	0 22.52%
117	JAPAN	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	-	(0	(0	0	0	-	(0 (0	<u>) </u>	0 -
118	אלו אוז	Retail - Secured on real estate property - Of Which: non-SME		10	3	0		0	0	21.85%	10	3	(0	0	0	22.73%	10		3 (0	<u>) </u>	0 22.52% 0 42.05%
119		Retail - Qualifying Revolving		0	0	0		0	0	41.95%	(0	(0	0	0	42.02%	6		0 (0	رر	
120		Retail - Other Retail		3	0	0		0	0	26.54%	3	0	C	0	0	0	26.85%	5		0 (0)	0 27.02%
121		Retail - Other Retail - Of Which: SME		0	0	0		0	0	61.55%	(0	C	0	0	0	61.55%	6		0 (0	7	0 61.55%
122		Retail - Other Retail - Of Which: non-SME		3	0	0		0 0	0	25.93%	3	0	(0	0	0	26.29%	5		0 (0	<u>1</u>	0 26.50%
123		Equity		0	0	0		0	0	-	(0	(0	0	0	-	(0 (0	7	0 -
124		Securitisation		-	-											-								
125		Other non-credit obligation assets		0 608	0	0		0	0	10 140/	(0	350	0	0	0	- 15.80%	(33	0 (0	2	0 - 7 14.54%
126		IRB TOTAL		608	349	165		<u> </u>	32	19.14%	581	285	256	ט	1	40	15.80%	5/1	23	320		L	<u>/ 4/</u>	/ 14.54%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra
	Central banks		0	0 0	D	0	0 0) -		0	0	0 0	O C) (0 -	0	0	0	C	0	-
	Central governments		0	0 ()	0	0 0) -		0	0	0 0	0	(0 -	0	0	0	C	0	-
	Institutions		22 3	3 ()	0	0 0	36.53%	2	23	32	0 0	0 1	. (0 43.26%	26	29	0	1	0	41
	Corporates		2,279 71	7 71	1	6	5 42	58.99%	2,23	35	723 10	9 4	4 2	2 53	3 48.38%	2,254 6	67 14	5 4	5	61	41
	Corporates - Of Which: Specialised Lending		24	3 (O	0	0 0	10.64%	2	22	5	0	0)	0 10.64%	21	6	0	0	0	10
	Corporates - Of Which: SME		3	1 (O	0	0 0	38.27%	o O	3	1	0	0)	0 36.55%	2	1	0	O	0	33
	Retail		357 5	4 24	1	0	1 10	43.22%	34	48	59 2	8 0	0 1	. 1:	1 40.25%	336	66 3	2 0	1	12	38
	Retail - Secured on real estate property		300 4	6 20	O	0	1 8	40.24%	29	93	50 2	4 0	0 1		9 37.52%	283	56 2	7 0	1	10	35
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		2	0 0	O	0	0 0	22.01%	, D	2	0	0	0	(0 25.23%	2	0	0	O	0	20
SWITZLINLAIND	Retail - Secured on real estate property - Of Which: non-SME		299 4	6 20	O	0	1 8	40.27%	29	91	50 2	3 0	0 1		9 37.56%	282	56 2	7 0	1	10	35
	Retail - Qualifying Revolving		3	0 0)	0	0 0	59.37%	o D	3	0	0	0)	0 55.52%	3	0	0	0	0	53
	Retail - Other Retail		54	7 3	3	0	0 2	59.66%	5	52	9	4 0	0)	2 54.69%	50	10	5 0	0	2	51
	Retail - Other Retail - Of Which: SME		5	0 0)	0	0 0	78.72%	o e	5	0	0	0)	0 65.92%	5	0	1 0	0	0	58
	Retail - Other Retail - Of Which: non-SME		49	7 3	3	0	0 2	57.30%	4	47	8	4 0	0)	2 53.13%	45	9	4 0	0	2	50
	Equity		0	0 0)	0	0 0) -		0	0	0 0	0) (0 -	0	0	0	0	0	-
	Securitisation																				
	Other non-credit obligation assets		0	0 0	0	0	0 0) -		0	0	0 0	0 0) (0 -	0	0	0	0	0	-
	IRB TOTAL		2,658 804	4∣ 94	H	61	6 52	55.03%	2,60)6	814 13	71 4	1 ∣ 4	⊦I 64	46.71%	2,617	52 178	3I 4	6	l 73	40.9



	Groupe BPCE	_																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposur	re Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks		(0	0	()	0 (0 -		0	0	0	0	0	0 -		0	0	0 0	C	, <u> </u>) <u>-</u>
146	Central governments		19	5 71	. 0	()	0	0 40.00%	% 19!	5	71	0	0	0	0 40.00%	19	4	71	0	C	<u>, </u>	0 40.00%
147	Institutions		13!	5 138	0	()	0	0 15.19%	% 16:	1	13	0	0	0	0 15.10%	18	0	93	1 0	C	<u>, </u>	0 15.19%
148	Corporates		70-	152	. 20)	L	2 1:	1 56.29%	669	9 1	77 3	30	1	2 1	4 46.21%	663	3 1	75 3	9 1	1	<u>.</u> 16	6 40.87%
149	Corporates - Of Which: Specialised Lending		7-	4 50	1	. ()	0	0 7.05%	% 7.	3	50	3	0	0	0 7.19%	7		52	4 0	C	<u>, </u>	ر 7.54%
150	Corporates - Of Which: SME		6.	5 28	3	3)	0	1 28.26%	% 60	0	30	5	0	0	1 27.75%	5	7	31	7 0	C	<u>, </u>	<u>2</u> 27.75%
151	Retail		178	3 20	5	5)	0	2 42.69%	% 17:	1	26	7	0	0	39.30%	163	3	31	9 0	1		3 37.53%
152	Retail - Secured on real estate property		114	4 15	3	3)	0	1 29.40%	% 110	0	18	4	0	0	1 28.65%	10	5	21	5 0	C	<u>/</u>	1 28.73%
BELGIUM	Retail - Secured on real estate property - Of Which: SME		-	7 2	. C	()	0	0 21.12%	%	7	2	0	0	0	0 24.22%	•	7	2	1 0	C	<u>, </u>	0 25.96%
154 DELGION	Retail - Secured on real estate property - Of Which: non-SME		107	7 13	2	2)	0	1 30.42%	% 103	3	16	3	0	0	1 29.22%	98	8	20	4 0	C	<u>/</u>	1 29.08%
155	Retail - Qualifying Revolving		;	3 0	0	()	0	0 67.93%	%	3	0	0	0	0	0 61.97%		3	0	0	C	<u>, </u>	0 58.28%
156	Retail - Other Retail		6:	1 5	3	3)	0	1 54.62%	% 58	8	7	3	0	0	2 50.92%	5	6	10	4 0	C	<u>, </u>	2 48.12%
157	Retail - Other Retail - Of Which: SME			2 1	. 0	()	0	0 88.18%	%	2	1	1	0	0	0 80.28%		2	1	1 0	C	<u>, </u>	0 74.95%
158	Retail - Other Retail - Of Which: non-SME		58	3 4	. 2	2)	0	1 47.69%	% 50	6	6	3	0	0	1 45.02%	5:	3	9	3 0	C	<u>/</u>	1 42.97%
159	Equity		(0	0	()	0	0 -		0	0	0	0	0	0 -		0	0	0 0	C	<u>, </u>	<u> </u>
160	Securitisation																						
161	Other non-credit obligation assets			0	0	()	0	0 -		0	0	0	0	0	0 -		0	0	0 0	C	<u>/</u>) -
162	IRB TOTAL		1,212	2 382	25		2	3 13	3 53.02%	6 1,195	5 38	37 3	88	1	2 1	7 44.54%	1,200	37	70 49	1	2	. 19	39.95%

												Adverse Scenario										
					31/1	12/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		2 exposure Stage 3 exp	Sto posure provis Stage 1	tock of isions for 1 exposure St	Stock of Stock of provisions for tage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	itage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
163	Central banks		0	0	0	0	0	0 40.00%	6 0	0	(0	0	C	40.00%		0	0) (0	/ ر	0 40.009
164	Central governments		136	24	0	0	0	0 40.00%	6 136	24	(0	0	C	40.00%	13	6 24	4	1 (0	7	0 40.009
165	Institutions		159	180	1	0	1	0 21.07%	6 158	180	2	2 0	0	C	25.98%	15	8 179	9	3	0	٠	1 27.02°
166	Corporates		2,263	702	105	4	25 4	0 37.94%	6 2,110	813	147	7 4	25	52	2 35.40%	2,05	4 820	5 19	1	3 21	6 6	.3 33.13°
167	Corporates - Of Which: Specialised Lending		340	294	52	0	8 2	4 46.99%	6 307	313	66	5 0	8	26	40.16%	29	3 314	4 79) (7	/ <u>2</u> f	.8 35.79°
168	Corporates - Of Which: SME		108	40	4	1	4	2 49.20%	_ю 97	48	7	7 1	4	3	44.94%	9	7 4:	5 1:	1	1 2	<u> </u>	5 42.47%
169	Retail		62	11	2	0	0	1 43.69%	60	13	2	2 0	0	1	1 38.55%	5	8 14	4	3	0	٠ .	1 35.73°
170	Retail - Secured on real estate property		39	6	1	0	0	0 43.19%	<mark>ю</mark> 37	7	1	1 0	0	1	1 37.71%	3	6	3	2 (0	٠	1 34.46%
171 SPA	Retail - Secured on real estate property - Of Which: SME		1	1	0	0	0	0 40.74%	ó 1	1	(0	0	C	42.02%		1	0)		7	0 41.97°
172 SFA	Retail - Secured on real estate property - Of Which: non-SME		38	6	1	0	0	0 43.30%	6 36	7	1	1 0	0	C	37.40%	3	5	3	2		٠	1 33.83%
173	Retail - Qualifying Revolving		1	0	0	0	0	0 56.04%	о́ 1	0	(0	0	C	52.02%		1	0)	0 49.77%
174	Retail - Other Retail		22	5	1	0	0	0 43.36%	6 21	5	1	1 0	0	C	38.65%	2	1	5	1) (0 36.39%
175	Retail - Other Retail - Of Which: SME		1	0	0	0	0	0 46.10%	ю́ 1	0	(0	0	C	44.48%		0	0) (0 43.55°
176	Retail - Other Retail - Of Which: non-SME		21	5	1	0	0	0 42.95%	6 21	5		1 0	0	C	37.92%	2	0	5		0) (0 35.60°
177	Equity		0	0	0	0	0	0 -	0	0	(0	0	C) -		0 (0		0	١	0 -
178	Securitisation																					
179	Other non-credit obligation assets		8	2	0	0	0	0 40.00%	6 8	2	(0	0	C	40.00%		8	2) (0	/ /	0 40.00% 5 33.11%
180	IRB TOTAL		2,628	919	108	5	26 4:	1 37.94%	2,471	1,031	152	2 4	26	54	35.34%	2,41	2 1,044	198	3	3 21	_ 6 <u>.</u> F	5 33.11°

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR,		2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposur		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	0	0	0	0 0	0	-	C		0 0)	0		0 -		0	0	0	0 0	0	-
182	Central governments	86	79	0	0 0	0 0	40.00%	86	7	9 0)	0		0 40.00	9%	6 7	79	0	0 0	0	40.00%
183	Institutions	31	30	0	0 0	0 0	37.44%	35	2	.6 0)	0		0 37.00	9%	7 2	24	0	0 0	0	63.03%
184	Corporates	2,639	552	65	6 15	5 21	32.07%	2,541	. 58	7 128	3	11	3	38 29.57	2,52	3 54	15 18	8	4 8	52	27.62%
185	Corporates - Of Which: Specialised Lending	374	170	19	1 4	4 2	9.87%	355	17	0 39)	3		4 11.27	' % 35	1 15	57 5	5	0 2	6	10.86%
186	Corporates - Of Which: SME	0	0	0	0 0	0 0	43.07%	0		0 0)	0		0 42.43	9%	0	0	0	0 0	0	39.40%
187	Retail	34	3	0	0 0	0 0	30.92%	33	3	4 0)	0		0 27.31	.%	1	6	1	0 0	0	26.34%
188	Retail - Secured on real estate property	27	3	0	0 0	0 0	25.64%	26		4 0)	0		0 23.17	2%	4	5	1	0 0	0	22.99%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0 0	70.79%	0)	0 0)	0		0 67.73	9%	0	0	0	0 0	0	65.97%
190 NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	26	3	0	0 0	0 0	15.00%	25		4 0)	0		0 17.15	5%	4	5	0	0 0	0	18.81%
191	Retail - Qualifying Revolving	0	0	0	0 0	0 0	40.64%	0)	0 0)	0		0 40.78	8%	0	0	0	0 0	0	40.85%
192	Retail - Other Retail	7	1	0	0 0	0	40.89%	7	,	1 0)	0		0 37.35	5%	6	1	0	0 0	0	35.02%
193	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0 0	89.79%	0)	0 0)	0		0 79.80	9%	0	0	0	0 0	0	72.94%
194	Retail - Other Retail - Of Which: non-SME	7	1	0	0 0	0	33.45%	7	,	1 0)	0		0 31.96	5%	6	1	0	0 0	0	31.06%
195	Equity	0	0	0	0 0	0 0) -	C		0 0)	0		0 -		0	0	0	0 0	0	-
196	Securitisation																				
197	Other non-credit obligation assets	0	0	0	0 0	0	-	C		0 0) (0		0 -		0	0	0	0 0	0	-
198	IRB TOTAL	2,791	665	55	6 16	5 21	32.07%	2,695	69	7 129	4	12	3	29.589	% 2,67	7 65	18	9	4 8	52	27.70%



Cro	uno	DDCE
Gro	ube	BPCE

			3. 3 d p c 2. 3 d p c											
				1	2	3	4	5	6	7	8	9	10	11
									Actual					
									31/12/2020)				
_				Exposure	values	Risk exposu	re amounts				Charles	Charles	Charless	
	RowN um		(min EUD 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)		0			0.101						0.0004
	1		Central banks	9,303	0	0		9,101		Ü	0	Ü	1 0	0.00%
	2		Central governments	104,520	0	5,950	(93,317	53	4	0	0	<u>/</u>	0.00%
	3		Regional governments or local authorities	57,542	71	11,872	93	51,953		73	1	18	,	10.47%
	4		Public sector entities	19,119	42	4,226	58	12,979	2,986	35	7	21	. 26	74.76%
	5		Multilateral Development Banks	359	0	0	(231	0	0	0	0	0	0.00%
	6		International Organisations	1,392	0	0	(201		0	0	0	<u>/</u> 0'	0.00%
	7		Institutions	25,416	12	1,482	10	11,354			. 1	1	. 1	6.26%
	8		Corporates	84,720	3,267		1,808			3,095		· · ·	,	58.86%
	9		of which: SME	22,961	541	18,563	423	,		546				40.95%
	10		Retail	10,223	1,056		461	8,107	1,295	976	113	89	651	66.67%
	11	Groupe BPCE	of which: SME	1,852	146		110		446	130	10		01	49.44%
	12	•	Secured by mortgages on immovable property	54,483	2,212	21,776	1,700			2,143				23.89%
	13		of which: SME	8,992	157		123	•		160	22	56	33	20.65%
	14		Items associated with particularly high risk	7,904	344	11,720	229	7,320	567	341	60	31	190	55.80%
	15		Covered bonds	184	0	46	(5	0	0	0	0	0	0.00%
	16		Claims on institutions and corporates with a ST credit assessment	396	0	258	(242		14	0	0	0	1.02%
	17		Collective investments undertakings (CIU)	2,597	0	1,503	(348	2	1	3	0	1	100.00%
	18		Equity	0	0	0	(0	0	0	0	0	0	0.00%
	19		Securitisation											
	20		Other exposures	7,399	0	6,311	(7,274		18	0	0	0'	0.00%
	21		Standardised Total	385,557	7,003	139,931	4,357	317,283	24,667	6,712	691	1,009	3,211	47.84%

			Actual										
								31/12/202)				
			Exposure	values	Risk exposu	re amounts							
Row um	N I	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	2,538	0	0	0	2,538	0	C	0	0	0	0.00%
23		Central governments	93,554	0	5,598	0	88,089	53	4	0	0	0	0.00%
24		Regional governments or local authorities	51,959	71	10,390	93	47,091		73	0	16	8	10.47%
25		Public sector entities	17,979	12	4,017	16	12,694	2,981	12	. 7	21	9	75.79%
26		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
28		Institutions	16,257	8	707	10	8,969		8	1	1	1	8.09%
29		Corporates	74,542	2,668	59,465	1,510			2,629	416	631	·	
30		of which: SME	21,180	523	,	406	,		528	155	197		
31		Retail	6,469	725	4,501	332	5,009	903	682	. 68	54	463	
32	FRANCE	of which: SME	1,656	145	,	109			129	8	15		
33		Secured by mortgages on immovable property	50,331	2,126		1,647	43,940	5,848	2,059	52	174	481	23.36%
34		of which: SME	8,975	156		123	,		160	22			20.67%
35		Items associated with particularly high risk	7,860	343	11,654	228	7,278	565	341	. 59	31	190	
36		Covered bonds	144		14	0	5	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	233	0	162	0	158		14	0	0	0	1.02%
38		Collective investments undertakings (CIU)	2,243	0	1,341	0	37	2	1	. 0	0	1	100.00%
39		Equity	0	0	0	0	0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	6,139	0	5,650	0	6,017		18	0	0	0	0.00%
42		Standardised Total	330,246	5,954	123,644	3,836	284,044	22,192	5,841	602	927	2,720	46.57%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposur	e amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
43		Central banks	0	O	0	C	0	0	0	0	0	C	0.00%
44		Central governments	170		0	C	33	U	0	0	0	C	0.00%
45		Regional governments or local authorities	1,650	0	762		1,650	0	0	0	0		0.00%
46		Public sector entities	11	0	2		0	0	0	0	0		0.00%
47		Multilateral Development Banks	38	0	0	<u> </u>	38	0	0	0	0	C	0.00%
48		International Organisations	0	0	0	<u> </u>	0	0	0	0	0	C	0.00%
49		Institutions	3,802		113	C	358	0	0	0	0	C	0.00%
50		Corporates	1,420	0	661	С	73	93	0	1	. 0	C	97.22%
51		of which: SME	46		43	С	0	41	0	0	0	C	0.00%
52		Retail	22	0	16	С	13	8	0	0	0	C	76.92%
53	UNITED STATES	of which: SME	0	0	0	C	0	0	0	0	0	C	0.00%
54		Secured by mortgages on immovable property	126	3	47	3	116	9	3	0	0	C	3.85%
55		of which: SME	1	0	0	C	1	0	0	0	0	C	0.00%
56		Items associated with particularly high risk	0	0	0	C	0	0	0	0	0	C	0.00%
57		Covered bonds	0	0	0	C	0	0	0	0	0	C	0.00%
58		Claims on institutions and corporates with a ST credit assessment	10	0	2	C	10	0	0	0	0	C	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	C	0.00%
60		Equity	0	0	0	C	0	0	0	0	0	C	0.00%
61		Securitisation											
62		Other exposures	232	0	191	C	232	0	0	0	0	C	0.00%
63		Standardised Total	7,480	3	1,794	3	2,523	111	3	1	0	1	17.80%

			Actual Actual										
								31/12/2020	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0		0 0	0	0	0	() (0.00%
65		Central governments	3,661	0	14		0 3,374	0	0	0	() (0.00%
66		Regional governments or local authorities	1,062	0	212		0 1,061	1	0	1) (0.00%
67		Public sector entities	35	0	35		0	0	0	0)) (0.00% 0.00%
68		Multilateral Development Banks	0	0	0		0	0	0	0)) (0.00%
69		International Organisations	0	0	0		0	0	0	0)) (0.00%
70		Institutions	8	0	1		0 9	0	0	0))	0.00%
71		Corporates	274	1	247		1 130	84	1	1		[37.36%
72		of which: SME	51	1	44		1 4	47	1	0) (37.36%
73		Retail	27	4	20		4 15	12	4	0))	1 31.89%
74	ITALY	of which: SME	6	0	4		0	6	0	0)) (44.44%
75		Secured by mortgages on immovable property	49	2	. 19		2 41	7	2	0	((9.63%
76		of which: SME	0	0	0		0 0	0	0	0	((0.00% 0.00%
77		Items associated with particularly high risk	0	0	0		0	0	0	0		(0.00%
78		Covered bonds	0	0	0		0	0	0	0		(0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	0	0) (0.00%
80		Collective investments undertakings (CIU)	306	0	61		0 306	0	0	3) (0.00%
81		Equity	0	0	0		0 0	0	0	0)) (0.00% 0.00%
82		Securitisation											
83		Other exposures	7	0	7		0 7	1	0	0			0.00%
84		Standardised Total	5,430	7	617	,	7 4,944	106	7	4	1	. 2	25.90%



Groupe BPCE

		Groupe bride											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	(0 0		0	0	0	0	0	C	0.00%
86		Central governments	8	(0 0		0 8	0	0	0	0	C	0.00%
87		Regional governments or local authorities	0	(0		0	0	0	0	0	C	0.00%
88		Public sector entities	1	(0		0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	(0		0	0	0	0	0	0	0.00%
90		International Organisations	0	(0		0	0	0	0	0	0	0.00%
91		Institutions	1,832		0 140		395		0	0	0	0	0.00%
92		Corporates	784		511		1 39	209	1	0	0	0	0.00%
93		of which: SME	63	(55		0 0	63	0	0	0	0	0.00%
94	LINITED KINICOOM	Retail	61		1 45		1 54	8	1	0	0	0	8.41%
95	UNITED KINGDOM	of which: SME	1	(5 94		1	22	0	0	0	. 0	0.00%
96		Secured by mortgages on immovable property	254		94		229	23	6	0	0	1	11.60%
97		of which: SME	0	(0		0	0	0	0	0	. 0	0.00%
98		Items associated with particularly high risk	10	(0 0		0	0	0	0	0		0.00%
99		Covered bonds	10		0 0		0	0	0	0	0		
100		Claims on institutions and corporates with a ST credit assessment	0	(0 62		0	0	0	0	0	. 0	0.00%
101		Collective investments undertakings (CIU)	21	(0 02		0	0	0	0	0		0.00%
102		Equity Securitisation	U		0		0	U	U	U	U		0.00%
103 104		Other exposures	954		398		954	0	0	0	0		0.00%
10 4		Standardised Total	3, 924		390 3 1,251		3 1,678		0	0	1	1	9.99%
105		Standardised Total	3,924		1,251	•	1,078	240	0	U			3.33%

			Actual										
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	427	0	0	() 427	7 0	(0	C	C	0.00%
107		Central governments	77	0	0	<u>`</u>	77		ì		0	,	0.00%
108		Regional governments or local authorities	0	0	0	() (0	,	0.00%
109		Public sector entities	0	0	0	(0			0	, c	0.00%
110		Multilateral Development Banks	321	0	0	(193	3 0	(0	0	C	0.00%
111		International Organisations	1,320	0	0	(201		(0	0	C	0.00%
112		Institutions	69	0	13	(69) 1	(0	0	C	0.00%
113		Corporates	814	49	655	2:	1 582	69	50) 3	. 2	. 32	64.28%
114		of which: SME	47	0	40	(95	5 2	(0	0	0	0.00%
115		Retail	84	13	61	(81	1 3	13	3	0	4	32.55%
116	LUXEMBOURG	of which: SME	15	0	6	(15	7	(0	0	0	10.00%
117		Secured by mortgages on immovable property	567	1	200	:	1 536	31	1	. 1	0	0	32.96%
118		of which: SME	4	0	2	(2	1 0	(0	0	0	0.00%
119		Items associated with particularly high risk	2	0	3	(2	2 0	(0	0	0	0.00%
120		Covered bonds	0	0	0	(0	0	(0	0,	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	9	0	6	(9	9 0	(0	0	0	0.00%
122		Collective investments undertakings (CIU)	1	0	2	(0 (0	(0	0	0	0.00%
123		Equity	0	0	0		0	0	(0	0	0	0.00%
124		Securitisation											0.000/
125		Other exposures	2 502	0	2	(2	2 0	(0	. 0'	. 0	0.00% 5 7.50%
126		Standardised Total	3,693	63	943	31	2.178	104	63	SI 5	.i 21	36	.i 57.50%

			Actual Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	5,671	(0 0		5,671	C	(0	0	0	0.00%
128		Central governments	0	(0		0	C	(0	0	0	0.00%
129		Regional governments or local authorities	722	(0 287		722	C	(0	0	0	0.00%
130		Public sector entities	0	(0		0	C	(0	0	0	0.00%
131		Multilateral Development Banks	0	(0 0		0	C	(0	0	0	0.00%
132		International Organisations	0	(0		0	C	(0	0	0	0.00%
133		Institutions	933	(0 20		86	C	(0	0	0	0.00%
134		Corporates	207	(0 107		102	6	() 2	1	0	0.00%
135		of which: SME	0	(0		0	C	(0	0	0	0.00%
136		Retail	0	(0		0	C	(0	0	0	0.00%
137	JAPAN	of which: SME	0	(0		0	C		0	0	0	0.00%
138	2	Secured by mortgages on immovable property	7	(0 3		7	C		0	0	0	0.00%
139		of which: SME	0	(0		0	C		0	0	0	0.00%
140		Items associated with particularly high risk	0	(0		0	C	(0	0	0	0.00%
141		Covered bonds	0	(0		0	C	(0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	79	(0 44		0	C	(0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	(0		0	C	(0	0	0	0.00%
144		Equity	0	(0		0	C	(0	0	0	0.00%
145		Securitisation											
146		Other exposures	22	(0 22		22		(0	0	0	0.00%
147		Standardised Total	7,642		483		6,617	6		2	1	0	0.00%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0		0	(0	0	(0	0.00%
149		Central governments	280		0	(280		0	0	(0	0.00%
150 151		Regional governments or local authorities	576	0	115		576	(0	0	(0	0.00%
151		Public sector entities	49	0	11		0 49	(0	0	(0	0.00%
152 153		Multilateral Development Banks	0 72	0	0		0	(0	0	(0	0.00%
153		International Organisations		0	0		0	(0	0	(0	0.00%
154 155 156 157 158 159 160 161 162 163		Institutions	734		177		729) 4	0	(0	0.00%
155		Corporates	709		644		585	65	19	2	(10	49.38%
156		of which: SME	43		42		0	35	0	0	(0	0.00%
157		Retail	20	6	15		1 13	8	6	0	(5	93.33%
158	SWITZERLAND	of which: SME	0	0	0		0	(0	0	(0	0.00%
159		Secured by mortgages on immovable property	837	3	439		2 829	7	7 2	. 0	() 1	23.73%
160		of which: SME	0	0	0		0	(0	0	(0	0.00%
161		Items associated with particularly high risk	0	0	0		0	(0	0	(0	0.00% 0.00%
162		Covered bonds	0	0	0		0	(0	0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(0	0	(0	0.00%
164		Collective investments undertakings (CIU)	0	0	0		O C	(0	0	(0	0.00%
165		Equity	0	0	0		0	(0	0	(0	0.00%
166		Securitisation											
164 165 166 167		Other exposures	0	0	0		0	(0	0	(0	0.00%
168		Standardised Total	3,276	31	1,401	3	3,060	80	32	2	C	16	

- re % % % % % %			
176			
1% 2% 2%			
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Groupe BPCE

		•											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
			Exposure	values	Risk exposu	re amounts							
Rowl	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0	0	0	0	0	0	C	0.00%
170		Central governments	215	0	0		38	0	0	0	0	0	0.00%
171		Regional governments or local authorities	217		17	0) 4	0	0	0	0	0	0.00%
172		Public sector entities	565		31	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	C	0	0	C	0	0	0	0.00%
175		Institutions	9	0	5	C	9	0	0	0	0	0	0.00%
176		Corporates	1,372	40	1,309	32	849	418	40	3	1	11	27.34%
177		of which: SME	256	16	206	14	189		16	5	1	5	30.08%
178		Retail	308	5	229	5	307	1	5	0	0'	1	26.33%
179	BELGIUM	of which: SME	0	0	0	C	0	0	0	0	0'	0	100.00%
180		Secured by mortgages on immovable property	552	6	206	5	552	1	6	5	0	1	14.81%
181		of which: SME	9	0	3	0	9	0	0	0	0	0'	0.00%
182		Items associated with particularly high risk	8	0	10	C	8	0	0	1	0'	0'	0.00%
183		Covered bonds	0	0	0		0	0	0	0	0'	0'	0.00%
184		Claims on institutions and corporates with a ST credit assessment	15	0	3	C	15	0	0	0	0'	0'	0.00%
185		Collective investments undertakings (CIU)	0	0	0		0	0	0	0	0'	0'	0.00%
186		Equity	0	0	0	C	0	0	0	0	0'	0'	0.00%
187		Securitisation											
188		Other exposures	0	0	0		0	0	0	0	0'	0'	0.00% 25.72%
189		Standardised Total	3,260	51	1,810	42	1,782	420	51	. 5	2'	13	25.72%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	C	0	(0	0		0	0	0	0.00%
191		Central governments	1,884	C	0	(19	9	(0	0	0	0.00%
192		Regional governments or local authorities	321	C	5	(106	129	(0	3	0	0.00%
193		Public sector entities	3	C	1	(2	2 1		0	0	0	0.00%
194		Multilateral Development Banks	0	C	0	(0	0		0	0	0	0.00%
195		International Organisations	0	C	0	(0	0		0	0	0	0.00%
196		Institutions	68	C	5	(15	5 0		0	0	0	0.00%
197		Corporates	145	1	139	:	1 37	7 33		0	0	0	11.11%
198		of which: SME	24	C	20	(2	2 17		0	0	0	0.00%
199		Retail	471	32	344	Ţ	5 452	2 19	32	2 8	4	28	85.71%
200	SPAIN	of which: SME	0	С	0	(0	0		O C	0	0	0.00%
201		Secured by mortgages on immovable property	111	48	3 42	23	3 86	5 25	48	3 0	0	25	51.92%
202		of which: SME	0	C	0	(0	0		O C	0	0	0.00%
203		Items associated with particularly high risk	0		0	(0	0	(O C	0	0	
204		Covered bonds	0		0	(0	0	(O C	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0		0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	C	0	(0	0		0	0	0	0.00%
207		Equity	0	C	0	(0	0		0	0	0	0.00%
208		Securitisation											
209		Other exposures	4	C	3	(3	3 0		0	0	0	0.00%
210		Standardised Total	3,006	81	539	29	720	209	81	L I 8	7	53	65.35%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	C	0		0 0	0	C	0	(0	0.00%
212		Central governments	302	C	0		0 18	0	C	0	(0	0.00%
213		Regional governments or local authorities	0	C	0		0	0	C	0	(0	0.00%
214		Public sector entities	0	C	0		0	0	C	0	(0	0.00%
215		Multilateral Development Banks	0	C	0		0	0	C	0	(0	0.00%
216		International Organisations	0	C	0		0	0	C	0	(0	0.00%
217		Institutions	23	C	5		0 23	0	C	0	(0	0.00%
218		Corporates	634	C	463		0 24	30	C	1	(0	0.00%
219		of which: SME	13	C	11		0	13	C	0	(0	0.00%
220		Retail	31	C	8		0 31	. 0	C	0	(0	0.00%
221	NETHERLANDS	of which: SME	0	C	0		0 0	0	C	0	(0	0.00%
222		Secured by mortgages on immovable property	14	1	. 5		1 13	0	1	. 0	(0	4.71%
223		of which: SME	0	С	0		0 0	0	C	0	(0	0.00%
224		Items associated with particularly high risk	0	C	0		0 0	0	C	0	(0	0.00%
225		Covered bonds	0	C	0		0 0	0	C	0	(0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	C	0	(0	0.00%
227		Collective investments undertakings (CIU)	0	C	0		0	0	C	0	(0	0.00%
228		Equity	0	C	0		0	0	C	0	(0	0.00%
229		Securitisation											
230		Other exposures	0	C	0		0	0	C	0	(0	0.00%
231		Standardised Total	1,003	1	481		1 109	30	1	1	0	0	3.15%

Coverage Ratio - Stage 3 exposure 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%			
0 0.00% 11 27.34% 5 30.08% 1 26.33% 0 100.00% 1 14.81% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 13 25.72%			
Coverage Ratio - Stage 3 exposure 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 11.11% 0 0.00% 28 85.71%			
0 0.00% 25 51.92% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 53 65.35%			
Coverage Ratio - Stage 3 exposure 0			
0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 3.15%			



	Groupe BPCE																				
		12 13		14 15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR, º	Stage 1 exposure Stage 2 exp	osure Stage	Stock of 3 exposure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks	9,096	3	3 1	. (0	1 40.00%	9,091	. 5	Į	5 1	0	2	40.00%	9,085	8	8	1	0	3	40.00%
2	Central governments	93,252	81	42 15) 1	7 40.00%	93,187	108	78	8 14	0	31	40.00%	93,123	136	114	14	0	46	40.00%
3	Regional governments or local authorities	51,918	2,403	93	3	2 3	7 40.00%	51,884	2,417	113	3 7	2	45	40.00%	51,851	2,431	132	2 7	2	53	40.00%
4	Public sector entities	12,919	3,041	40 1	. 112	2 2	7 67.34%	12,876	3,079	4!	5 1	66	28	61.58%	12,828	3,122	50	1	97	29	56.94% 40.00%
5	Multilateral Development Banks	231	0	0	0	0	0 40.00%	231	. 0	(0	0	0	40.00%	231	0	0	0	0	0	
6	International Organisations	201	0	0)	0	0 40.00%	201	. 0	(0	0	0	40.00%	201	0	0	0	0	0	40.00%
7	Institutions	11,249	766	45 6	3	3 1	6 35.65%	11,351	636	73	3 6	2	23	31.04%	11,336	625	99	6	3	29	29.11%
8	Corporates	65,526	10,976	4,022 135	1,009	2,13	0 52.96%		11,292	4,702	2 102	841	2,346	49.89%	63,563	11,714	5,247	7 101	891	2,519	48.00%
9	of which: SME	18,592	3,506	891 52	200	34	3 38.49%	18,306	3,554	1,129	9 39	129	424	37.57%	18,063	3,617	1,310	38	162	486	37.12%
10	Retail	7,938	1,220	1,220 50	70	74	4 60.99%	7,844	1,113	1,42	1 46	73	818	57.56%	7,772	1,009	1,598	3 45	80	883	55.27%
Groupe BPCE	of which: SME	936	445	176	. 16	5 7	5 42.54%	934	418	206	5 1	15	81	39.46%	936	221	230	1	14	87	37.54%
12	Secured by mortgages on immovable property	47,080	6,184	2,813 65	224	4 67	6 24.02%	47,023	5,727	3,326	51	153	783	23.54%	46,687		3,739	51	159	866	23.16%
13	of which: SME	6,934	1,900	312 20	73	8	9 28.62%	6,866	1,861	419	9 15	47	122	29.15%	6,796		500	15	48	147	29.33%
14	Items associated with particularly high risk	7,110	710	408 10	29	9 36	3 88.94%	6,927	849	450	7	18	378	83.44%	6,696	1,048	485	7	27	388	80.08%
15	Covered bonds	5	0	0)	0	0 45.00%		0	(0	0	0	45.00%	5	0	0	0	0	0	45.00%
16	Claims on institutions and corporates with a ST credit assessment	240	61	16 0	0	O	0.93%	239	61	17	7 0	0	0	0.89%	238	60	19	9 0	0	0	0.86%
17	Collective investments undertakings (CIU)	347	2	2 0) 1	1	1 95.92%	347	2		2 0	0	2	92.36%	347	2	2	2 0	0	2	89.23%
18	Equity	0	0	0 0		0	0 40.00%	(0	(0	0	0	40.00%	0	0	0	0	0	0	40.00%
19	Securitisation																				
20	Other exposures	7,272	110	18 0) ()	7 40.12%	7,269	112	18	0	0	7	40.12% 43.52%	7,267	115	18	0	0	7	40.12% 41.91%
21	Standardised Total	314,385 2	25,556	8,721 290	1,450	4,02	0 46.09%	313,005	25,403	10,254	236	1,156	4,462	43.52%	311,230	25,920	11,511	232	1,259	4,824	41.91%

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/20	23		
RowN um		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 exposure Stage 3	ock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 ex	xposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposu	Coverage Ra Stage 3 expo	tio - sure Stage 1	exposure Stage 2 ex	posure Stage 3 exp	Stock of sure provisions Stage 1 expo	Stock of for provisions s sure Stage 2 expo	Stock of for provisions for sure Stage 3 exposur	Coverage Ratio - Stage 3 exposure
22		Central banks	2,537	1	1	C	0	0	40.00%	2,535	2	2	0	0		.00%	2,534	2	2	0	0	1 40.00%
23		Central governments	88,031	79	36	12	0	14	40.00%	87,974	105	66	12	0		.00%	87,918	132	97	12	0	39 40.00%
24		Regional governments or local authorities	47,061	2,265	90	7	2	36	40.00%	47,031	2,277	107	6	2	43 40	.00%	47,001	2,290	124	6	2	50 40.00%
25		Public sector entities	12,654	3,017	17	1	. 112	10	58.14%	12,611	3,054	22	1 6	66	11 48	.88%	12,565	3,096	27	1	97	12 42.94%
26		Multilateral Development Banks	0	0	0	C	0	0	0.00%	0	0	0	0	0	0 0	.00%	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	C	0	0	0.00%	0	0	0	0	0	0 0	.00%	0	0	0	0	0	0.00%
28		Institutions	8,905	702	38	5	2	12	32.53%	9,013	568	64	5	1	18 28	.56%	9,004	553	87	5	2	24 26.98%
29		Corporates	60,844	9,286	3,471	130	908	1,841	53.04%	59,926	9,594	4,080	98 75	2,0	38 49	.96%	59,030	10,012	4,560	97	803 2,1	195 48.13%
30		of which: SME	17,294	3,078	857	51	. 177	331	38.65%	17,034	3,112	1,083	38 11	.1 4	08 37	.64%	16,818	3,158	1,254	38	133 4	1 66 37.15%
31		Retail	4,925	860	809	21	. 62	515	63.61%	4,884	803	908	19	55 5	555 61	.10%	4,861	745	989	18	73 5	588 59.45%
32	FRANCE	of which: SME	814	389	159	1	. 14	70	43.85%	813	368	181	1 1	.4	73 40	.51%	817	346	199	1	13	76 38.29%
33		Secured by mortgages on immovable property	43,151	5,992	2,703	64	219	641	23.72%	43,082	5,567	3,199	50 15	50 7	² 46 23	.33%	42,741	5,509	3,596	49	156 8	327 23.00%
34		of which: SME	6,918	1,900	311	20	73	89	28.63%	6,852	1,859	418	15	7 1	.22 29	.15%	6,783	1,847	500	15	48 1	147 29.33%
35		Items associated with particularly high risk	7,069	707	408	10	29	363	88.96%	6,886	846	452	7 1	.8 3	878 83	.47%	6,655	1,045	484	7	27 3	80.12%
36		Covered bonds	5	0	0	C	0	0	45.00%	5	0	0	0	0	0 45	.00%	5	0	0	0	0	0 45.00%
37		Claims on institutions and corporates with a ST credit assessment	156	61	16	C	0	0	0.92%	155	61	17	0	0	0 0	.87%	154	60	18	0	0	0.83%
38		Collective investments undertakings (CIU)	37	2	1	0	1	1	99.51%	37	2	1	0	0	1 99	.03%	37	2	1	0	0	1 98.55%
39		Equity	0	0	0	C	0	0	40.00%	0	0	0	0	0	0 40	.00%	0	0	0	0	0	0 40.00%
40		Securitisation																				
41		Other exposures	6,015	106	18	C	0	7	40.00%	6,014	108	18	0	0	7 40	.00%	6,012	110	18	0	0	7 40.00%
42		Standardised Total	281,390	23,077	7,609	250	1,335	3,442	45.24%	280,153	22,986	8,937	198 1,05	4 3,82	25 42.8	80%	278,516	23,556 1	,005	196 1	,160 4,13	7 40.00% 31 41.29%

								Baseline Scenario					
				31/12/2021				31/12/2022			31/12/2023		
RowN um	(mln EUR,	Stage 1 exposure Stage 2 (%)	exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	0	0	0	0 (0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
44	Central governments	33	0	0 (0 0	40.00% 33	0 0	0 0	0 40.009		0	0 0	0 40.00%
45	Regional governments or local authorities	1,649	0	0 (0 0	40.00% 1,648	1 1	1 0	0 40.009		1	0 0	1 40.00%
46	Public sector entities	0	0	0 (0 0	0.00% 0	0 0	0 0	0 0.009		0	0 0	0.00%
47	Multilateral Development Banks	37	0	0 (0 0	40.00% 37	0 0	0 0	0 40.009	% 37 0	0	0 0	0 40.00%
48	International Organisations	0	0	0 (0 0	0.00% 0	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
49	Institutions	351	6	0 (0 0	12.02% 353	5 0	0 0	0 13.219	% 353 5	0	0 0	0 13.47%
50	Corporates	72	89	5 (6 :	21.38% 72	85	9 0	2 17.469	% 72 82 82 minutes	12	0 5	2 15.83%
51	of which: SME	1	39	1 (3	45.38% 1	38 2	2 0 :	1 44.329	% 2 37	3	0 3	1 44.18%
52	Retail	13	9	0 (0 0	55.51% 13	8 0	0 0	0 44.669	% 14 7	0	0 0	0 38.10%
UNITED STATE	S of which: SME	0	0	0 (0 0	0.00% 0	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
54	Secured by mortgages on immovable property	115	10	4 (0 0	6.12% 114	9	5 0	0 7.139	% 114 9	6	0 0	0 7.72%
55	of which: SME	1	0	0 (0 0	26.84% 1	0 0	0 0	0 26.849	% 1 0	0	0 0	0 26.84%
56	Items associated with particularly high risk	0	0	0 (0 0	0.00% 0	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
57	Covered bonds	0	0	0 (0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	10	0	0 (0 0	3.99% 10	0 0	0 0	0 3.999	% 10 0	0	0 0	0 4.00%
59	Collective investments undertakings (CIU)	0	0	0 (0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
60	Equity	0	0	0 (0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
61	Securitisation												
62	Other exposures	232	0	0 (0 (0.00% 232	0 0	0 0	0 0.009	% 232 0	0	0 0	0.00%
63	Standardised Total	2,513	114 1	0	0 6 2	16.96% 2,513	109 15	5 0 5	2 16.17%	7 0 2,512 104	20	0 5 3	3 15.76%

												Baseline Scenario								
					31/12/2021							31/12/2022						31/12/2023		
vN n	(mln E	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Si	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		0 (0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%		0	0	0	0	0.00%
	Central governments	3,36	8	1 5	2	2	0 2	40.00%	3,363	2	9	2	0 4	40.00%	3,35	8	3 1	3 2	0 !	5 40.00%
	Regional governments or local authorities	1,05	9 1	1 1	1		0 1	40.00%	1,058	1	3	1	0 1	1 40.00%	1,05	6	2	4 1	0	2 40.00%
7	Public sector entities		0 (0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%	o e	0	0	0 0	0	0.00%
3	Multilateral Development Banks		0 (0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%	,	0	0	0 0	0	0.00%
	International Organisations		0 (0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%	o e	0	0	0	0	0.00%
	Institutions		9 (0 0	C)	0 (33.72%	9	0	0	0	0 (33.76%		9	0	0 0	0	0 33.60%
	Corporates	12	0 88	8 7	1		6 3	39.05%	113	90	12	1	5	38.60%	10	9 9	0 1	6 1	8	6 38.29%
2	of which: SME		4 45	5 3	C)	3 1	41.90%	5	43	5	0	2	41.72%	,	5 4	-2	5 0	3	2 41.77%
	Retail Retail	1	5 12	2 5	C)	0 1	28.45%	14	11	6	0	0 2	26.84%	1	5 1	1	6 0	0	2 25.80%
ITALY	of which: SME		0 5	5 1	C)	0 (13.76%	0	4	1	0	0 (12.67%	,	0	4	1 0	0	0 12.87%
	Secured by mortgages on immovable property	3	9	9 3	C)	0 (11.97%	37	11	3	0	0 (14.90%	3	6 1	1	3 0	0	1 17.86%
	of which: SME		0	0 0	C)	0 (1.79%	0	0	0	0	0 (1.91%	o e	0	0	0 0	0	0 2.03%
7	Items associated with particularly high risk		0 (0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%	o e	0	0	0	0	0.00%
3	Covered bonds		0	0 0	C)	0 (0.00%	0	0	0	0	0 (0.00%		0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	C)	0	0.00%	0	0	0	0	0	0.00%	b	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	30	6 (0 0	C		0 (40.00%	306	0	0	0	0 (40.00%	30	6	0	0	0	0 40.00%
	Equity		0	0	C)	0	0.00%	0	0	0	0	0	0.00%	b	0	0	0	0	0.00%
2	Securitisation																			
3	Other exposures		7 1	1 0	C		0 (0.00%	7	1	0	0	0 (0.00%		7	1	0	0	0.00%
1	Standardised Total	4,92	3 112	2 21	3	<u> </u>	6 7	33.35%	4,907	117	33	3	6 11	34.86%	4,89	5 11	8 44	4 3	8 16	.6 35.56%

		Groupe BPCE																		
		·	12 13	14 15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
				31/12/2	21					31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure Stage 1 exp	for provisions t	Stock of for provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0 0	0	0	0	0.00%	(0 0	0 0	0		0.00%	0	0	0	0	0	<i>j</i>	0.00%
86		Central governments	8	0	0	0	0 40.00%	8	8 0	0	0)	40.00%	8	0	0	0	0	<u>/</u>	0 40.00%
87		Regional governments or local authorities	0	0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
88		Public sector entities	0	0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	/	0.00%
89		Multilateral Development Banks	0 (0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
90		International Organisations	0 (0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
91		Institutions	389	5 0	0	0	0 16.43%	390	0 4	0 0	0	(16.87%	390	4	1	. 0	0	<u>/</u>	0 16.98%
92		Corporates	39 201	1 8	0	14	1 11.70%	40	0 194 1	.5 0	11	. 2	10.82%	42	185	22	2	12		2 10.19%
93		of which: SME	1 60	2	0	4	1 45.43%	1	1 58	3 0	3	3	. 44.35%	2	56	4	0	4		2 44.20%
94		Retail	52 52	3 2	0	0	0 10.96%	51	1 9	2 0	0)	12.27%	50	10	2	2	0	1	0 13.19%
95 UN	NITED KINGDOM	of which: SME	1 (0	0	0	0 26.36%	1	1 0	0	0)	26.85%	1	0	0	0	0	<u>/</u>	0 27.03%
96		Secured by mortgages on immovable property	226 24	4 9	0	1	1 11.55%	227	7 21 1	.1 0	1	. 1	11.46%	226	19	13	0	1	<u>. </u>	1 11.39%
97		of which: SME	0 (0	0	0	0.00%	(0	0 0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
98		Items associated with particularly high risk	0 0	0	0	0	0.00%	(0	0 0	0	(0.00%	0	0	0	0	0	<u> </u>	ე 0.00%
99		Covered bonds	0 0	0	0	0	0.00%	(0	0 0	0	(0.00%	0	0	0	0	0		ე 0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	<u>/</u>	0.00%
102		Equity	0	0	0	0	0.00%	(0	0	0)	0.00%	0	0	0	0	0	/	0.00%
103		Securitisation																		
104		Other exposures	954	0	0	0	0.00%	953	1	0 0	0	(0.00%			0	0	C	<u>/</u>	0.00%
105		Standardised Total	1,668 239	19	0	15	2 11.64%	1,668	229 2	9 0	12	3	11.27%	1,668	220	37	0	12		4 10.91%

											Baseline Scenario	D								
				31/12/2021							31/12/2022						31/12/2023			
N	(mln EUF	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for age 3 exposure		Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	42	27 0 0	(0)	40.00%	427		0 0	0	0	0	40.00%	427	0	0	0	0 0	40.00%
	Central governments	7	77 0 0	(0	(40.00%	77		0 0	0	0	0	40.00%	76	0	0	0	0 0	40.00%
	Regional governments or local authorities		0 0	(0)	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
	Public sector entities		0 0	(0		0.00%	0		0 0	0	0 0	0	0.00%	0	0	0	0	0 0	0.00%
	Multilateral Development Banks	19	93 0 0	(0)	40.00%	193		0 0	0	0 0	0	40.00%	193	0	0	0	0 0	40.00%
	International Organisations	20	0 0	(0)	40.00%	201		0 0	0	0	0	40.00%	201	0	0	0	0 0	40.00%
	Institutions	6	68 2 0	(0)	70.97%	68		1 0	0	0	0	79.03%	68	1	0	0	0 0	79.02%
	Corporates	57	72 68 61	1	1 1	. 38	61.98%	561	6	59 70) 1	1 1	42	60.67%	556 6	7 7	78	1	1 47	59.73%
	of which: SME	4	43 3 0	(0)	31.82%	41		4 1	1	0	0	31.98%	40	6	2	0	0 1	32.17%
	Retail	8	80 3 13	(0)	32.29%	80		3 14	1	0	4	31.90%	80	3 1	L4	0	0 4	31.61%
LUXEMBOURG	of which: SME	1	14 1 0	(0)	30.24%	14		1 0	0	0 0	0	32.93%	14	1	0	0	0 0	34.47%
	Secured by mortgages on immovable property	53	39 27 2	(0 1		36.86%	540	2	25 3	3	0 0	1	36.86%	544 2	0	4	0	0 1	36.47%
	of which: SME		4 0 0	(0)	26.84%	3		1 0	0	0 0	0	26.84%	3	1	0	0	0 0	26.84%
	Items associated with particularly high risk		2 0 0	(0)	31.50%	2		0 0	0	0	0	31.51%	2	0	0	0	0 0	31.53%
	Covered bonds		0 0	(0)	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		9 0 0	(0	(11.51%	9		0 0	0	0	0	11.51%	9	0	0	0	0 0	11.53%
	Collective investments undertakings (CIU)		0 0	(0	(0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
	Equity Securitisation		0 0	(0	(0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
	Securitisation																			
	Other exposures		2 0 0	(0 0	(0.00%	2		0 0	0	0 0	0	0.00%		0	0	0	0 0	0.00%
	Standardised Total	2,16	59 100 77	1	1 2	43	56.06%	2,160	9	9 87	1	1 1	48	55.23%	2,157 99	2 9	7	1	1 53	54.64%

											Baseline Scenario	0						
					31/12/2021						31/12/2022					31/12/2023		
RowN um		(mln EUR,		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos		Stage 1 exposure Stage 2 ex	posure Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expos	
127		Central banks	5,66	7 2 2	1	0)	1 40.00%	5,664	3	3	1 0	1 40.00%	6 5,661	5	5	1 0	2 40.00%
128		Central governments		0 0	0	0)	0.00%	0	0	0	0	0 0.00%	6 0	0	0	0 0	0.00%
129		Regional governments or local authorities	72	2 0 0	0	0)	0 40.00%	721	0	0 (0 0	0 40.00%	6 721	1	1	0 0	0 40.00%
130		Public sector entities		0 0	0	0)	0.00%	0	0	0 (0	0 0.00%	6 0	0	0	0 0	0.00%
131		Multilateral Development Banks		0 0	0	0)	0.00%	0	0	0 (0	0 0.00%	6 0	0	0	0 0	0.00%
132		International Organisations		0 0	0	0)	0.00%	0	0	0 (0	0 0.00%	6 0	0	0	0 0	0.00%
133		Institutions	8	5 2 0	0	0)	0 61.06%	85	1	0 (0 0	0 61.66%	6 85	1	0	0 0	0 61.81%
134		Corporates	9	7 9 1	0	0)	1 70.33%	93	11	3 (0 0	1 50.83%	0,5	14	5	0 0	2 44.76%
135		of which: SME		0 0	0	0)	0.00%	0	0	0 (0 0	0 0.00%	6 0	0	0	0 0	0.00%
136		Retail		0 0	0	0)	0 10.71%	0	0	0	0	0 10.71%	6 0	0	0	0 0	0 10.71%
137	JAPAN	of which: SME		0 0	0	0)	0.00%	0	0	0 (0	0 0.00%	6 0	0	0	0 0	0.00%
138		Secured by mortgages on immovable property		7 0 0	0	0)	0 10.99%	7	0	0 (0	0 10.88%	6 7	0	0	0 0	0 10.83%
139		of which: SME		0 0	0	0)	0.00%	0	0	0 (0	0 0.00%	6 0	0	0	0 0	0.00%
140		Items associated with particularly high risk		0 0	0	0)	0.00%	0	0	0 (0 0	0 0.00%	6 0	0	0	0 0	0.00%
141		Covered bonds		0 0	0	0)	0.00%	0	0	0 (0 0	0 0.00%	6 0	0	0	0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		5 0 0	0	0)	0 23.19%	6	0	0	0	0 23.13%	6	0	0	0 0	0 23.06%
143		Collective investments undertakings (CIU)		0 0	0	0)	0.00%	0	0	0	0 0	0.00%	6 0	0	0	0	0.00%
144		Equity Securitisation		0 0	0	0)	0.00%	0	0	0	0	0.00%	6 0	0	0	0	0.00%
145		Securitisation																
146		Other exposures	2	0 0	0	0)	0.00%	22	0	0	0 0	0.00%		0	0	0	0.00%
147		Standardised Total	6,60	12 3	1	0		2 51.67%	6,599	17	7 1	0	3 44.30%	6,591	21 1	1	1 0	4 41.86%

										Baseline Scenario								
				31/12/2021						31/12/2022						31/12/2023		
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ck of ions for exposure	erage Ratio - e 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of s for Stage 3 exposure
148	Central banks	C	0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
149	Central governments	279	0 0	0	0	0	40.00%	279	0 0	C	0	0	40.00%	279	0	0	0 0	0 40.00%
150	Regional governments or local authorities	575	0 0	0	0	0	40.00%	575	0 0	C	0	0	40.00%	575	1	1	0 0	0 40.00%
151	Public sector entities	49	0 0	0	0	0	27.08%	48	1 0	C	0	0	27.12%	47	1	0	0 0	0 27.19%
152	Multilateral Development Banks	C	0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
153	International Organisations	(0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
154	Institutions	723	6 5	0	0	3	57.35%	717	11 5	C	0	3	53.51%	712 1	6	6	0 0	3 50.31%
155	Corporates	569	75 26	0	4	21	78.94%	567	74 29	C	4	21	75.05%	567 7	2 3	1	0 4	22 72.22%
156	of which: SME	8	34 1	0	2	0	45.73%	8	33 2	C	2	1	44.69%	9 3	1	2	0 2	1 44.60%
157	Retail	12	8 6	0	0	5	89.04%	13	7 6	C	0	5	87.02%	13	6	6	0 0	5 85.60%
SWITZERLAND	of which: SME		0 0	0	0	0	16.69%	0	0 0	C	0	0	17.78%	0	0	0	0 0	0 18.41%
159	Secured by mortgages on immovable property	822	2 8 8	1	0	1	14.06%	816	8 15	1	0	2	12.55%	810	8 2	0	1 0	2 11.98%
160	of which: SME	C	0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
161	Items associated with particularly high risk	C	0 0	0	0	0	37.13%	0	0 0	C	0	0	36.90%	0	0	0	0 0	0 36.80%
162	Covered bonds	C	0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
163	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
164	Collective investments undertakings (CIU)	C	0 0	0	0	0	0.00%	0	0 0	С	0	0	0.00%	0	0	0	0 0	0 0.00%
165	Equity	(0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
166	Securitisation																	
167	Other exposures	C	0 0	0	0	0	0.00%	0	0 0	С	0	0	0.00%	0	0	0	0 0	0 0.00%
168	Standardised Total	3,029	97 46	1	5	30	65.76%	3,016	101 55	1	4	32	57.57%	3,003 10	4 6	4	1 4	33 51.97%



		Groupe BPCE																			
		·	12 13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
					31/12/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0		0.00%	C	0	0	O	0	0.00%	0	0	(0	0	· · · · · · · · · · · · · · · · · · ·	0.00%
170		Central governments	38	0	0	0		40.00%	38	0	0)	0	40.00%		0	(0	0		0 40.00%
171		Regional governments or local authorities	4	0 0	0	0		40.00%	4	0	0	0	0	40.00%		0	(0	0		0 40.00%
172		Public sector entities	0	0 0	0	0	(0.00%	C	0	0	0	0	0.00%	<u> </u>	0	(0	0		0.00%
173		Multilateral Development Banks	0	0 0	0	0		0.00%	C	0	0	0	0	0.00%		0	(0	0		0.00%
174		International Organisations	0	0 0	0	0		0.00%	C	0	0)	0	0.00%	0	0	(0	0		0.00%
175		Institutions	8	1 0	0	0		16.97%	8	1	0)	0 (16.91%	8	1	(0	0	<u></u>	0 16.85%
176		Corporates	828 41	7 62	1	25	1	22.10%	800	425	82	1 2	0 10	19.57%	769	437	101		19	18	3 18.07%
177		of which: SME	185 4	6 19	0	2		30.64%	180	49	21)	1	30.94%	1//	50	2:	3 0) 2		31.21%
1/8	L CTLINA	Retail	306	1 /	0	0		2 24.04%	304	1	8)	0	22.16%	303	1	9	9 0	0	·	21.05%
1/9 BEI	LGIUM	of which: SME	U	0 0	0	0		63.04%	540	0	0)		54.35%	0	0	(0) 0	· · · · · · · · · · · · · · · · · · ·	0 49.90% 2 19.29%
180		Secured by mortgages on immovable property	550	2 /	0	0		1 16.89%	548	2	8	<u>)</u>		18.27%	547	3	3	3) 0	·	0 46.66%
181		of which: SME	8	0 0	0	0) 43.41%) 39.83%	5	7 0	0)	0	45.99% 40.04%	7	1	(0) 0		0 46.66%
182		Items associated with particularly high risk	7	0 0	0	0			/	0	0)			7	1	(0) 0		0 39.91%
183		Covered bonds	15	0 0	0	0		0.00%	1.5	0	0)	0	0.00%	<u> </u>	0	(0) 0	·	
184		Claims on institutions and corporates with a ST credit assessment	15	0	0	0		5.07%	15	0	0	<u>)</u>	0	5.07%		0	(0) 0		0 5.08%
185		Collective investments undertakings (CIU)	0	0	0	0		0.00%	0	0	0	<u>)</u>	0	0.00%		0	(0) 0		0 0.00%
186		Equity	U	0	0	0		0.00%	C) U	0)	0	0.00%	0	0	(0) 0		0.00%
187		Securitisation				^		0.000/			0			0.000/	^						0.000/
188		Other exposures	1 757	0	0	0		0.00% 21.80%	4 705	U 420	00	<u> </u>	0 1	0.00% 19.70%	•	0	(0	0		0 0.00% 2 18.42%
189		Standardised Total	1,757 42	1 /5	2	25	10	21.80%	1,725	430	שע	1 2	U 19	19.70%	1,692	443	118		. 19	27	18.42%

												Baseline Scenario								
						31/12/2021						31/12/2022					31/12/2023			
RowN um		(mln EUR, ^c	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	Stock of visions for e 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expose	Stock of provisions for Stage 3 exposure	Ratio - Stage	e 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	0.00%	0	0 (0	0 0	0.00%	0 0		0	0	0	0.00%
191		Central governments	19	0	0	0	0	0	40.00%	19	0 (0	0 0	40.00%	19 0		0	0	0	0 40.00%
192		Regional governments or local authorities	106	129	0	0	0	0	40.00%	106	129 (0	0 0	40.00%	106 129		1 0	0	0	40.00%
193		Public sector entities	2	1	0	0	0	0	37.48%	1	2 (0	0 0	38.01%	2 1		0	0	0	0 40.56%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0 0		0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0 (0	0 0	0.00%	0 0		0	0	0	0.00%
196		Institutions	15	0	0	0	0	0	12.76%	15	0 (0	0 0	14.16%	15 0		0	0	0	14.32%
197		Corporates	35	34	2	0	2	0	26.13%	33	34 3	0	2 1	27.22%	33 33	,	4 0	1	1 1	1 27.77%
198		of which: SME	2	17	1	0	1	0	19.71%	2	16 1	1 0	1 0	19.70%	2 16		1 0	1	1 0	19.70%
199		Retail	408	19	76	13	1	45	59.43%	375	16 113	13	2 59	52.32%	341 14	14	9 12	. 1	1 73	48.81%
200	SPAIN	of which: SME	0	0	0	0	0	0	4.03%	0	0 0	0	0 0	4.12%	0 0		0	0	0	4.16%
201		Secured by mortgages on immovable property	86	23	50	0	0	25	50.70%	86	22 51	0	0 25	49.76%	86 21	5.	2 0	0	25	48.99%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0 0		0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0 0		0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0 (0	0 0	0.00%	0 0		0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0 0	0.00%	0 0		0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0 0		0 0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0 0		0	0	0	0.00%
208		Securitisation																		
209		Other exposures	3	0	0	0	0	0	0.00%	3	0 (0	0 0	0.00%	3 0		0 0	0	0	0.00%
210		Standardised Total	675	207	128	13	4	71	55.56%	639	204 167	13	3 85	1.05%	605 199	20!	5 12	. 3	99	48.39%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		Sta	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 e	ck of St ions for prov exposure Stage	Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks		0	0	0)	0 (0	0.00%	0	(0	0	0	0	0.00%	(0	(0	0	(0.00
	Central governments		18	0) ()	0 (0 (0 40.00%	18	(0 (0	0	0	40.00%	18	3 0	(0	0	(0 40.00
	Regional governments or local authorities		0	0	0)	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Public sector entities		0	0) ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Multilateral Development Banks		0	0) ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	International Organisations		0	0	0 ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Institutions		23	0) ()	0 (0 (0 48.25%	23	(0 (0	0	0	49.07%	23	3 0	(0	0	(0 49.51
	Corporates		24	29	9 1		0 2	2 (0 22.93%	24	28	8 2	0	2	1	21.91%	24	1 27	3	0	2		1 21.1 <i>ϵ</i>
	of which: SME		0	12	2 ()	0	1 (0 45.43%	0	12	2 1	0	1	0	44.35%	(12	1	. 0	1	(0 44.2C
	Retail		31	0) 1		0 (0 (0 4.22%	30	(0 1	0	0	0	5.61%	30	0	1	. 0	0	(0 6.47
NETHERLANDS	of which: SME		0	0) ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
11211121(2)(1100	Secured by mortgages on immovable property		13	0) 1		0 (0 (0 5.62%	13	(0 1	0	0	0	6.09%	13	3 0	1	. 0	0	(0 6.4f
	of which: SME		0	0) ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Items associated with particularly high risk		0	0	0 ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Covered bonds		0	0) ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Claims on institutions and corporates with a ST credit assessment		0	0	0 ()	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Collective investments undertakings (CIU)		0	0	0)	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Equity		0	0	0)	0 (0 (0.00%	0	(0 (0	0	0	0.00%	(0	(0	0	(0.00
	Securitisation																						
	Other exposures		0	0) ()	0 (0 (0.00%		(0 (0	0	0	0.00%	(0	(0	0	(0.0
	Standardised Total		108	30) 3	3	0 2	2 (13.96%	107	29	9 4	0	2	1	15.60%	107	28	5	0	2	1	1 16.110

	Groupe BPCE																				
	·	33	34	35 36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/202:							31/12/2022							31/12/2023			
RowN um	(mln El	Stage 1 exposure Stage	e 2 exposure	Stock of provisions for Stage 1 expos	Stock o r provisions ire Stage 2 exp	f Stock of for provisions fo osure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Sta	age 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks	9,096	3	3	1	0	1 40.00%	9,09	5		5 1	(0	40.00%	9,085	8	8	1	0	3	40.00%
2	Central governments	93,232	81	61	24	0	24 40.00%	6 93,14	108	12	21 28	(0 48	40.00%	93,047	136	191	26	0	76	40.00%
3	Regional governments or local authorities	51,909	2,403	103	12	3	41 40.00%	6 51,86	2,416	13	35 14	3	3 54	40.00%	51,814	2,429	171	13	2	68	40.00%
4	Public sector entities	12,859	3,100	41	1	203	27 66.98%	6 10,48	5,466	5	51 1	64	4 29	56.86%	7,382	8,555	63	0	125	31	49.00% 40.00%
5	Multilateral Development Banks	231	0	0	0	0	0 40.00%	6 23	0		0 0	(0	40.00%	231	0	0	0	0	0	
6	International Organisations	201	0	0	0	0	0 40.00%		0		0	(0	40.00%	201	0	0	0	0	0	40.00%
7	Institutions	11,242	768	51	9	5	19 37.36%		.8 645	9	97 8	4	4 30	30.48%	11,289	638	134	7	5	38	28.61%
8	Corporates	62,461	13,701	4,361	261	1,389	,230 51.13%	6 57,45	17,166	5,90	01 179	1,321	1 2,72:	46.11%	53,096	20,352	7,076	152	1,368	3,101	43.82%
9	of which: SME	17,464	4,571	955	102	388	365 38.21%	6 15,87	75 5,596	1,51	18 71	344	4 554	36.53%	14,886		1,960	61	365	704	35.92%
10	_ Retail	7,878	1,222	1,279	106	79	803 62.81%	√ 7,68	1,124	1,57	70 96	87	7 942	60.01%	7,481	1,058	1,839	82	81	1,069	58.16%
Groupe BPCI	of which: SME	930	450	178	2	18	75 42.31%	•	24 420	21	13	17	7 83	38.97%	925	386	246	1	16	91	36.78%
12	Secured by mortgages on immovable property	45,988	7,219	2,870	136	341	716 24.96%	44,30	8,030	3,74	109	306	6 995	26.57%	42,812	0,, 50	4,508	95	312	1,240	27.52%
13	of which: SME	6,554	2,262	2 329	60	105	114 34.62%	6,05	2,532	56	50 45	96	6 229	40.92%	5,781	_,	742	38	93	324	43.61%
14	Items associated with particularly high risk	6,726	1,087	416	19	68	366 87.96%	6 5,95	1,749	52	23 14	81	1 40:	76.74%	5,484	2,135	610	11	94	431	70.69%
15	Covered bonds	5	0	0	0	0	0 45.00%	6	5 0		0	(0	45.00%	5	0	0	0	0	0	45.00%
16	Claims on institutions and corporates with a ST credit assessment	240	61	16	0	0	0.93%	6 23	88 60	1	18 0	(0	0.87%	236	60	21	0	0	0	0.82%
17	Collective investments undertakings (CIU)	347	2	2	0	0	1 95.92%	6 34	7 2		2 0	(0 2	92.36%		2	2	0	0	2	89.23%
18	Equity	0	0	0	0	0	0 40.00%	6	0		0 0	(0	40.00%	0	0	0	0	0	0	40.00%
19	Securitisation																				
20	Other exposures	7,272	110	18	0	0	7 40.12%		59 112	1	18 0	(0	40.12% 42.93%	7,267	115	18	0	0	7	40.12% 41.45%
21	Standardised Total	309,687	29,756	9,219	570	2,089 4,	237 45.96%	299,58	36,886	12,18	88 449	1,866	5,232	42.93%	289,777	44,245	14,640	388	1,989	6,068	41.45%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 exposure Stage	ock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure	Stage 2 exposure Stage 3	exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 expos	Coverage Stage 3 ex	e Ratio - xposure	age 1 exposure Stage 2	exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	2,537	1	1	(0	0	40.00%	2,535	2	2	0	0	1	40.00%	2,534	2	2	()	0	1 40.00%
23		Central governments	88,016		51	19	0	20	40.00%	87,941	105	99	22	0	40	40.00%	87,860	132	154	20)	0 6	62 40.00%
24		Regional governments or local authorities	47,052	_//	99	10	3	40	40.00%	47,013	2,276	126	12	3	50	40.00%	46,971	2,288	157	1:	L	2 6	63 40.00%
25		Public sector entities	12,596	3,074	18	1	203	10	57.60%	10,260	5,400	28	1	64	12	42.77%	7,209	8,440	39	(12	4 1	14 34.67%
26		Multilateral Development Banks	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	()	0	0.00%
27		International Organisations	0	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	(0	0.00%
28		Institutions	8,901	703	41	8	4	13	32.03%	8,988	573	83	7	3	23	26.97%	8,969	559	116	(5	5 3	30 25.83%
29		Corporates	57,987	11,906	3,709	25:	1,269	1,921	51.79%	53,247	15,236	5,118	171 1,2	08 2,	,377	46.45%	49,031	18,378	6,192	145	1,24	0 2,72	28 44.06%
30		of which: SME	16,240	4,078	911	99	349	351	38.47%	14,756	5,029	1,444	69	09	530	36.69%	13,838	5,537	1,854	59	31	7 66	36.07%
31		Retail	4,915	860	820	30	64	524	63.94%	4,833	820	942	33	68	576	61.15%	4,730	803	1,062	30	6	7 62	29 59.18%
32	FRANCE	of which: SME	808	393	160	1	15	70	43.63%	804	372	185	1	14	74	40.02%	806	347	209		1	4 7	78 37.41%
33		Secured by mortgages on immovable property	42,069	7,019	2,759	133	335	678	24.58%	40,384	7,851	3,612	106	01	950	26.29%	38,911	8,582	4,354	92	30	1,18	88 27.29%
34		of which: SME	6,540	2,260	329	60	105	114	34.63%	6,042	2,528	559	45	96	229	40.92%	5,770	2,618	741	38	9	32	23 43.62%
35		Items associated with particularly high risk	6,685	1,083	415	19	68	366	87.98%	5,918	1,743	522	13	81	401	76.78%	5,446	2,129	609	1:	9	4 43	70.74%
36		Covered bonds	5	0	0	(0	0	45.00%	5	0	0	0	0	0	45.00%	5	0	0	(0	0 45.00%
37		Claims on institutions and corporates with a ST credit assessment	156	61	16	(0	0	0.92%	154	60	18	0	0	0	0.84%	152	60	21	(0	0 0.78%
38		Collective investments undertakings (CIU)	37	2	1	(0	1	99.51%	37	2	1	0	0	1	99.03%	37	2	1	()	0	1 98.55%
39		Equity	0	0	0	(0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	()	0	0 40.00%
40		Securitisation																					
41		Other exposures	6,015	106	18	(0	7	40.00%	6,014	108	18	0	0	7	40.00%	6,012	110	18	(0	7 40.00%
42		Standardised Total	276,972	27,157	7,948	472	1,946	3,581	45.06%	267,331	34,177	10,569	365 1,7	28 4,4	438	41.99%	257,868	41,484	12,725	317	1,83	5,15	7 40.00% 40.49%

								Adverse Scenar	io						
				31/12/2021				31/12/2022					31/12/2023		
	(mln EUR, %)	Stage 1 exposure Stage 2 exposu	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for tage 3 exposure	Stage 1 exposure Stage 2 exposure	ıre Stage 3 exposuı	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 ((0	0.00	% 0 0	0	0 0	0.00	0%	0	0 0	0 ′	0.000
	Central governments	33	0 ((0	0 40.00°	% 33 (0	0 0	0 40.00	32	0	0	0 ′	0 40.009
	Regional governments or local authorities	1,649	0 ((0	0 40.00°	1,648	1 1	0 0	0 40.00	1,647	1	1 0	0 '	1 40.009
	Public sector entities	0	0 0	(0	0.00	% 0	0	0 0	0.00	0%	0	0	0 ′	0.009
	Multilateral Development Banks	37	0		0	0 40.009	% 37 (0	0	0 40.00	37	0	0	0 ′	0 40.009
	International Organisations	0	0		0	0.00	% 0	0	0	0.00	0%	0	0	0 ′	0.00°
	Institutions	351	6		0	0 12.029	% 353	0	0	0 13.9	.% 353	5	0	0 ′	0 14.10%
	Corporates	69	87		8	1 12.979	67 83	16	0 7	2 13.86	67	79	21 0	8	3 14.89%
	of which: SME	0	39		4	1 45.83°	% 1 38	3 2	0 3	1 44.70	1	36	4 0	4	2 44.65%
	Retail	13	9 ((0	0 51.76°	% 13 8	0	0	0 40.40	13	8	1 0	0 ′	0 34.42%
UNITED STATES	of which: SME	0	0 ((0	0.00	% 0	0	0 0	0.00	0	0	0 0	0 ′	0.00°
	Secured by mortgages on immovable property	115	10	1	0	0 9.83°	% 113 11	1 5	0 0	1 14.46	109	12	6 0	1	1 17.94%
	of which: SME	1	0 0	(0	0 39.28°	% 1 (0	0 0	0 45.62	2% 0	0	0 0	0 ′	0 47.77%
	Items associated with particularly high risk	0	0 0	(0	0.00	% 0 0	0	0 0	0.00	0	0	0 0	0 ′	0 0.00°
	Covered bonds	0	0 0	(0	0.000	% 0 (0	0 0	0.00	0	0	0 0	0 ′	0 0.00°
	Claims on institutions and corporates with a ST credit assessment	10	0 0)	0	0 3.999	% 10 (0	0	0 3.99	9% 10	0	0 0	0 ′	0 4.01°
	Collective investments undertakings (CIU)	0	0 ((0	0.00	% 0	0	0 0	0.00	0%	0	0 0	0 ′	0.00°
	Equity	0	0 0	(0	0.00	0 0	0	0 0	0.00	0%	0	0 0	0 '	0.00°
	Securitisation														
	Other exposures	232	0 ((0	0.00	% 232 (0	0 0	0.00		0	0 0	0 '	0.00
	Standardised Total	2,510	112 15		8	2 13.68%	6 2,506 108	23	0 7	4 15.57	% 2,501 1	.06	30 0	8	5 17.20%

										Adverse Scenario						
					31/12/2021					31/12/2022				31/12/2	023	
RowN um			Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for provision Stage 1 exposure Stage 2 ex	of Stock of s for provisions for posure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	Stock ure Stage 3 exposure provision Stage 1 ex	of Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
65		Central governments	3,30	55 1 8	4	0	3 40.00%	3,35	5 2 1	.7	5 0 7	40.00%	5/5/11	3 30	5 0	12 40.00%
66		Regional governments or local authorities	1,0	58 1 2	2 1	0	1 40.00%	1,05	5 1	5	2 0 2	40.00%	6 1,051	2 9	1 0	4 40.00%
67		Public sector entities		0 0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
68		Multilateral Development Banks		0 0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
69		International Organisations		0 0	0	0	0.00%		0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
70		Institutions		9 0 0	0	0	0 33.62%		9 0	0	0 0	33.71%	6 9	0 0	0 0	0 33.22%
71		Corporates	10	99 94 12	2 1	7	5 39.46%	98	8 97 2	.1	8 8	39.05%	6 93	96 27	1 9	10 38.97%
72		of which: SME		4 45 3	0	4	1 42.30%		4 42	6) 4 3	41.99%	6 4	40 8	0 5	3 42.13%
73		Retail		.5 11 5	0	0	1 28.01%	1	4 11	6	0 2	26.30%	6 14	11 7	0 0	2 25.12%
74	ITALY	of which: SME		0 5 1	. 0	0	0 12.57%		0 4	1	0 0	11.82%	6 0	4 2	0 0	0 11.66%
75		Secured by mortgages on immovable property		37 11 3	0	0	0 14.67%	3.	5 13	3	0 1	21.13%	6 33	14 4	0 0	1 26.23%
76		of which: SME		0 0	0	0	0 1.88%		0	0	0 0	2.18%	6 0	0 0	0 0	0 2.57%
77		Items associated with particularly high risk		0 0	0	0	0.00%	(0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
78		Covered bonds		0 0	0	0	0.00%		0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%		0	0	0 0	0.00%	6	0 0	0	0.00%
80		Collective investments undertakings (CIU)	30	06 0 0	0	0	0 40.00%	30	6 0	0	0 0	40.00%	6 306	0 0	0 0	0 40.00%
81		Equity		0 0 0	0	0	0.00%		0	0	0 0	0.00%	6 0	0 0	0 0	0.00%
82		Securitisation														
83		Other exposures		7 1 0	0	0	0.00%		7 1	0	0 0	0.00%	6 7	1 0	0 0	0.00%
84		Standardised Total	4,90	7 120 30	6	8 1	1 35.34%	4,878	125 53	3	9 20	36.81%	6 4,852 1	.27 78	7 10 2	29 37.57%

		Groupe BPCE											
			33 34	35 36	37 38	39 40	41 42	43 44 45	46	47	48 49	50 51	52 53
								Adverse Scenario					
				31/12/2021				31/12/2022				31/12/2023	
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
85		Central banks	0	0 0	0 0	0.00%	0 0	0 0 0	0.00%	0	0	0 0	0 0.00%
86		Central governments	8	0	0 0	0 40.00%	8 0	0 0 0	0 40.00%	8	0	0 0	0 40.00%
87		Regional governments or local authorities	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
88		Public sector entities	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
89		Multilateral Development Banks	0	0	0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
90		International Organisations	0	0	0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
91		Institutions	389	5 0	0 0	0 16.44% 39	90 4	1 0 0	0 16.91%	389	4	1 0 0	0 17.05%
92		Corporates	38 19	1 20	0 17	1 6.93%	38 181 3	0 15	3 8.39%	40	172 3	7 0 17	4 9.75%
93		of which: SME	0 6	0 2	0 5	1 45.88%	1 58	4 0 5	2 44.72%	2	55	0 7	3 44.67%
94		Retail	52	8 2	0 0	0 12.04%	50 10	2 0 0	0 14.06%	48	12	0 0	0 15.47%
95	UNITED KINGDOM	of which: SME	1	0	0 0	0 26.38%	1 0	0 0	0 26.93%	1	0	0 0	0 27.02%
96		Secured by mortgages on immovable property	226 24	4 9	0 1	1 15.53% 22	23 24 1	12 0 1	2 19.23%	218	27 14	4 0 1	3 22.37%
97		of which: SME	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0.00%
98		Items associated with particularly high risk	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
99		Covered bonds	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0 0	0 0	0.00%	0	0	0 0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0.00%	0 0	0 0	0.00%	0	0	0 0	0.00%
102		Equity	0	0	0 0	0.00%	0 0	0 0	0.00%	0	0	0 0	0 0.00%
103		Securitisation											
104		Other exposures	954	0	0 0	0 0.00%	53 1	0 0	0.00%	953	1	0 0	0 0.00% 7 13.43%
105		Standardised Total	1,667 228	31	0 18	3 9.77% 1,66	219 4	0 16	5 11.61%	1,655	216 55	0 18	7 13.43%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
/N 1	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of Stag exposure		Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
6	Central banks	42	7 0 0	C	0)	40.00%	427		0 0	0	0 0	0	40.00%	427	0	0	0	0	0 40.00%
7	Central governments	7	7 0 0	C	0	(40.00%	77		0 0	0	0 0	0	40.00%	76	0	0	0	0	0 40.00%
8	Regional governments or local authorities		0 0	C	0 0)	0.00%	0		0 0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
9	Public sector entities		0 0	C	0		0.00%	0		0 0	O C	0 0	0	0.00%	0	0	0	0	0	0.00%
0	Multilateral Development Banks	19	3 0 0	C	0)	40.00%	193		0 0	0	0 0	0	40.00%	193	0	0	0	0	0 40.00%
1	International Organisations	20	1 0 0	C	0)	40.00%	201		0 0	0	0 0	0	40.00%	201	0	0	0	0	0 40.00%
2	Institutions	6	8 2 0	C	0)	59.66%	68		1 0	0	0	0	72.09%	68	1	0	0	0	0 70.09%
3	Corporates	53	2 103 66	2	2 3	3 40	60.61%	490	12	25 85	5 1	1 3	48	55.88%	475 120	6 10	00	1	2 54	4 53.78%
4	of which: SME	3	9 6 1	C	0		33.58%	36		8 3	3	0	1	32.22%	33	9	4	0	0	1 31.39%
5	Retail	8	0 3 13	C	0)	32.29%	80		3 14	1 C	0	4	31.84%	79	3 1	.4	0	0	5 31.35%
LUXEMBOURG	of which: SME	1	4 1 0	C	0)	30.31%	14		1 0	0	0	0	33.25%	14	1	1	0	0	0 34.76%
7	Secured by mortgages on immovable property	53	4 31 2	C	0 1		39.62%	532	3	31 4	1 C	0 1	2	45.04%	535 2	7	6	0	1	3 47.67%
8	of which: SME		3 1 0	C	0)	31.53%	2		2 0	0	0	0	36.08%	2	2	0	0	0	0 35.85%
9	Items associated with particularly high risk		2 0 0	C	0		31.48%	2		0	0	0	0	31.52%	2	0	0	0	0	0 31.70%
0	Covered bonds		0 0	C	0	(0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
1	Claims on institutions and corporates with a ST credit assessment		9 0 0	C	0	(11.51%	9		0	0	0	0	11.51%	9	0	0	0	0	0 11.53%
2	Collective investments undertakings (CIU)		0 0	C	0	(0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
3	Equity Securitisation		0 0	C	0	(0.00%	0		0 0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
4	Securitisation																			
5	Other exposures		2 0 0	C	0)	0.00%	2		0 0	0	0 0	0	0.00%	2	0	0	0	0	0.00%
6	Standardised Total	2,12	139 82	3	3 4	45	55.38%	2,080	16	104	2	2 4	54	52.19%	2,066 158	3 12	1	2	62	2 50.76%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposur
	Central banks	5,667	7 2 2	1		0	40.00%	5,664		3	1	1 0	1	40.00%	5,661	5	5	1	<u>)</u>	2 40.00
	Central governments		0 0	0)	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0 ()	J	0.00
	Regional governments or local authorities	722	0 0	0)	0 (40.00%	721		0 0	0	0	0	40.00%	721	1	1 (0	<u>)</u>	0 40.00
	Public sector entities		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	<u>)</u>	J 0.00
	Multilateral Development Banks		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	<u>)</u>	0.00
	International Organisations		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	<u>)</u>	J 0.00
	Institutions	8!	5 2 0	0)	0 (61.06%	85		1 0	0	0	0	61.77%	85	1	0 (0	<u>)</u>	0 62.28
	Corporates	9:	13 4	1		0 2	65.49%	84	1	17 7	0	0	4	51.56%	80 1	9	8	0	<u>)</u>	4 48.43
	of which: SME		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	<u>)</u>	J 0.00
	Retail		0 0	0)	0 (10.96%	0		0 0	0	0	0	10.96%	0	0	0 (0	<u>)</u>	J 10.96
JAPAN	of which: SME		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	7	J 0.00
	Secured by mortgages on immovable property		7 0 0	0)	0 (15.18%	7		0 0	0	0	0	19.01%	6	0	0 (0	7	0 21.49
	of which: SME		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	7	0.00
	Items associated with particularly high risk		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0)	0.00
	Covered bonds		0 0	0)	0 (0.00%	0		0 0	0	0	0	0.00%	0	0	0 (0	7	0.00
	Claims on institutions and corporates with a ST credit assessment	(0 0	0)	0 (26.07%	6		0 0	0	0	0	24.30%	6	0	0 (0	7	0 23.80
	Collective investments undertakings (CIU)		0 0	0)	0	0.00%	0		0 0	0	0	0	0.00%	•	0	0 (O	<u>)</u>	0.00
	Equity Securitisation		0 0	0)	0 (0.00%	0		0 0	0	0 0	0	0.00%	0	0	0 (0	J C	0.00
	Other exposures	22	0 0	0)	0 (0.00%	22		0 0	0	0	0	0.00%	22	0	0 (O Company	<u>)</u>	0.00
	Standardised Total	6,600)	1		1 3	56.41%	6,590	2	22 11	. 1	L 0	5	47.20%	6,582	5 1	4 1	L	۶ (د	6 44.86%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for page 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for po Stage 2 exposure Sta	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0		0 0	0	0.00%
149	Central governments	279	9 0 0	0	0	0	40.00%	279	0 0	C	0	0	40.00%	279	0	0		0	0	40.00%
150	Regional governments or local authorities	57.	5 0 0	0	0	0	40.00%	575	0 0	C	0	0	40.00%	575	1	1		0	0	40.00%
151	Public sector entities	48	8 1 0	0	0	0	35.99%	46	3 0	C	0	0	35.86%	44	4	0		0	0	33.55%
152	Multilateral Development Banks		0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0		0	0	0.00%
153	International Organisations		0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0		0 0	0	0.00%
154	Institutions	72	0 6 8	0	0	5	64.90%	711	14 9	C	0	5	57.98%	703	21	10		0 1	5	52.85%
155	Corporates	54	8 92 30	0	6	22	73.08%	544	91 35	C	5	23	67.12%	544	87	39		0 6	25	63.92%
156	of which: SME		8 34 1	0	3	1	46.23%	8	32 2	. 0	3	1	45.09%	9	31	3		0 4	2	45.09%
157	Retail	17	2 7 6	0	0	5	87.26%	12	7 7	C	0	6	84.56%	12	7	7		0	6	82.62%
158 SWITZERLAND	of which: SME		0 0	0	0	0	17.03%	0	0 0	C	0	0	18.63%	0	0	0		0	0	19.38%
159	Secured by mortgages on immovable property	82	2 8 9	2	0	2	22.31%	815	9 15	2	0	4	24.98%	807	11	21		2 0	6	26.76%
160	of which: SME		0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0		0	0	0.00%
161	Items associated with particularly high risk		0 0	0	0	0	37.13%	0	0 0	C	0	0	36.48%	0	0	0		0	0	36.53%
162	Covered bonds		0 0	0	0	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0		0 0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	0 0	O	0	0	0.00%	0	0	0		0 0	0	0.00%
164	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
165	Equity		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
166	Securitisation																			
167	Other exposures		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
168	Standardised Total	3,004	1 115 52	2	7	34	65.10%	2,982	125 65	2	6	38	57.92%	2,964	130	77		2 7	42	53.83%



		Groupe BPCE																				
			33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, ^G	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
169		Central banks	0	0	0	0 ()	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0		0.00%
170		Central governments	38	0	0	0		0 40.00%	38	0	0	0	0	C	40.00%	38	0	0	0	0	·	0 40.00%
171		Regional governments or local authorities	4	0	0	0 (O .	0 40.00%	4	0	0	0	0	C	40.00%		0	0	0	0		0 40.00%
172		Public sector entities	0	0	0	0 (0	0.00%	0	0	0	0	0	C	0.00%		0	0	0	0	<u></u>	0.00%
173		Multilateral Development Banks	0	0	0	0 (0	0.00%	0	0	0	0	0	C	0.00%		0	0	0	0		0.00%
174		International Organisations	0	0	0	0 0)	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0		0.00%
175		Institutions	8	1	0	0 ()	0 16.97%	8	1	0	0	0	C	16.74%	8	1	0	0	0		0 16.61%
176		Corporates	773	440	94	2 31	1	6 16.88%	676	501	129	2	27	22	16.84%	1 1 1	531	154	1	28	27	7 17.21%
177		of which: SME	1/2	58	20	1 3	3	6 30.96%	158	6/	26	0	3	8	31.46%	150	70	30	0	3		31.84%
178	EL CTUDA	Retail	306	1	7	0 ()	2 24.05%	304	1	8	0	0	2	21.87%	302	1	10	0	0		2 20.29%
1/9 BI	ELGIUM	of which: SME	0	0	0	0 ()	0 63.04%	0	0	0	0	0	(53.2/%	0	0	0	0	0	<u> </u>	0 49.41%
180		Secured by mortgages on immovable property	548	3	/)	1 18.54%	545	5	9	1	0	2	23.88%	543	5	10	0	0	·	3 27.30% 0 60.90%
181		of which: SME	7	1	0		7	0 51.17%	6	2	0	0	0	C	58.72%	6	2	0	0	0	·	0 60.90%
182		Items associated with particularly high risk	/	1	0)	0 39.83%	6		0	0	0	C	41.09%	6	2	0	0	0		0 41.31%
183		Covered bonds	15	0	0) 	0.00%		0	0	0	0	C	0.00%	,	0	0	0	0	·	
184		Claims on institutions and corporates with a ST credit assessment	15	0	0)	0 5.06%	15	0	0	0	0	C	5.07%		0	0	0	0		0 5.09%
185		Collective investments undertakings (CIU)	0	0	0)	0.00%	0	0	0	0	0	C	0.00%		0	0	0	0		0 0.00% 0 0.00%
186		Equity	U	0	0	0	7	0.00%	0	U	U	0	0	, ,	0.00%	O U	U	0	Ü	0		0.00%
187		Securitisation State of the second securities and the second seco		0	0			0.000/			0				0.000/		0		0			0 000/
188		Other exposures	1.600	445 44	0	2 24) 	0.00% 9 17.45%	1 507	500	1 47	0	0	30	0.00% 17.60%	-	541	175	0	0		0 0.00% 18.04%
189		Standardised Total	1,699	445 10	סק	31	1	17.45%	1,597	509	14/	2	28	26	17.60%	1,537	541	1/5	2	28	3/	18.04%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0	0	0 (0	0	0.00%	(0 0	0 0	0	0	0.00	% 0	0	0	0	0 0	0.00%
191		Central governments		19	0	0 (0	0	40.00%	19	0 0	0 0	0	0	40.00		0	0	0	0 0	0 40.00%
192		Regional governments or local authorities		106	129	0 (0	0	40.00%	10.	129 1	1 0	0	0	40.00		29	1	0	0 0	0 40.00%
193		Public sector entities		2	1	0 (0	0	37.50%		2 0	0	0	0	38.18	% 2	1	0)	0 (0 39.75%
194		Multilateral Development Banks		0	0	0 (0	0	0.00%		0 0	0 0	0	0	0.00	0	0	0	0	0 0	0.00%
195		International Organisations		0	0	0 (0	0	0.00%		0 0	0 0	0	0	0.00	0	0	0	0	0 0	0.00%
196		Institutions		15	0	0 (0	0	8.94%	1:	0 0	0	0	0	10.85	6 15	0	0	0	0 (11.37%
197		Corporates		34	33	3	2	1	28.73%	30	35 5	0	2	1	28.65	% 29 3	35	7	0	2	28.51%
198		of which: SME		2	17	1 (1	0	19.73%		16	0	1	. 0	19.76	6 1 1	16	2	0	1 (19.75%
199	CDATAL	Retail		389	20 9	4 36	3	67	71.38%	330	17 156	5 31	4	105	67.38	6 280 1	14 20)9 2:	3	3 138	65.81%
200	SPAIN	of which: SME		0	0	0	0	0	4.07%		0 0	0 0	0	0	4.16	0	0	0	0	0 (4.23%
201		Secured by mortgages on immovable property		86	23 5	0 (0	25	50.90%	80	22 51	1 0	0	26	50.05	% 86 Z	21 5	53)	0 26	6 49.47%
202		of which: SME		0	0	0 (0	0	0.00%		0 0	0 0	0	0	0.00	0	0	0	0	0 0	0.00%
203		Items associated with particularly high risk		0	0	0 (0	0	0.00%		0 0	0	0	0	0.00	0	0	0	0	0 (0.00%
204		Covered bonds		0	0	0	0	0	0.00%	(0 0	0	0	0	0.00	0	0	0	0	0 (0.00%
205		Claims on institutions and corporates with a ST credit assessment		0	0	0 (0	0	0.00%	(0 0	0 0	0	0	0.00	% 0	0	0	0	0 0	0.00%
206		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	(0 0	0	0	0	0.00	% 0	0	0	0	0 0	0.00%
207		Equity		0	0	0 (0	0	0.00%		0 0	0	0	0	0.00	% 0	0	0	0	0 0	0.00%
208		Securitisation																			
209		Other exposures		3	0	0 (0	0	0.00%	;	0 0	0	0	0	0.00	% 3	0	0	O	0 0	0.00%
210		Standardised Total		655	207 14	37	5	94	63.50%	59:	205 213	31	7	133	62.17	6 539 20	0 27	0 24	1	166	6 61.52%

		Adverse Scenario															
				31/12/2021					31/12/2022						31/12/2023		
RowN um		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for Stage 1 exposure Stage 2 exposure	of Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3	ck of ons for exposure Stage 3 expo	tio - Stage 1 expos	sure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage	ck of ions for exposure Coverage Ratio - Stage 3 exposure
211	Central banks		0 0	0	0	0.00%	0	0 0	0	0		00%	0	0 ()	0	0 0.00%
212	Central governments	1	8 0 0	0	0	0 40.00%	18	0 0	0	0	0 40	00%	18	0 ()	0	0 40.00%
213	Regional governments or local authorities		0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0)	0	0.00%
214	Public sector entities		0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0)	0	0.00%
215	Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	0	0	0	.00%	0	0		0	0.00%
216	International Organisations		0 0	0	0	0.00%	0	0 0	0	0	0	.00%	0	0		0	0.00%
217	Institutions	2	3 0 0	0	0	0 48.21%	23	0 0	0	0	0 49	28%	23	1		0	0 47.24%
218	Corporates	2	4 28 2	0	3	0 17.34%	23	27 4	0	2	1 19	76%	23 2	6	5	3	1 20.99%
219	of which: SME		0 12 0	0	1	0 45.88%	0	12 1	0	1	0 44	72%	0 1	1	L	1	1 44.68%
220	Retail	3	1 0 1	0	0	0 4.56%	30	0 1	0	0	0	32%	30	0	L	0	0 7.52%
NETHERLANDS	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0	00%	0	0)	0	0.00%
222	Secured by mortgages on immovable property	1	3 1 1	. 0	0	0 5.99%	13	1 1	0	0	0	70%	12	1	L	0	0 9.76%
223	of which: SME		0 0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 ()	0	0.00%
224	Items associated with particularly high risk		0 0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 ()	0	0.00%
225	Covered bonds		0 0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 ()	0	0 0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 ()	0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 (0	0.00%
228	Equity		0 0	0	0	0.00%	0	0 0	0	0	0 (00%	0	0 (0	0.00%
229	Securitisation																
230	Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0	00%	0	0 ()	0	0.00%
231	Standardised Total	10	8 29 4	0	3	0 12.87%	106	29 6	0	2	1 16.	L 9 %	105 2	8 7	7	3	1 17.82%

EBA EUROPEAN BANKING AUTHORIT

											Groupe BPCI	=					
				1	2	3	4	5	6	7	8	9	10	11	12	13	14
										Morato	ria - Actual						
										31/1	2/2020						
				Exposui	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		2,573	10,158	1,197	7,906	10,395	9,128	2,11	0 1,796	226	189	51	108	, 68	30.15%
5		Corporates - Of Which: Specialised Lending															
6 7		Corporates - Of Which: SME															
		Retail		12,464	0	3,604	0	11,118	9,889	1,08	5 920	260	209	63	139	83	31.86%
8 9 10 11 12 13 14 15		Retail - Secured on real estate property															
9	Groupe BPCE	Retail - Secured on real estate property - Of Which: SME															
10	Groupe Dr CL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0		0 0	C	0	0	0	0) -
11		Retail - Qualifying Revolving															
12		Retail - Other Retail															
13		Retail - Other Retail - Of Which: SME															
14		Retail - Other Retail - Of Which: non-SME															
15		Equity Securitisation															
16																	
17		Other non-credit obligation assets		45.007	10.460	4 004	7.040	24 524	10.000	2 40	2746	400	200	444	247	,	24.670/
18		IRB TOTAL		15,037	10,169	4,801	7,912	21,524	19,029	3,19	2,716	486	398	114	247	151	31.07%

									Moratori	a - Actual						
									31/12	2/2020						
			Exposure	values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	2,573	10,110	1,197	7,858	10,362	9,103	2,096	1,792	225	189	51	108	6	30.06%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	12,464	0	3,604	0	11,118	9,889	1,085	920	260	209	63	139	8.	31.86%
26		Retail - Secured on real estate property														
27	FRANCE	Retail - Secured on real estate property - Of Which: SME														
28	INAINCL	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		0 -
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	15,037	10,121	4,801	7,864	21,491	19,003	3,181	2,712	485	398	114	247	15:	L 31.03%

									Morato	ria - Actual						
									31/1	.2/2020						
			Ex	oosure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, ^o	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0	(0	0	0	C	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0	(0	0	0	C	-
44		Retail - Secured on real estate property														
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
46	UNITEDSTATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0	(0	0	0	C	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		0	0	0		0		0		0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		16	0	17	10	2	6	5 0	C	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0	(0	C	0	0	0	0	-
62		Retail - Secured on real estate property														
63	ITALY	Retail - Secured on real estate property - Of Which: SME														
64	TIALI	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	C	0	C	0	C	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	16	0	17	10	2	6	0	C	0	0	0	0	-

									Morator	ia - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	(0	0	0	0	C	0		0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	(0	0	0	0	C	0		0	0	0	0	-
80		Retail - Secured on real estate property														
81	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
82	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	(0	0	0	0	C	0		0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0		0	0	0	0	0	0		0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	2	2 0	2	2	2 2	(0		0 0	0	0	C) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	(0	0)	0 0	(0		0 0	0	0	C) -
98		Retail - Secured on real estate property														
99	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
100	LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0	(0	C		0 0	(0		0	0	0	[C) -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	2	0	2	2	2 2		0		0	0	0	0	-

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2021 EU-wide Stress Test: Credit risk COVID-19 IRB Groupe BPCE

IIII/A									Groupe BPC	<u> </u>					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morato	ia - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	(0	0 0		0	0 0		0		0	0	0		0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	(0	0	(0	0 0		0		0 0	0	0)	0 -
	Retail - Secured on real estate property														
JAPAN	Retail - Secured on real estate property - Of Which: SME														
ארו עוז	Retail - Secured on real estate property - Of Which: non-SME	(0	0		0	0		0		0	0	0		0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets			_									_		
	IRB TOTAL	() (0		0	0		0		0	0	0		0 -

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0 (0	0	0		0	(0	0	0	C) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0	0	0		0	(0	0	0	C	-
134		Retail - Secured on real estate property														
135	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
136	SWITZLINLAIND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0		0	(0	0	0	C) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0				0		0		0	0	0	0	-

									Morato	ria - Actual						
									31/1	12/2020						
			Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0	0	0		0 0		0 0	0	0	() -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0	0	0	0		0 0		0 0	0	0	() -
152		Retail - Secured on real estate property														
153	BELGIUM	Retail - Secured on real estate property - Of Which: SME														
154	DELGIOM	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0		0 0		0 0	0	0	() -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		0	0	0	0	0		0 0		0	0	0	C) -

									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	_	Coverage Ratio Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0 2	8	29	20	20		9 4	(0 0	0	()	27.27%
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0		0		0	(0 0	0	()	0 -
170		Retail - Secured on real estate property														
171	SPAIN	Retail - Secured on real estate property - Of Which: SME														
172	SFAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0		0		0 0	0	((0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0 28	3	29	20	20		9 4		0	0	0		27.27%

									Morator	ia - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	(0	(0	0	C	0	C	0	0	0	0	88.89%
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	(0	(0	0	С	0	C	0	0	0	0	-
188		Retail - Secured on real estate property														
189 NF	ETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
190	LITILICLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0	C	0	C	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	88.89%

AUTHORITY			15	16	17	18	19		Groupe BP	edit risk CE 22	23	24	25	26	27	
				10	17	18	19			rantees - Actual 12/2020	23		25	2 0	2/	2
		Д	Exposure -IRB	e values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	min EUR, %)		1-IKD	A-IND	1-IND		amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		2,538 7	13,155 0	37	9 1,76 0	0	0	0	57 1,796 7 6	(3 340))	3 2	2 28	3 3 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		9,389 0	9,400 0 0		3 1,00 6 0	9,12 0 8,69 0	7,73 8 7,19	88 4 93 52 0	45 29 475 0	25: 16:		L	1 (5 2	20 2 15 0 () 5) -
Groupe BPCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0 0		0 0 0	0 0 0	0	0 0 0	0 0))) -) -) -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		9,389 9,389	0	26 26		0 8,69 0 8,69	8 7,19 8 7,19	52 03 0	29 475 29 475 0 (1 13 ⁴ 1 13 ²	1 1	5 2	2 15 2 15	5
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		11,927	13,169	64	5 1,77	21,90	18,29	7 2,58	2,270	609	474	1	3 4	43	В
										rantees - Actual						
			Exposure	e values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverag Stag
	(ml	mln EUR, %)	-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central governments Institutions		2.520	12.151	37	0 1.76	12.10	7 11.00	2.01	-1 170	441	244			20	
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		2,538	13,151	3/	1,76				54 1,793	448	340		3	2 28	3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		9,388	0	26	6	0 8,69	7 7,19	52 52	29 475	16:	1 134	1		2 15	5
FRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0	0	0	0	0 0) () () () -
	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		11,926	13,165	64	5 1,77	21,89	7 18,29	5 2,58	2,268	609	474	1:	3	43	3
										rantees - Actual						
			Exposure	e values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	Central banks	mln EUR, %)	-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Institutions					0			0							
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	U		U	0	0	0) -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0 (() -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0	0	0	0	0 0	() () () -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		0	0		0	0	0	0	0						-
										rantees - Actual						
			Exposure			sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Central banks	mln EUR, %)	-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	ехро
	Central governments Institutions Corporates		0	0		0	0	0	0	0 0) () () -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0		0	0	0	0	0 (0 (D) -
ITALY	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		0	0		0	0	0	0	0 (0 (D) -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		0	0		0	0	0	0	0 0	(-
										rantees - Actual						
			Exposure	e values	Risk expo	sure amounts	Charles	Stage 1 exposure, of		Stage 2 exposure, of	Classic	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage
		mln EUR,%)	-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expos
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0	0	0	0	0 () -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0 () () () -
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0 () () -
UNITED KINGDOM	Retail - Qualifying Revolving															
UNITED KINGDOM	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
UNITED KINGDOM	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										<u> </u>	<u> </u>				
UNITED KINGDOM	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		0	0		0	0	0	0	0 0			<u> </u>			-
UNITED KINGDOM	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		0	0		0	0	0		rantees - Actual						-
UNITED KINGDOM	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		0 Exposure			o sure amounts	Stage 1 exposure	Stage 1 exposure, of which	31/: Stage 2	12/2020 Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	· ·		Stag
UNITED KINGDOM	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 (ml	mln EUR, %)	Exposure -IRB	values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	exposure, of	31/:	12/2020 Stage 2 exposure, of	Stage 3 exposure	exposure, of			Stock of provisions for Stage 3 exposure	Stag
UNITED KINGDOM	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 (ml Central banks Central governments Institutions Corporates	nln EUR, %)				T		exposure, of which guaranteed	31/: Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
UNITED KINGDOM	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 (ml Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	nin EUR, %)				T		exposure, of which guaranteed	31/: Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
UNITED KINGDOM LUXEMBOURG	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 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	nIn EUR, %)				T		exposure, of which guaranteed	31/: Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage expos
	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 (ml Central banks Central governments Institutions Corporates 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	nin EUR, %)				T		exposure, of which guaranteed	31/: Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

			15	16	17	18	19	20	Groupe BPC 21	<u>22</u>	23	24	25	26	27
								Stage 1		ntees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
		(mln EUR, %)	A-IRB	re values F-IRB	A-IRB	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		()	0 (0	0 0	(0		0 (
	Retail - Secured on real estate property		()	0 0)	0	0 0	(0		0 0)
JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		()	0 (0	0 0	(0 0		0 ()
	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		C		0 0		0	0	C	0	(0 0	(
								Stage 1		ntees - Actual 2/2020 Stage 2		Stage 3			
		(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central governments Institutions							amount		amount		amount			
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		(0 (0	0 0	(0		0 (
	Retail Retail - Secured on real estate property		(0 (0	0 0	(0		0 (
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0 (0	0 0	(0		0 (
	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		C		0 0		0	0	C	0		0 0			
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Institutions Corporates		()	0 0)	0	0 0	(0 0		0 0)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		()	0 0)	0	0 0	(0		0 ()
BELGIUM	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		()	0 0		0	0 0	(0 0		0 (
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		C		0 0		0	0 0	C	0		0 0			
										intees - Actual					
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	31/1: Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates		(0	0 (0	0 0	()) 0		0 ()
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail				0		0	0				0			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0		0	0							
SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		(U (U	0	(0		U _I (
SPAIN	Retail - Other Retail - Of Which: SME														
SPAIN	Retail - Other Retail - Of Which: non-SME						0	0 0		0		0 0			
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		(0 0		•	•		intees - Actual					
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation		C		0 0				Public guara						
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Exposu	re values	Risk expos	ure amounts	Character 1	Stage 1 exposure, of	31/1	2/2020 Stage 2	612	Stage 3 exposure, of	Stock of	Stock of	Stock of
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		2/2020	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions	(mln EUR, %)				1		exposure, of which guaranteed	31/1: Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)				1		exposure, of which guaranteed	31/1: Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)				1		exposure, of which guaranteed	31/1: Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3
SPAIN	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates 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	(mln EUR, %)				1		exposure, of which guaranteed	31/1: Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates 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: SME	(mln EUR, %)				1		exposure, of which guaranteed	31/1: Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY								,	2021 EU	J-wide \$		T est: Cre Groupe BPC		COVID	-19 IRB							
		29	30	31	32	33	34	35	36	37	38	39 toria - Baseline S o	40	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	Coverage Patie				31/12/2022 Stock of	Stock of	Stock of	Coverage Patie				31/12/2023 Stock of	Stock of	Stock of	Coverage Patie
Row Num	(mln EU	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,1	121 2,	,652 375	5 48	3 13	34 113	30.04%	9,360	2,278	510	31	93	148	29.07%	9,086	2,435		6 4:	121	179	28.57%
Groupe BPCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	10,0	0/7 1,	919 468	8 39	9 11	11 145	30.92%	10,434	1,376	654	37	88	200	30.60%	10,285	1,358	82	0 35	88	250	30.43%
10 S. Cape D. Ca	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0 (0 0	J	0 0	-	0	U	C	0	0	0	-	U			U (0	0	-
13 14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL	19,5	583 4,5	571 843	3 87	7 24	5 257	30.52%	20,179	3,654	1,164	68	182	348	29.93%	19,755	3,795	1,44	5 77	7 209	429	29.62%
											Mora	toria - Baseline Sc	enario									
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EU	exposure	exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21	Central banks Central governments Institutions																					
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		2,	,635 374	4 48	3 13	33 112	29.93%	9,331	2,261		31	93	14/	28.98%	9,056	7,120		4 4	121	1/8	28.47%
25 26 27 28 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	10,0	077 1,	919 468	8 39	9 11	.1 145	30.92%	10,434	1,376	654	4 37	88	200	30.60%	10,285	1,358	82	0 35	88	250	30.43%
28 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 0	0 0	0	0 0	-	0	0	C	0	0	0	-	0) (0 (0	0	-
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	19,4	41 4,5	554 842	2 87	7 24	4 256	30.48%	20,038	3,637	1,162	2 68	181	347	29.89%	19,614	3,779	1,44	4 76	5 208	427	29.58%
											Mora	toria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3 exposure
37 38	Central banks Central governments	111, 70)																				
40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	0 0)	0 0	-	0	0	C	0 0	0	0	-	0) (0 () 0	0	-
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 0	0 0)	0 0	-	0	0	C	0 0	0	0	-	0) (0 (, 0	0	-
UNITED STATES 47	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 (0 0	0	0 0	-	0	0	C	0	0	0	-	0	(0 (0	0	-
48 49 50	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
51 52 53	Equity Securitisation Other non-credit obligation assets																					
54	IRB TOTAL		0	0 0	<u>o </u>	0	0 0	-	0	0) 0	0	0	-	0	0		0 (0 -	-
					31/12/2021	_					Morat	31/12/2022							31/12/2023	1		
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Num 55 56	Central banks Central governments	JR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
57 58 59	Institutions Corporates Corporates - Of Which: Specialised Lending		8	7 (0 0)	0 0	38.46%	8	7	1	1 0	0	0	39.22%	8	3 7		1 () 0	0	40.85%
61 62 63	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 (0 0	0	0 0) -	0	0	C	0	0	0	-	0	(0 (0	0	-
63 64 65 66	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 0	0 0	0	0 0	-	0	0	C	0	0	0	-	C			0 (0	0	-
67 68 69	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL		8	7 0	0 0	D	0 0	38.46%	8	7	1	1 0	0	0	39.22%	8	3 7		1 () 0	0	40.85%
											Mora	toria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EU	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
73 74 75	Central banks Central governments Institutions																					
76 77 78	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 (0 0)	0 0	-	0	0	0	0	0	0	-	0			0 (0	0	-
80 81 82 UNITED KINGDOM	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		0	0 (0 0	J	0 0	-	0	<u> </u>			0	0	-	0			0	0	0.	-
83 84 85	Retail - Other Retail Retail - Other Retail - Of Which: SME								0	0			0	0		U						
86 87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
89 90	Other non-credit obligation assets IRB TOTAL		0	0 0	0 0	0	0 0	-	0	0	0	0 0	0	0	-	0	0		0 (0	0	-
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EU	exposure	exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94	Central governments Institutions Corporates		2	0 (0 0		0 0	433.33%	2	0	C	0	0	0	233.33%		2 (0 () C	0	175.00%
95 96 97	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	0 0	0	0 0	-	0	0	0	0	0	0	-	0			0 (0 0	0	-
98 99 100 LUXEMBOURG	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		0	0 (0 0	0	0 0	- -	0	0	C	0	0	0	-	0) (0 () 0	0	-
101	Retail - Qualifying Revolving Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
103 104 105 106 107	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					

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BANKING								1	ZUZI E	U-wide S		Groupe BPC		COAID	-19 IKD							
		29	30	31	32	33	34	35	36	37	38	39 39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	enario						31/12/2023			
					Stock of	Stock of	Stock of	Coverage Ratio ·				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio
Row	/ I =	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
109	Central banks	JR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
110 111	Central governments Institutions				0								0			0						
112	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0	-	(0	(J 0	0	U	-	0	(0	0	U C	J U	-
115	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 0	0		0	-	(0 0	(0 0	0	0	-	0	(0	0	0 0	0	-
117 118 JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0	-	(0 0	(0	0	0	-	0	(0	0	0 0	0	-
119 120	Retail - Qualifying Revolving Retail - Other Retail												3			3						
121 122	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
123 124	Equity Securitisation																					
125 126	Other non-credit obligation assets IRB TOTAL		0	0 0	0		0	-	C	0 0	(0	0	0	-	0	(0	0	0	0	-
											Mora	toria - Baseline Sc	onario									
					31/12/2021						Мога	31/12/2022	enano						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row	(mln El	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127	Central banks Central governments	51(, 70)																				
129 130	Institutions Corporates		0	0 0	0		0	-	(0 0	(0	0	0	-	0	(0	0	0 0	0	-
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
133 134	Retail Retail - Secured on real estate property		0	0 0	0		0	-	(0 0	(0	0	0	-	0	(0	0	0 0	0	-
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0	-	(0 0	(0 0	0	0	-	0	(0	0	0 0	0	-
137 138	Retail - Qualifying Revolving Retail - Other Retail																					
140 141	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
141 142	Equity Securitisation Other non-credit obligation assets																					
144	IRB TOTAL		0	0 0	0		0	-	C	0	(0	0	0	-	0	(0	0	0	0	-
											Mora	toria - Baseline Sc	enario									
					31/12/2021						Fiora	31/12/2022	CHAITO						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EU	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145 146	Central banks Central governments																					
147 148	Institutions Corporates		0	0 0	0		0	-	(0 0	(0	0	0	0.00%	0	(0	0	0 0	0	0.00%
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152	Retail Retail - Secured on real estate property		0	0 0	0		0	-	(0 0	(0	0	0	-	0	(0	0	0 0	0	-
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0	-	(0 0	(0 0	0	0	-	0	(0	0	0 0	0	-
155 156	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
157 158	Retail - Other Retail - Of Which: non-SME Equity																					
160 161	Securitisation Other non-credit obligation assets																					
162	IRB TOTAL		0	0 0	0		0	-	C	0		0	0	0	0.00%	0	C	0	0	0	0	0.00%
											Mora	toria - Baseline Sc	enario									
					31/12/2021							31/12/2022							31/12/2023	_		
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio · Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
Num	(mln El	JR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
164 165	Central banks Central governments Institutions																					
166 167	Institutions Corporates Corporates - Of Which: Specialised Lending		18 1	10 0	0		0	42.55%	18	8 10		1 0	0	0	43.37%	18	· ·	9	1	0 0	1	45.13%
168 169	Corporates - Of Which: SME Retail		0	0 0	n) 0	-	(0) 0	0	0	-	n		0	0	0		-
170 171 CDAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				3								3			3						
171 172 173 SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0		0	-	(0 0	(0	0	0	-	0	(0	0	0 0	0	-
174 175	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
176 177	Retail - Other Retail - Of Which: non-SME Equity																					
179 180	Securitisation Other non-credit obligation assets		8	.0	<u> </u>			<u>ፈን 550/-</u>	10	3 10	-				43.37%	10		9	1	0)	45.13%
100	IRB TOTAL					<u> </u>						<u> </u>			TJ.J/ 70				<u> </u>			TJ.1370
											Mora	toria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	C				31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	C
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3
Num 181	Central banks (min El				exposure	exposure	exposure	exposure -				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
182 183	Central governments Institutions																					
184 185	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0	88.89%	(0 0	(0	0	0	88.89%	0	(0	0	0 0	0	88.89%
186 187	Corporates - Of Which: SME Retail		0	0 0	0		0	-	(0 0		0 0	0	0	-	0		0	0	0 0	0	-
188 189 190 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Detail - Secured on real estate property - Of Which: per SME		0	0														0	0			
190 191	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Potail - Other Petail		U	0	0		0	-		0		J 0	0	0	-	0		U	U	U] C	0	-
192 193 194	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
195 196	Equity Securitisation																					
197 198	Other non-credit obligation assets IRB TOTAL		0	0 0	0		0	88.89%		0 0		0	0	0	88.89%	0		0	0	0	0	88.89%
			•	<u></u>			<u>. </u>					<u>. </u>						· · · · · · · · · · · · · · · · · · ·			<u>, </u>	

																	(Groupe BPCE													
				50	51	52	53	54	55	56	57	58	59	60	1 62	63	64 Public quarantees	65 - Baseline Scenario	66	67	68	69	0 71	72	73	74	75	76	77	78	79
								31/12/20										/2022									31/12/2023				
			s	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 expo	ge 1 ure, of ich exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	erage Ratio - Stage 3 exp	Stag ge 1 exposu sure whi		Stage 2 exposui re whic		Stage e 3 exposur whic	e, of provisions	for provisions fo		Coverage Ratio - Stage 3 exposure
Row Num			(mln EUR, %)	kposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	gua	nteed exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	sure guarar amo	teed	re guaran amou	iteed	sure guarant amou	teed	Stage 2 exposure	Stage 3 exposure	exposure
2		Central banks Central governments																													
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lendin		12,430	519	2,634	4 1,736	628	0	27	55	220	35.02%	12,066	519 2,8	94 1,73	36 733	0	20	51	247	33.67%	11,805	519	3,078	1,737	810	0	19	34 267	32.93%
6 7		Corporates - Of Which: SME Retail	y .	8,422	6,850	710	0 701	257	251	27	42	46	18.03%	8,272	6,758 7	30 68	84 337	359	24	44	73	21.78%	8,091	6,621	891	723	407	458	23	50 97	23.91%
8 9	Groupe BP	Retail - Secured on real estate proper Retail - Secured on real estate propert	y - Of Which: SME	·																											
10 11	Groupe br	Retail - Qualifying Revolving	y - Of Which: non-SME																												
12 13		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S																													
15 16		Equity Securitisation																													
17 18		Other non-credit obligation assets IRB TOTAL		20,852	16,727	3,296	5 2,438	934	251	53	95	264	28.23%	20,330	16,636 3,5	55 2,42	21 1,198	359	43	90	341	28.44%	19,874	16,498	3,781	2,459	1,427	458	42 12	4 409	28.63%
								31/12/20	2021									- Baseline Scenario /2022									31/12/2023				
					Stage 1 exposure, of	Clark D	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	expo	ge 1 ure, of	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Co	erage Ratio -	Stag exposu	2.06	Stage exposu	e 2	Stage	Stock of	Stock of	Stock of	Coverage Ratio -
Row			ex	Stage 1 kposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	ich Stage 2 nteed exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	ge 1 which guarar	h Stage	2 exposui re guaran		sure whic guarant	h Stage 1	for provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks	(mln EUR, %)		amount		amount		amount	exposure	exposure	exposure		ar	ount	amount		amount	exposure	ехрозите	ехрозите		amoi	nt	amou	unt	amou	nt exposure	ехрозите	exposure	
20 21		Central governments Institutions		12.420	F10	2 (22	1 720	(20)		27		220	25.0207	12.004	F10 3.0	1 72	26 722		20	F1	247	22.670/	11 002	510	2.076	1 727	010		10	267	22.020/
23		Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME	g en	12,428	519	2,632	2 1,/36	628	0	27	55	220	35.02%	12,064	519 2,8	92 1,/3	36 /33	0	20	51	247	33.6/%	11,803	519	3,076	1,/3/	810	0	19	267	32.93%
25 26		Retail - Secured on real estate prope	sets/	8,420	6,849	710	0 701	257	251	27	42	46	18.03%	8,270	6,757 7	30 68	84 337	359	24	44	73	21.78%	8,090	6,620	890	723	407	458	23	50 97	23.91%
27 28	FRANCE		y - Of Which: SME	0	0	0	0 0	0	0	0	0	0	-	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0 0-	-
29 30		Retail - Qualifying Revolving Retail - Other Retail																													
31 32		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S																													
33 34		Equity Securitisation																													
35 36		Other non-credit obligation assets IRB TOTAL		20,849	16,726	3,293	3 2,437	934	251	53	95	264	28.23%	20,326	16,635 3,5	3 2,42	21 1,198	359	43	90	341	28.44%	19,870	16,497	3,779	2,459	1,427	458	42 12	4 408	28.63%
								31/12/2	2021									- Baseline Scenario /2022									31/12/2023				
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	St	je 1 Jre. of	Stage 2		Stage 3	Stock of	Stock of	Stock of Co.	erage Ratio -	Stag		Stage	e 2	Stage	3 Stock of	Stock of	Stock of	Coverage Ratio -
Row			S ex	Stage 1 kposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	ich Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu teed	exposui re guaran	ch Stage cheed	e 3 whic sure guarant	tood Stage I	for provisions fo Stage 2 e exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 37		Central banks	(mln EUR, %)		amount		amount		amount	exposure	exposure	exposure			ount	amount		amount	exposure	exposure	exposure		amo	nt	amou		amou	nt exposure	e exposure	exposure	
38 39		Central governments Institutions																													
40 41		Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME	g	0	0	0	0 0	0	0	0	0	0	-	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0 0-	-
43		Retail Retail - Secured on real estate prope		0	0	0	0 0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0	0	13.54%	0	0	0	0	0	0	0	0 0	17.92%
45 46	UNITED STA		y - Of Which: SME	0	0	0	0 0	0	0	0	0	0	-	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0 0-	-
47 48		Retail - Qualifying Revolving Retail - Other Retail	y of Which hori Shi	U		0			0	0		<u> </u>		, , , , , , , , , , , , , , , , , , ,	J.				<u> </u>	0			0	0		0	0	0	<u> </u>		
49		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S																													
51 52		Equity Securitisation																													
53																															
54		Other non-credit obligation assets IRB TOTAL		0	0	0	0 0	0	0	0	0	0	-	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0 0	-
54		Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	-	0	0	0	0 0	O Pasalina Scanario	0	0	0 -		0	0	0	0	0	0	0	0 0	-
54		Other non-credit obligation assets		0	0	0	0	31/12/2	0	0	0	0	-	0	0			Baseline Scenario	0	0	0 -		0	0	0	0	31/12/2023	0	0	0 0	
54		Other non-credit obligation assets	S	0 Stage 1	Stage 1 exposure, of	0 Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -		ge 1 ure, of Stage 2	Stage 2	31/12	/2022 Stage 3	Stock of	Stock of provisions for	Stock of provisions for	erage Ratio - Sta	0 Stag	0 1 e, of Stage	Stage exposur	e 2	Stage	0 Stock of provisions	Stock of provisions fo	Stock of provisions for	Coverage Ratio -
Row Num		Other non-credit obligation assets	(mln EUR, %)	0 Stage 1 kposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed		/2022 Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	for provisions fo	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56		Other non-credit obligation assets IRB TOTAL Central banks		O Stage 1 cposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua		Stage 2 exposure, of which	31/12	/2022 Stage 3	Stock of			erage Ratio - Stage 3 exposure	o Stag exposu exposu which guarant amou	e, of Stage h exposu		e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58		Central banks Central governments Institutions	(mln EUR, %)	Stage 1 cposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME	(mln EUR, %)	Stage 1 kposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exp xposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55 56 57 58 59 60 61 62 63	ΙΤΛΙ V	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper	(mln EUR, %) ig erty y - Of Which: SME	Stage 1 kposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66	ITALY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Qualifying Revolving	(mln EUR, %) ig erty y - Of Which: SME	Stage 1 kposure 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions fo Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	ITALY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail Retail - Other Retail	(mln EUR, %) ig erty y - Of Which: SME y - Of Which: non-SME	O Company of the comp	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	o Stock of provisions Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	ITALY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S Equity Securitisation	(mln EUR, %) ig erty y - Of Which: SME y - Of Which: non-SME	Stage 1 cposure 0	exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	e, of h teed nt 0	Stock of provisions fo Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	ITALY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %) ig erty y - Of Which: SME y - Of Which: non-SME	Contraction of the contraction o	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	Stock of provisions for			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	e, of h teed nt 0	Stock of provisions fo Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	ITALY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate propet Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S Equity Securitisation Other non-credit obligation assets	(mln EUR, %) ig erty y - Of Which: SME y - Of Which: non-SME	Control of the contro	exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0	31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0			erage Ratio - Stage 3 exposure	ge 1 exposu sure guarar	e, of Stage h exposu	exposui re guaran	e 2 re, of Stago ch expos	Stage	e, of h teed nt 0	Stock of provisions fo Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
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Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 91 90 100 101		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate propert Retail - Other Retail - Of Which: smc Equity Securitisation Other non-credit obligation assets IRB TOTAL Corporates - Of Which: SME Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Secured on real estate propert Retail - Secured on real estate gropert Retail - Secured on real estate gropert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate gropert	(min EUR, %) g g g crty y - Of Which: SME y - Of Which: non-SME ME (min EUR, %) g crty y - Of Which: SME y - Of Which: non-SME ME ME (min EUR, %) S ex (min EUR, %)	0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% Coverage Ratio - C	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 Stage 2 Exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Corporation of the stage 3 exposure	erage Ratio - Stage 3 exposure 13.33% 13.33% 17.90% 7.90%	ge 1 osure ge 1 osure guarar amor 0 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor understance stag exposu whic guarar amor quarar	e, of heed exposured at 1 e, of heed exposur	exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 Stage exposur whice guaran amout 0 0 Stage exposur whice guaran amout quaran amout 0 0	e 2 re, of cheed unt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage exposur which guarant amount of the stage of the st	e, of h teed nt	Stage 2 exposure 0 0 0 Stock of provisions fo Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 10.49% 17.64% 10.49%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 99 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103	UNITED KING	Central banks Central governments Institutions Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate proper Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smc Sequity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Smc Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: smc Retail - Secured on real estate propert Retail - Secured on real	(min EUR, %) genty y - Of Which: SME y - Of Which: non-SME (min EUR, %) sety y - Of Which: smE y - Of Which: non-SME (min EUR, %) sety y - Of Which: non-SME	0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% Coverage Ratio - C	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 Stage 2 Exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Corporation of the stage 3 exposure	erage Ratio - Stage 3 exposure 13.33% 13.33% 17.90% 7.90%	ge 1 osure ge 1 osure guarar amor 0 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor understance stag exposu whic guarar amor quarar	e, of heed exposured at 1 e, of heed exposur	exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 Stage exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 0	e 2 re, of cheed unt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage exposur which guarant amount of the stage of the st	e, of h teed nt	Stage 2 exposure 0 0 0 Stock of provisions fo Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 10.49% 17.64% 10.49%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105	UNITED KING	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-S Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate propert	(min EUR, %) genty y - Of Which: SME y - Of Which: non-SME (min EUR, %) sety y - Of Which: smE y - Of Which: non-SME (min EUR, %) sety y - Of Which: non-SME	0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% Coverage Ratio - C	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 Stage 2 Exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Corporation of the stage 3 exposure	erage Ratio - Stage 3 exposure 13.33% 13.33% 17.90% 7.90%	ge 1 osure ge 1 osure guarar amor 0 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor understance stag exposu whic guarar amor quarar	e, of heed exposured at 1 e, of heed exposur	exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 Stage exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 0	e 2 re, of cheed unt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage exposur which guarant amount of the stage of the st	e, of h teed nt	Stage 2 exposure 0 0 0 Stock of provisions fo Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 10.49% 17.64% 10.49%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107	UNITED KING	Central banks Central governments Institutions Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate proper Retail - Secured on real estate proper Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate propert Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smc Sequity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Smc Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Secured on real estate propert Retail - Other Retail - Of Which: smc Retail - Secured on real estate propert Retail - Secured on real	(min EUR, %) genty y - Of Which: SME y - Of Which: non-SME (min EUR, %) sety y - Of Which: smE y - Of Which: non-SME (min EUR, %) sety y - Of Which: non-SME	0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 0 31/12/20 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% Coverage Ratio - C	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 Stage 2 Exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Stage 3 exposure Corporation of the stage 3 exposure Stock of provisions for Corporation of the stage 3 exposure	erage Ratio - Stage 3 exposure 13.33% 13.33% 17.90% 7.90%	ge 1 osure ge 1 osure guarar amor 0 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor 0 0 Stag exposu whic guarar amor understance stag exposu whic guarar amor quarar	e, of heed exposured at 1 e, of heed exposur	exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 Stage exposur whice guaran amout 0 0 Stage exposur whice guaran amout 0 0	e 2 re, of cheed unt 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage exposur which guarant amount of the stage of the st	e, of h teed nt	Stage 2 exposure 0 0 0 Stock of provisions fo Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 10.49% 17.64% 10.49%

		FO	F1	E2	F2	E4	F.C.	E7	FO	FO	60	61	62	62	Gr	roupe BPCI	66	67	60	60	70	71	72	72	74	75	76 77	70	70
		50	21	52	53	54 55	00	5/	58	29	60	01	02	03 P	⁰⁴ Public guarantees - E	Baseline Scenari	o	6/	08	09	70	/1	/2	/3	74	/5	76 //	/8	79
			Stage 1	Sta	age 2	31/12/2021 Stage 3	61. 1. 6	a				Stage 1		Stage 2	31/12/2	2022 Stage 3	0. 1.6	S. 1.6	a			Stage 1		Stage 2	31/1	12/2023 Stage 3	0, 1, 6	6: 1.6	
Pow		Stage 1 exposure	exposure, of which	Stage 2 expo	sure, of which	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num	(mln EUR, %	•	guaranteed amount	guar	ranteed nount	guaranteed amount	exposure	exposure	exposure	exposure	Схрозиї С	guaranteed amount	САРОВИТС	guaranteed amount	CAPOSUI C	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	САРОЗИІС	guaranteed amount	САРОЗИТС	guaranteed amount	САРОЗИІС	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
110 111	Central governments Institutions																												
112 113	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0 0	0	0	0 -	-	0	0	0	0	0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
114 115	Corporates - Of Which: SME Retail	0	0	0	0	0 0	0	0	0 -	-	0	0	0	0	0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
116 117 118 JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
118	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0) 0	0	0	0 0	0	0	0 -	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0 0	0	0 0	0 -
120 121 122	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
123 124	Equity Securitisation																												
125 126	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0 0	0	0	0	-	0	0	0	0	0 0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
														D	Public guarantees - E	Raseline Scenari													
						31/12/2021									31/12/2	2022	•								31/1	12/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	age 2 sure, of	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 5	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	exposure %)	guaranteed amount		ranteed nount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments																												
130 131	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0 0	0	0	0 -	-	0	0	0	0	0 0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
132 133	Corporates - Of Which: SME Retail	0	0 0	0	0	0 0	0	0	0	28.93%	0	0	0	0	0	0	0	0	0	28.25%	0	0	0	0 0		0 0	0	0 0	0 28.00%
134 135 136 SWITZERLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME								-																				
136 137	Retail - Qualifying Revolving	0	0	0	0	0 0	0	0	0 -	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0 0	0	0 0	0 -
139 140	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
141 142	Equity Securitisation																												
143 144	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0 0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0 0	0	0 0	0.00%
														_															
						31/12/2021								Р	Public guarantees - E 31/12/2		0								31/1	L2/2023			
		Stage 1	Stage 1 exposure, of	Stage 2 expo	age 2 sure, of	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	exposure %)	which guaranteed	exposure guar	vhich ranteed nount	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
145 146	Central banks Central governments			211		aniont -						amount		Annount		ZIIIOUIIE						ZMOGHE		Zinodit		amount			
147 148	Institutions Corporates	0	0 0	0	0	0 0	0	0	0 -	-	0	0	0	0	0 0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
149 150 151	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0		0	0	0 0	0		0	28 93%	0	0	0	0		0	0	0	0	28 30%	0	0	0	0 0		0 0	0	0 0	0 28.08%
152 153 DEL CTUM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			S .	<u> </u>	0	0			20.33 70	o o			<u> </u>		J			o o	20.30 70	V	0							25.56 70
153 154 155 BELGIUM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0 0	0	0	0 -	-	0	0	0	0	0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
156 157	Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158 159 160	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
161 162	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0 0	0	0	0	0.00%	0	0	0	0	0 0	0	0	0	0	50.00%	0	0	0	0 0		0 0	0	0 0	33.33%
																D													
						31/12/2021									Public guarantees - E 31/12/2		0								31/1	12/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2 expo	age 2 sure, of	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num	(mln EUR, %	exposure %)	guaranteed amount	exposure guar	vhich ranteed nount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
163 164	Central banks Central governments																												
166 167	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0 0	0	0	0 -	-	0	0	0	0	0 0	0	0	0	0		0	0	0	0 0		0 0	0	0 0	0 -
168 169	Corporates - Of Which: SME Retail	0	0 0	0	0	0 0	0	0	0	0.00%	0	0	0	0	0 0	0	0	0	0	21.93%	0	0	0	0 0		0 (0	0 0	0 28.96%
170 171 172 SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
172 173	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	JI 0	0	0	0 0	0	0	0 -	-	0	0	0	0	J 0	0	0	0	0		0	0	0	υ 0		U (0	0	U -
175 176	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
177 178	Equity Securitisation																												
179 180	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0 0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0 0	0	0 0	0 -
														P	Public guarantees - E	Baseline Scenari	0												
						31/12/2021									31/12/2	2022	•								31/1	12/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2 expo	age 2 Sure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR, %	exposure %)	guaranteed amount	guar	ranteed nount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure
181 182 183	Central banks Central governments Institutions																												
184 185	Corporates Corporates - Of Which: Specialised Lending	0	0 0	2	0	0 0	0	0	0 -	-	0	0	2	0	0 0	0	0	0	0	18.64%	1	0	2	2 0)	0 0	0	0 0	0 18.64%
186 187	Corporates - Of Which: SME Retail	0	0 0	0	0	0 0	0	0	0	-	0	0	0	0	0 0	0	0	0	0		0	0	0	0 0		0 (0	0 0	0 -
188 189 190 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
190 191	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	J O	0	0	0 0	0	0	0 -	-	0	0	0	0	J 0	0	0	0	0		0	0	0	0		U C	0	0 0	0 -
193 194	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
195 196	Equity Securitisation																												
197 198	Other non-credit obligation assets IRB TOTAL	0	0 0	2	0	0 0	0	0	0	16.67%	0	0	2	0	0	0	0	0	0	20.00%	1	0	1	1 0		0 0	0	0 0	19.23%
							_		_	_	_	_	_	_	_	_		_	_	_	_	_	_	_		_		_	

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									•	2021 EU	J-wide \$		est: Cro Groupe BPC		COAID	-19 IKB	•						
		8	80	81	82	83	84	85	86	87	88	89	90 toria - Adverse Sc	91	92	93	94	95	96	97	98	99	100
						31/12/2021 Stock of	Stock of	Stock of	Communication Brain				31/12/2022 Stock of	Stock of	Stock of	Community Built				31/12/2023 Stock of	Stock of	Stock of	C
Row Num	(1	Stag expo (mln EUR, %)		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Institutions																						
5 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		8,591	3,157	400	54	250	119	29.70%	7,963	3,475	710	45	272	203	28.62%	7,365	3,750	1,03	3 55	301	290	28.11%
7 8 9 Croups PDCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		10,030	1,965	469	39	122	145	30.97%	10,295	1,467	701	41	103	216	30.82%	10,117	1,459	88	7 40	101	272	30.62%
Groupe BPCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	C	0	0	C) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL		19,006	5,123	869	93	372	264	30.38%	18,642	4,944	1,411	86	376	419	29.71%	17,865	5,212	1,92	0 95	401	562	29.27%
												Mora	toria - Adverse Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Batis				31/12/2023 Stock of	Stock of	Stock of	Coverage Batic
Row Num	(1	Stag expo (mln EUR, %)		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19 20 21	Central banks Central governments Institutions																						
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		8,562	3,140	399	54	249	118	29.59%	7,937	3,455	707	44	271	202	28.53%	7,340	3,732	1,02	9 55	299	288	28.03%
25 26	Retail Retail - Secured on real estate property		10,030	1,965	469	39	122	145	30.97%	10,295	1,467	701	41	103	216	30.82%	10,117	1,459	88	7 40	101	272	30.62%
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	C	0	0	C) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
33 34 35	Equity Securitisation Other non-credit obligation assets																						
36	IRB TOTAL		18,865	5,105	868	93	371	263	30.33%	18,504	4,924			375	418	29.67%	17,727	5,193	1,91	7 95	400	560	29.23%
						31/12/2021						Mora	toria - Adverse Sc 31/12/2022	enario						31/12/2023			
Pow		Stag	ige 1 osure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	Central banks	(mln EUR, %)	osure	ехрозите	exposure		exposure	exposure	exposure	ехрозите	ехрозите	ехрозите			exposure	exposure	exposure	exposure	ехрозите		exposure		exposure
38 39 40	Central governments Institutions Corporates		0	0	C	0	0	C) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	C	0 0	0	C) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
44 45 46 UNITED STATES	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		0	0	C	0 0	0	0) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
50 51	Retail - Other Retail - Of Which: non-SME Equity																						
52	Securitisation																						
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	-
52 53 54	Other non-credit obligation assets		0	0	0	0	0	0	-	0	0	Mora	0 toria - Adverse Sc	0 enario	0	-	0	0		0 0	0	0	-
52 53 54	Other non-credit obligation assets	Stag	0	O Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of	Stock of	Stock of	- Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	- Coverage Ratio -
52 53 54 Row Num	Other non-credit obligation assets IRB TOTAL	Stagexpo	oge 1	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
52 53 54 Row Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL (I Central banks Central governments Institutions	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Fow Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (I	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 ITALY	Central banks Central governments Institutions Corporates Corporates 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	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Central banks Central governments Institutions Corporates 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: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 8	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 8	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Central banks Central governments Institutions Corporates 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: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 8	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 8	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 67 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates 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: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 8	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 8	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates 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: SME Retail - Other Retail - Of Which: SME	expo		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 8	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 coria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 40.00%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates 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: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 7 7 7 Stage 2	exposure O Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 Stock of provisions for	Stage 3 exposure	Stage 3 exposure 40.00% 40.00% 40.00% Coverage Ratio -	exposure 7 0 7 7 Stage 1	8 0 0 8 8	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 coria - Adverse Sca 31/12/2022 Stock of provisions for	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Stock of provisions for Stage 3 exposure	Stage 3 exposure 39.73% 39.73% Coverage Ratio -	Stage 1 exposure	8 0 0	exposure Stage 3	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Stage 3 exposure 40.00% 40.00% Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: NE	(mln EUR, %)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 7 7 7	C	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 Stock of	Stage 3 exposure	Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sc 31/12/2022 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 Stock of	o Stock of	Stage 3 exposure 39.73% 39.73%	exposure	Stage 2 exposure 8 8 8 8 8 8 8	exposure	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates 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 Central banks Central governments Institutions Corporates	(min EUR, %) Stagexpo	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 7 7 7 Stage 2	exposure O Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure 40.00% 40.00% 40.00% Coverage Ratio - Stage 3	exposure 7 0 7 7 Stage 1	8 0 0 8 8	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Stock of provisions for Stage 3 exposure	Stage 3 exposure 39.73% 39.73% Coverage Ratio- Stage 3	Stage 1 exposure	8 0 0	exposure Stage 3	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 40.00% 40.00% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 90	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates 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 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(min EUR, %) Stagexpo	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 7 7 7 Stage 2	exposure O Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure 40.00% 40.00% 40.00% Coverage Ratio - Stage 3	exposure 7 0 7 7 Stage 1	8 0 0 8 8	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Stock of provisions for Stage 3 exposure	Stage 3 exposure 39.73% 39.73% Coverage Ratio- Stage 3	Stage 1 exposure	8 0 0	exposure Stage 3	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 40.00% 40.00% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 UNITED KINGDON	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property	(min EUR, %) Stagexpo	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 7 7 7 Stage 2	exposure O Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure 40.00% 40.00% 40.00% Coverage Ratio - Stage 3	exposure 7 0 7 7 Stage 1	8 0 0 8 8	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Stock of provisions for Stage 3 exposure	Stage 3 exposure 39.73% 39.73% Coverage Ratio- Stage 3	Stage 1 exposure	8 0 0	exposure Stage 3	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 40.00% 40.00% Coverage Ratio - Stage 3
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Part	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure expo	Stage 3 exposure O 31/12 Stage 3 exposure Stoprovision Stage 3 exposure Stoprovision Stage 3 exposure Stoprovision Stage 3 exposure Stage 3 exposure	Stage 2 exposure 0 0 0	Stage 1 exposure 0	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3	Stage 2 exposure	Stage 1	Coverage Ratio - Stage 3	Stock of provisions for	Stock of provisions for	Stock of					
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April	Stock of Stock of provisions for Stage 2 Stage 3	Stock of St provisions for provi	Stage 3 provisi exposure Sta	0	0		0 0 0		0 0 0	C			exposure	Stage 3 exposure			exposure	exposure			
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Stage 1 Stage 2 Stage 3 Provisions for Stage 2 Stage 3 Provisions for Stage 1 Stage 2 Stage 3 Provisions for Stage 2 Stage 3 Provisions for Stage 2 Stage 3 Provisions for Stage 2 Provisions for Stage 3 Provisions for Stage 3 Provisions for Stage 2 Provisions for Stage 3 Provisions for	provisions for provisions for Stage 2 Stage 3	provisions for provi	Stage 3 provision exposure Sta					Centario		Moral						31/12/2021					
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SWITZERLAND SWITZ	0 0 0																			ntral governments	
SWITZERLAND SWITZERLAND Corporates - Of Which: SME 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 - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME		0	0	0	0) -	0 0	0 0	0 0	C	0 0		0 -	0	0	0 (0	<u>)</u>	C	rporates	
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Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0) -	0 0	0 0	0 0	0) 0		0 -	0)	0 0	0) 0	C	Retail - Qualifying Revolving	DEEGIGIT
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Other non-credit obligation assets IRB TOTAL O	0 0	0	0	0	0	0.00%	0 0	0	0 0	C	0 0) -	0	0	0 (0	<u> </u>	0		
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31/12/2022		31/12/2023							31/12/2022						_	_					
Stage 1 Stage 2 Stage 3 provisions for provisions for provisions for provisions for provisions for provisions for Stage 3 provisions for provisions for provisions for Stage 3 provisio	Stock of Stock of provisions for Stage 2 Stage 3	provisions for provi	Stage 3 provisi	Stage 2	Stage 1	Stage 3	provisions for	provisions for	provisions for		Stage 2	Stage 1	Stage 3	Stock of provisions for Stage 3	provisions for	provisions for					
	exposure exposure	exposure ex	_		,	exposure		exposure				,	exposure	exposure			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
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Central banks Central governments	2 0 0	0	2	10	0	43.20%	0 0	0 1	0 0		6 11) 0	10	0 41.27%	1 0	exposure 0	1 0	0	8 10	18	ntral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail	
Central banks		0	0	0	0	43.20%	0 0		0 0	C	0 0	10	0 41.27%	1 0	0 0	exposure 1 0 0	0	8 10) 0	18	ntral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	SPAIN
Central banks Central governments Institutions Insti		0	0	0	0	43.20%	0 0		0 0		6 11 0 0 0 0		0 41.27%	1 0 0	0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8 10 0 0	18 0	ntral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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	SPAIN
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Central banks		0	0	0	0	1 43.20%	0 0				6 11 0 0 0 0		0 41.27%	1 0 0	0 0 0	1 0 0 0	0	8 10 0 (ntral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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	
Central banks		0	0	10 0	0) -) -	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				.6 11 0 0 0 0 0	10	D -	1 0 0	0 0 0	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	8 10 0 (18	Intral governments Stitutions Imporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Itail 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: SME Retail - Other Retail - Of Which: non-SME	
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Central pure Central governments		0 0 0 0 31/12/2023		10 0	0 0	43.20%			31/12/2022	1 () () () () () () () () () (.6 11 0 0 0 0 0 5 11	10	0 - 0 - 0 - 10 - 11.27%	1	0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8 10 0 (18	Intral governments Stitutions Imporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Itail 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: SME Retail - Other Retail - Of Which: non-SME	
SPAIN	Stock of Stock of provisions for	Stock of St provisions for provi	Stoge 3 provis	10 O Stage 2 exposure	16 0 0 16 Stage 1 exposure	43.20%	provisions for	Stock of provisions for	31/12/2022 Stock of provisions for	Stage 3	6 11 0 0 0 0 0 5 11 Stage 2 exposure	Stage 1	0 - 41.27% Coverage Ratio -	1 0 0 Stock of provisions for	O Stock of provisions for	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			18 18 18 Stage 1	Intral governments Stitutions Imporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Itail 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: SME Retail - Other Retail - Of Which: non-SME	
Central banks	Stock of Stock of	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 0 10 Stage 2 exposure	16 0 16 Stage 1 exposure	43.20%	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	0 - 41.27% Coverage Ratio -	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	Intral governments Intral governments Introductions Imporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Itail 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 Retail - Other Retail - Of Which: non-SME Introduction Inter non-credit obligation assets STOTAL (mln EUR, %)	
SPAIN Control banks Contr	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 10 Stage 2 exposure	16 0 16 Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	ntral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 Retail - Other Retail - Of Which: non-SME suity curitisation ner non-credit obligation assets 3 TOTAL (mln EUR, %) ntral banks ntral governments stitutions	
SPAIN Contral banks	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 10 Stage 2 exposure	16 O Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	Intral governments Intral governments Intral governments Introductions Intral governments Introductions Intral governments Intr	
Contral pends	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 0 10 10 10 0 10 0 10 0 0 0 0 0 0 0	16 O Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	Intral governments Intral govern	
Control personal Cont	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 0 10 10 0 10 0 0 0 0 0 0 0 0 0 0 0	16 0 16 Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	Intral governments Intral banks Intral governments	
SPAIN Control bands	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 0 10 10 10 0 0 0 0 0 0 0 0 0 0 0 0	16 0 16 Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	Intral governments Intral banks Intral banks Intral governments Intral	
SPAIN Control Basis	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 0 10 10 10 0 0 10 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	ntral governments tritutions reporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME at the secured on assets TOTAL (min EUR, %) Intral banks Intral banks Intral governments Intral governments Intral governments Intral secured on real estate property 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 - Of Which: SME	
SPAIN Fig. 19	Stock of Stock of provisions for	Stock of St provisions for provi	Stage 3 provisi exposure Sta	10 0 10 10 Stage 2 exposure	16 0 16 Stage 1 exposure	Coverage Ratio - Stage 3 exposure	provisions for Stage 3	Stock of provisions for Stage 2	31/12/2022 Stock of provisions for Stage 1	Stage 3		Stage 1	Coverage Ratio - Stage 3 exposure	1 0 0 Stock of provisions for	O O O O O O O O O O O O O O O O O O O	1			Stage 1 exposure	ntral governments tititutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 uity curitisation ner non-credit obligation assets TOTAL (min EUR, %) htral banks htral governments stitutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	

BANKING AUTHORITY	101 103	103	104	105 106	. 107	100	100	110	111	ZUZI E	U-wide S		est: Credit	TISK COV	110 13 IN	120	121	122	122	124	125	120	127 120	120 120
	101 102	103	104	31/12/2021	107	108	109	110	111	112 113	114 F	Public guarantees - 31/12/	Adverse Scenario 2022	1/ 118	119	120	121	122	123	124	31/12/2023	126	127 128	129 130
Row	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure guaran	re, of provisions		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 posure, of which exposure amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of provisi	ck of Stock of Stock of Stock of Stage Stage exposu	for provisions fo	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	Stock of Stock of provisions for Stage 1 Stage 2	or provisions for Stage 3
Num Central banks Central governments Institutions (mln EUR, 9 Central banks	%) amount		amount	guaran amou	int exposure	e exposure	exposure			amount	amount		amount expo	sure exposu	re exposure			amount		amount	a	emount	xposure exposure	exposure
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	11,576 519	3,464	1,737	653	0	48 17	79 270	41.31%	10,232	518 4,	17 1,736	844	202	31	261 3	37.68%	9,686	517	5,042	1,736	965	3	27	309 349
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	0,372 0,800	700	772	230	231	33 7	(O) T/	18.03%	0,130	0,011	703	339	392	20	33	22.0270	7,320	0,702	1,027	810	750	304	2.5	01 107
11 Retail - Qualifying Revolving 12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME 14 Retail - Other Retail - Of Which: non-SME																								
Equity Securitisation Other non-credit obligation assets IRB TOTAL	19,947 16,685	6 4,170	2,479	964	251	81 224	4 314	32.53%	18,361	16,521 5,2	54 2,502	1,467	393	56	298 45	31.00%	17,581	16,357	5,588	2,552	1,913	507	51	334 580 3
											F		Adverse Scenario											
	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2021 Stage Stage 3 which	re, of provisions	f Stock of for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 Dosure, of Stage 2 Which exposure	Stage 2 exposure, of which	31/12/ Stage 3 exposure	Stage 3	ck of Stock o	for provisions fo	Coverage Ratio Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2023 Stage 3	Stage 3	Stock of Stock of provisions f	or provisions for Coverage
Num Central banks Central governments	exposure	exposure	guaranteed amount	exposure guaran	teed Stage 1	Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	exposure gu	exposure exposure emount	guaranteed amount	exposure	guaranteed Std	ge 1 Stage sure exposu		exposure	exposure	guaranteed amount	exposure g	guaranteed amount	exposure gua	aranteed e	Stage 1 Stage 2 xposure exposure	expos
Institutions Corporates Corporates - Of Which: Specialised Lending	11,574 519	3,461	. 1,737	653	0	48 17	⁷ 9 270	41.31%	10,230	518 4,	14 1,736	844	1	31	261 3	37.68%	9,684	517	5,040	1,736	965	3	27	309 349
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8,370 6,807	7 760	742	258	251	35 4	18 47	7 18.05%	8,134	6,643	94 765	359	392	26	55	31 22.62%	7,925	6,481	1,027	816	436	504	25	61 107
28 Retail - Secured on real estate property - Of Which: non-SME 29 Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0	0	0 () -	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																								
Other non-credit obligation assets IRB TOTAL	19,944 16,684	4,168	2,479	964	251	81 224	4 314	32.53%	18,358	16,520 5,2	2,502	1,467	393	56	298 4	31.01%	17,578	16,356	5,586	2,552	1,912	507	51	334 580
			St.	31/12/2021						Sharad		Public guarantees - 31/12/						Classic		Charrie	31/12/2023			· ·
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure guaran	re, of provisions teed exposure	f Stock of for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	Stage 1 Dosure, of Stage 2 Which exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of provision which Sta	ck of Stock of Stock of Stock of Stock of Stage Stage	of Stock of s for provisions fo 2 Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure gua	Stage 3 Josure, of pro Which aranteed	Stock of Stock of provisions for Stage 1 Stage 2	or provisions for Stage 3 exposure
Central banks Central governments Institutions	70) amount		amount	amou	int exposure	Схробиге				amount	amount		amount	Suit Exposu	С С С С С С С С С С С С С С С С С С С			amount		amount	a	nmount	хровите ехровите	
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Bow Num	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of one o	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure whice guarant amout the stage of the stage	teed exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	for provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	Coverage Ratio - Stage 3 exposure O - O O O O O O O O O O O O O O O O O	Stage 1 exposure O O Stage 1 exposure O O Stage 1 exposure Gu O O O O O O O O O O O O O	Stage 2 exposure on the stage 2 exposure stage 1 cosure, of which charanteed amount on the stage 2 exposure Stage 2 exposure on the stage 2 exposure Stage 2 exposure on the stage 2 exposure Stage 2 exposure on the stage 2 exposure on the stage 2 exposure stage 2 exposure on the stage 2 exposure stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 Final Stage 2 exposure, of which guaranteed amount 0 0 0 Final Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 Exposure, of which guaranteed amount O O Adverse Scenario	ons for ge 1 Stage exposure O O O O O O O O O O O O O O O O O O O	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O Stage 3 exposure	exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure O O 31/12/2023 Stage 3 exposure O O 31/12/2023 Stage 3 exposure O O O O O O O O O O O O O	Stage 3 Oosure, of which aranteed on the stage 3 Oosure, of which aranteed 3 Oosure, of which are 3 Oosure, of which are 3 Oosure, of which are 3 Oo	visions for Stage 1 xposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O
Signature Central banks Central banks Central banks Central banks Central dovernments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lendin	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of one o	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure 0 0 31/12/2021 Stage 3 exposure whice guarant amout the stage of the stage	teed exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	for provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	Coverage Ratio - Stage 3 exposure O - O O O O O O O O O O O O O O O O O	Stage 1 exposure O O Stage 1 exposure O O Stage 1 exposure Gu O O O O O O O O O O O O O	Stage 2 exposure on the stage 2 exposure stage 1 cosure, of which charanteed amount on the stage 2 exposure Stage 2 exposure on the stage 2 exposure Stage 2 exposure on the stage 2 exposure Stage 2 exposure on the stage 2 exposure on the stage 2 exposure stage 2 exposure on the stage 2 exposure stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 Final Stage 2 exposure, of which guaranteed amount 0 0 0 Final Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 exposure, of which guaranteed amount O Adverse Scenario 2022 Stage 3 Exposure, of which guaranteed amount O O Adverse Scenario	ons for ge 1 Stage exposure O O O O O O O O O O O O O O O O O O O	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O Stage 3 exposure	exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure O O 31/12/2023 Stage 3 exposure O O 31/12/2023 Stage 3 exposure O O O O O O O O O O O O O	Stage 3 Oosure, of which aranteed on the stage 3 Oosure, of which aranteed 3 Oosure, of which are 3 Oosure, of which are 3 Oosure, of which are 3 Oo	visions for Stage 1 xposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O

			101		102.	104	105									(-	Groupe BPCE		110	110	20				125	126	127	120	120	_120
			101	102	103	104	105 106	107	108	109	110	111	112	113		115 Public guarantees	116 - Adverse Scenario	117 D	118	119	20 12	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2		2/2022 Stage 3					Stage 1		Stage 2	31/12/	2023 Stage 3				
Dow			Stage 1	exposure, of which	Stage 2	kposure, of which	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	ge Ratio - ge 3 expo sure	OVECUTO OF	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for	provisions for pr	Stock of Coordinate Co	overage Ratio - Stage 3 exposure
Num		(mln EUR, %) Central banks)	guaranteed amount	gu gu	uaranteed amount	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount	0	guaranteed amount	Stage 1 exposure	exposure	Stage 3 ex	osure	guaranteed amount		guaranteed amount	S.P. S. S.	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111		Central governments Institutions																												
112 113		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0 (0	0	0	0	0 -	
114 115		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0 (0	0 (0 0	0 -	(0 0	0) C	0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
117 118	JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
119 120		Retail - Qualifying Revolving Retail - Other Retail				-																								
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
123 124 125		Equity Securitisation Other non-credit obligation assets																												
126		IRB TOTAL		0 0	0	0	0	0	0	0	0 -	C	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
															ı	Public guarantees	- Adverse Scenario	D												
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Co	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	oposure, of which uaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	ge Ratio - ge 3 expo osure	e 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for pr	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
Num 127		(mln EUR, %) Central banks)	amount		amount	amount	exposure	exposure	exposure	ехрозите		amount		amount		guaranteed amount	exposure	exposure	exposure	Jsuie	amount		amount		guaranteed amount	exposure	exposure	exposure	ехрозите
128 129		Central governments Institutions																												
130 131 132		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	U	U	U	U .	(0	υ - 		0	0	0	0	0	0	0	0 -		U	U	<u> </u>	0	0	0	0	0 -	
133 134		Retail Retail - Secured on real estate property		0 0	0	0	0	0	0 (0 0	0 28.93%	(0 0	0	0	0	0	0	0	0	28.19%	0	0	0 0	0 0	0	0	0	0	27.90%
135 136	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0	0 0	0	0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
137 138		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
140 141		Retail - Other Retail - Of Which: non-SME Equity																												
142 143		Securitisation Other non-credit obligation assets																												0.000/
144		IRB TOTAL	<u> </u>	0 0	0	U	0	<u> </u>	0 (0 0	<u> </u>		0	0	0	0	0	0	0	<u> </u>	0.00%	0	O	0 0	<u>) </u>	<u> </u>	0	0	<u> </u>	0.00%
															ı		- Adverse Scenario	o												
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Patie		Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of Cover	ro Patio	Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Co	overage Patie
Row			Stage 1 exposure	exposure, of which quaranteed	Stage 2 exposure	which waranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2		ge 3 ge 3 expo	e 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for pr	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
Num 145		Central banks)	amount	ā	amount	amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
146 147 148		Central governments Institutions Corporates		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0		0	0	0	0	0 -		0	0	0 (0	0	0	0	0 -	
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	J .	- U							0			,			3							J			J.	
151 152		Retail - Secured on real estate property		0 0	0	0	0	0	0	0 0	28.93%	(0 0	0	0	0	0	0	0	0	28.26%	0	0	0 (0	0	0	0	0	28.00%
153 154 155	BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0 (0	0 (0 0	0 -	(0 0	0) C	0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158 159		Retail - Other Retail - Of Which: non-SME Equity																												
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 (0	0 (0 0	0.00%	(0 0	0	0	0	0	0	0	0	50.00%	0	0	0 0	0	0	0	0	0	33.33%
																				•	•						<u>.</u>	·	•	
							31/12/2021								'		- Adverse Scenario 2/2022	D							31/12/	2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 kposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	ge Ratio - ge 3 expo	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	provisions for pr	Stock of Co	overage Ratio -
Row Num		(mln EUR, %)	exposure)	which guaranteed amount	exposure gu	which uaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure		ge 3 expo	ure guaranteed amount	exposure	guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	overage Ratio - Stage 3 exposure
163 164		Central banks Central governments																												
166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
168 169		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0 (0 0	0.00%	(0 0	0	0	0	0	0	0	0	25.14%	0	0	0 0	0 0	0	0	0	0	31.73%
170 171	SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0																								
172 173 174		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	U	0	U	0		0 0	0 -		0	0) 0	0	0	U	0 -		U		0 0	0	0	0	U	0 -	
175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
177 178		Equity Securitisation																												
180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0 (0 0	0 -	C	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0.00%
															ı	Public guarantees	- Adverse Scenario	D												
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/	2023 Stage 3	Stock of	Stock of	Stock of Go	
Row			Stage 1 exposure	exposure, of which	Stage 2	kposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Cover	ge Ratio - ge 3 osure expo	OVECUTO OF	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for	provisions for pr	ovisions for	overage Ratio - Stage 3 exposure
Num 181		(mln EUR, %) Central banks		guaranteed amount	gu	uaranteed amount	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 ex	osure .	guaranteed		guaranteed amount	·	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
182 183		Central governments Institutions																												
184 185		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	2	0	0	U	U (0	U -	(0	2	. C	0	0	0	0	0 -		0	0	2 (0	0	0	0	0 -	
187 188		Retail Retail - Secured on real estate property		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0	0 0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
189 190	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0 (0 0	0 -	(0 0	0	0 0	0 0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
191 192		Retail - Qualifying Revolving Retail - Other Retail																												
193 194 195		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																												
196 197		Securitisation Other non-credit obligation assets																												
198		IRB TOTAL		0 0	2	0	0	0	0 (0	16.67%	C	0	2	-	0	0	0	0	0	20.00%	0	0	2 0	0	0	0	0	0	19.35%

EBA EUROPEAN BANKING AUTHORITY

	BANKING AUTHORITY		2021 LU-	wide Sti	Groupe	e BPCE			9	10	11 12	1	13	14	15	16	17	18	10	20	21	22	73	24
			1 2	3		Morato	ria - Actual 12/2020	Ü	3	10	11 12		13	17	13	10	1/	Public guarant	tees - Actual	20	21	22	23	21
Rov Nun	w m		exposure values Risk exposure amounts	exposure v	Stage 1 exposure, of Stage which expired expos		Stage 3 exposure	Stage 3 exposure, of which expired	Stage 1	Stock of provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage I Stage exposı
1 2		Central banks Central governments			moratoria	moratoria		moratoria	exposure	exposure	exposure					amount		amount		amount	exposure	exposure	exposure	
3 4 5		Regional governments or local authorities Public sector entities Multilateral Development Banks																						
7 8		International Organisations Institutions Corporates of which: SME	4,416 3,112	2 3,646	2,657	683 62	2 87	35	32	71	25 29.01%		5,241	729	9 5,026	4,238	31	28	184	161	7	0	17	
10 11	Groupe BPCE	Retail of which: SME Secured by mortgages on immovable property	216 133	2 175	154	39 3	3 2	2	0	0	0 16.48%		36	34.	5 31	23	5	4	0	0 0	0	0	0	
13 14	2 3 4	of which: non-SME Items associated with particularly high risk Covered bonds	1,425 684	1,194	1,096	217 19	6 14	13	5	14	4 29.67%		0		0 0	0	0	0	0	0	0	0	0	
16 16 17	7	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																						
19 20 21		Securitisation Other exposures Standardised Total	7,687 4,666	6,276	5,082	1,286 1,16	9 126	71	40	94	33 26.19%		5,504	779	9 5,282	4,437	36	33	186	163	7	0	17	
							ria - Actual 12/2020											Public guaran						
Rov	w	Ex	Risk exposure	Stage 1 exposure	Stage 1 exposure, of Stage	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for pr	Stock of coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
Nun 22	m 2	(mln EUR, %) Central banks	amounts	exposure v	which expired expos moratoria	ure which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
23 24 25	3 4 5	Central governments Regional governments or local authorities Public sector entities																						
26 27 28	5 7 3	Multilateral Development Banks International Organisations Institutions																						
29 30 31		Corporates of which: SME Retail	4,403 3,103	3,638	2,651	679 61 36 3	8 87	35	31	71	25 29.01% 0 16.48%		5,241 2,810 36	729 34!	5,026 5 2,701 5 31	4,238 2,294 23	31 25 5	28 23 4	184 84 0	161 73 0	7 4 0	0 0 0	17 8 0	
32 33 34	FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME	1,425 684	1,194	1,096	217 19	6 14	13	5	14	4 29.67%		36 0 0	(5 31 0 0 0 0	23 0 0	5 0 0	4 0 0	0 0	0 0	0 0	0	0 -	1
35 36 37	5	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																						
38 39 40	3	Collective investments undertakings (CIU) Equity Securitisation																						
41 42		Other exposures Standardised Total	7,670 4,652	2 6,267	5,075	1,277 1,16	3 126	71	40	94	33 26.19%		5,504	779	5,282	4,437	36	33	186	163	7	0	17	
						31/1	ria - Actual 12/2020									Stano 1		Public guarant		Stage 2				
Rov Nun	w m		Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of Stage which expired expos		Stage 3 exposure	which expired	Stock of provisions for Stage 1	Stock of provisions for provisions for provisions 2	Stock of rovisions for Stage 3 exposure Coverage Ratio - Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
43	3 1 -	Central banks Central governments			moratoria	moratoria		moratoria	exposure	exposure	exposure					amount		amount		amount	exposure	exposure	exposure	
45 46 47	7	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																						
49 50 51		Institutions Corporates of which: SME	0 (0	0	0	0 0	0	0	0	0 -		0		0 0	0	0	0	0	0	0	0	0 -	
52 53 54	UNITED STATES	Retail	0 (0	0	0	0 0	0	0	0	0 -		0		0 0	0 0	0	0	0	0 0	0	0	0 -	
55 56 57	5 5 7	of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0 0	0	0	0	0 -		0	(0	0	0	0	0	0	0	0	0 -	
58 59 60	3	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																						
61 62 63	1 2 3	Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0	0 -		0		0 0	0	0	0	0	0	0	0	0 -	
							ria - Actual 12/2020											Public guaran						
Rov	w	Ex	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of Stage which expired expos	Stage 2		Stage 3 exposure, of		provisions for pr	Stock of Coverage Ratio - Stage 3		Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F Stage exposu
64	1	Central banks	amounts		moratoria expos	moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
65 66 67	5 5 7	Central governments Regional governments or local authorities Public sector entities																						
69 70		Multilateral Development Banks International Organisations Institutions Corporates			0	0	0	0	0	0	0 -					0	0	0	0	0	0	0	0.	
71 72 73	ITALY	of which: SME Retail of which: SME	3 3	2 0	0	3	0 0	0	0	0	0 -		0		0 0	0	0	0	0	0	0	0	0 -	
75 76 77	TIALI	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 (0	0	0	0 0	0	0	0	0 -		0		0 0	0	0	0	0	0	0	0	0 -	
78 79 80	3	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
81 82 83	2	Equity Securitisation Other exposures																						
84	1	Standardised Total	5	1 2	0	3 Morato	0 0 ria - Actual	0	0	0	0 -		0		0	0	0	0 Public guaran	0 tees - Actual	0	0	0	0 -	
			B14		Stage 1	Stage 2	12/2020	Stage 3	Stock of	Stock of	Stock of Coverage Ratio -			B14	Si 4	Stage 1 exposure, of	Si 2	31/12/ Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage I
Nun	w m	(mln EUR, %)	Exposure values Risk exposure amounts		exposure, of Stage which expired expos moratoria	e 2 exposure, of ure which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for pr Stage 2 exposure	Stage 3 exposure Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage I Stage exposi
85 86 87	5	Central banks Central governments Regional governments or local authorities																						
88 89 90		Public sector entities Multilateral Development Banks International Organisations Institutions																						
91 92 93	3	Corporates of which: SME Retail	0 (0	0	0	0 0	0	0	0	0 -		0		0 0	0	0	0 0	0	0 0	0	0	0 · 0 ·	
95 96 97	UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: non-SME	0		0	0	0 0	0	0	0	0 -		0 0	(0 0	0 0	0 0	0 0	0 0	0 0	0	0	0 -	<u> </u>
98 99 100	3 9 0	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																						
101 102 103	1 2 3	Collective investments undertakings (CIU) Equity Securitisation																						
104 105	5	Other exposures Standardised Total	0	0	0	0	0 0	0	0	0	0 -		0		0 0	0	0	0	0	0	0	0	0	

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2021 EU-wide Stress Test: Credit risk COVID-19 STA Groupe BPCE

AUTHORITY						Groupe BP	CE							_												
		1	2	3				a - Actual	8	9	10	11	12		13	14	15	16	17	Public guara	19 antees - Actual 2/2020	20	21	22	23	24
ow Im		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	E	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks Central governments)	amounts	CAPOSUIC	moratoria	Схрозите	moratoria	exposure v	moratoria	exposure	Stage 2 exposure	exposure	exposure			amounts	Схрозигс	guaranteed amount	CAPOSUIC	guaranteed amount	Схрозигс	guaranteed amount	Stage 1 exposure	exposure	Stage 3 exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
	International Organisations Institutions Corporates		1 1	. 1	1 1	1 0	0	0	0	0	0	0 -			0	0	0	0	0		0	0 (0	0) (0	i -
LUXEMBOURG	of which: SME Retail of which: SME		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0 0 0	0 0 0	0 0 0	0 0 0		0 0	0 0 0	0 (0 0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0 0	0 0		0 (0 0			0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
	Equity Securitisation Other exposures																									
	Standardised Total		1 1	. 1	1 1	1 C	0 0 Moratoria	0 a - Actual	0	0	0	0 -			0	0	0	0	0	Public guara	0 antees - Actual	0 0	0) (0	<u>-</u>
,			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		verage Ratio -			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(mln EUR, %) Central banks	Exposure values)	amounts	exposure	which expired moratoria	exposure	exposure, of which expired moratoria	exposure v	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 2	Stage 3 exposure	E	exposure values	amounts	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities																									
	Multilateral Development Banks International Organisations Institutions																									
	Corporates of which: SME Retail		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0 0 0	0	0 0 0	0 0 0	0 0 0		0 0	0 C 0 C	0 (0 0 0	-
JAPAN	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0	0 0	0 0	0	0	0	0	0	0 -			0 0 0	0 0 0	0 0 0	0 0	0 0 0		0 0	0 (0 (0 (0 (0 0 0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																									
	Collective investments undertakings (CIU) Equity Securitisation																									
	Other exposures Standardised Total		0 0	0	0 0	0	0	0	0	0	0	0 -			0	0	0	0	0		0	0 (0		0	-
					Store 1		Moratoria 31/12		Store 2	Shock of	Charle of	Shock of						Stage 1			antees - Actual 2/2020	Stage 3	Shoult of	Shook of	Charles	
	(mln EUR, %)		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	exposure v	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	verage Ratio - Stage 3 exposure	E	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities																	amount		amount		amount				
	Public sector entities Multilateral Development Banks International Organisations																									
	International Organisations Institutions Corporates of which: SME		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0	0		0 0	0 0			0	-
SWITZERLAND	Retail		0 0	0	0 0	0 0	0	0	0	0	0	0 -			0	0 0 0	0 0 0	0 0	0 0		0 0	0 0	0 (0) () () () () () () () () () () () () ()	0 0	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0 0	0 0	0	0	0	0	0	0 -			0	0	0	0	0		0 (0 0			0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																									
	Securitisation Other exposures Standardised Total		0 0	0)	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0	0		0 (0 (0	j -
							Moratoria 31/12														antees - Actual 2/2020					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions roi	verage Ratio - Stage 3	E	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks Central governments)	amounts	Skposule*	moratoria	Схрозиге	moratoria		moratoria	exposure	exposure	Stage 3 exposure	exposure			uniodrits	- CAPOSUIC	guaranteed amount	exposure	guaranteed amount	cxposure	guaranteed amount	exposure	Stage 2 exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																									
	International Organisations Institutions Corporates		0		0			0	0	0	0	0			0	0	0				0	0			0	-
BELGIUM	of which: SME Retail of which: SME		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0 0	0 0		0 (0	0 0			0	- - -
DELGION	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0 0	0 0		0 (0	0 0	0 (0		0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
	Equity Securitisation Other exposures																									
	Standardised Total		0 0	0	0 0	0	0 Moratoria	0 a - Actual	0	0	0	0 -			0	0	0	0	0	Public guara	antees - Actual	0 (0) (0	-
w			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		verage Ratio -			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ra
n)	(mln EUR, %) Central banks	Exposure values)	amounts	Stage 1 exposure	which expired moratoria	exposure	which expired moratoria	exposure v	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 2	Stage 3 exposure	Ē	exposure values	amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities																									
	Multilateral Development Banks International Organisations Institutions																									
	Corporates of which: SME Retail		1 1	1	1 1		0 0	0	0	0	0	0 -			0 0	0	0 0	0 0	0 0		0 0	0 0	0 (0		0 0	-
SPAIN	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0			0	0	0	0	0]-		-	0	0	0	0 0	0 0		0 0	0 0			0 0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment						0		o o		· ·				0	U	0								0	
	Collective investments undertakings (CIU) Equity Securitisation																									
	Other exposures Standardised Total		1 1	1	1 1	1 C	0	0	0	0	0	0 -			0	0	0	0	0		0	0 () () (0	-
1							Moratoria 31/12											Stage 1		31/1	antees - Actual 2/2020	Stage 2				
	/_L FUR OO	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	exposure v	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Provisions for	verage Ratio - Stage 3 exposure	E	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				moratoria		moratoria		moratoria	exposure	exposure	Cxposure						amount		amount		amount	exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
	International Organisations Institutions Corporates		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0	0		0 (0 () (0	-
NETHERLANDS	of which: SME Retail of which: SME		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0 0 0	0 0	0 0 0	0 0 0	0 0 0		0 (0	0 0	0 (0		0 0	-
	of which: non-SME Items associated with particularly high risk		0 0	0	0 0	0 0	0 0	0	0	0	0	0 -			0	0	0	0 0	0 0		0 (0 () () L) (0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
	Equity Securitisation Other exposures																									
	Standardised Total		0 0	0	0 0	0 0	0	0	0	0	0	0 -			0	0	0	0	0		0	0) (0	1-

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		25	26	27	28 31/12/2021	29	30	31	32	33	34 Mora	35 toria - Baseline So 31/12/2022	36 enario	37	38	39	40	41	42 31/12/2023	43	44	45
Row Num	(mln EUR, ^G	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	2,72	24 80	00 133	33 23	3 68	3 48	8 36.20%	2,769	710	0 178	3 13	46	64	36.12%	2,772	675	210	17	47	76	36.13%
Groupe BPCE 12 13 14 15 16 17 18	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	1,19	90 38	33 53	7 (33 <u>5</u>	5 21	15	1 8.70% 5 28.60%	1,283	267	7 76	3	12	23	29.71%	1,286	248	92	5	0	28	7.20%
19 20 21	Securitisation Other exposures Standardised Total	6,20	08 1,55	52 240	32	2 112	2: 75	5 31.28%	6,358	1,314	1 329) 19	77	105	31.86%	6,363	1,245	393	26	78	126	32.11%
Row Num	(mln EUR, C	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23 24 25 26 27 28	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	2.71	16 70					26.100	2.762						26.400/	2.764	674	200			700	26.110
29 30 31 32 FRANCE 33 34	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	2,71	33 5	55 (S	6 (68	15	8 36.19% 1 8.98% 5 28.60%	2,762 132 1,283	52	2 10 7 76	0 13	0 12	1 23	7.88%	2,764 133 1,286	48	14	0	0 11	1 28	7.44% 30.13%
35 36 37 38 39 40 41 42	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	6,17	78 1,54	13 240	10 32	2 111	. 75	5 31.31%	6,328	1,305	5 328	3 19	76	105	31.90%	6,332	1,237	391	. 26	5 77	126	32.15%
Row Num	(mln EUR, C	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50 51 52 53 UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0 (0 (0 -	0			0 0	0	0	-	0	0	0	0	0	0	-
54 55 56 57 58 59 60 61 62	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0 (0 (0 -	0			0	0	0		0	0	C	0	0	0	
Row Num	Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions				exposure	Stage 2 exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	exposure
71 72 73 74 75 76 77	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0 (0 (0.00%	0		2 1	0 0	0	0	25.00%	0	2	1	0	0 0	0	2.99%
78 79 80 81 82 83 84	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		1	3	0 (0 3.13%	1		3 1	. 0	0	0	3.64%	2	3	1	. 0	0	0	4.05%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline So 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
85 86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
90 91 92 93 94 95 96 UNITED KINGDOM	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0 (0 (0 -	0		0 0	0	0	0	-	0	0	0	0	0	0	-
97 98 99 100 101 102	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0	0 (C		0 -	0		0	0	0	0	-	0	0	C	0	0	0	-
103 104	Securitisation Other exposures Standardised Total																					

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		25	26	27	28 31/12/2021	29	30	31	32	33		35 toria - Baseline Sc 31/12/2022		37	38	39	40	41	42 31/12/2023		44	45
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
106 107	Central banks Central governments)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates of which: SME		1 (0 (0	0	0	0 50.00%	1	L (0		0 () 0	33.33%		1	0	0	0 (0	50.00
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property		0 (0 (0	0	0	0 -	0) (0	(0 (0	-		0	0	0	0 0	0	-
117 118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds		0 (0 (0	0	0	0 -	O) (0) (0 (0	-		0	0	0	0 (0	-
121 122 123	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
124 125 126	Securitisation Other exposures Standardised Total	ī	23 (0 (0	0	0	0 50.00%	23	3 () 0		0 0) 0	33.33%	2	3	0	0	0 0	0	50.00
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
127	Central banks Central governments	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129 130	Regional governments Public sector entities Multilateral Development Banks																					
132 133 134	International Organisations Institutions Corporates		0 (0 (0	0	0	0 -	0		0		0 0) 0	-		0 (0	0	0 0	0	-
135 136 137 JAPAN	of which: SME Retail of which: SME		0 (0 (0	0	0	0 -	0	(0	(0 (0	-		0	0	0	0 (0	-
138 139 140	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0 (0	0	0	0 -	0) (0) (0 (0	-		0 (0	0	0 (0	-
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146	Equity Securitisation Other exposures																					
147	Standardised Total		0	0	U	0	0	υ <u> </u> -	U		Mora	toria - Baseline Sc	cenario) 0	-		0	0	U	0 ()	<u> -</u>
Pow		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ration
Num	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
149 150 151	Central governments Regional governments or local authorities Public sector entities																					
152 153 154	Multilateral Development Banks International Organisations Institutions																					
155 156 157	Corporates of which: SME Retail		0 (0 (0	0 0	0	0 -	0) (0 0	()	0 0	0 0	-		0 (0	0	0 (0) 0	-
SWITZERLAND 159 160	Secured by mortgages on immovable property of which: non-SME		0 (0 (0	0	0	0 -	0) (0		0 (0	-		0	0	0	0 (0	-
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
164 165 166	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
168	Standardised Total		0 (0 (0	0	0	0 -	0		Mora	toria - Baseline Sc	cenario	0	-		0	0	0	0 (0	-
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of provisions for		Stock of	Coverage Ratio
Num	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities Public sector entities																					
172 173 174	Multilateral Development Banks International Organisations Institutions																					
173 176 177 178	Corporates of which: SME Retail		0 (0 (0	0	0	0 -	0	()	0	(0 0	0	-		0 (0	0	0 0	0	-
179 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0 (0	0	0	0 -	0		0		0 0	0 0	-		0	0	0	0 0	0	-
182 183 184	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
185 186 187	Collective investments undertakings (CIU) Equity Securitisation																					
188 189	Other exposures Standardised Total		0 (0 (0	0	0	0 -	0) (0		0 (0	-		0	0	0	0 0	0	-
					31/12/2021 Stock of	Stock of	Stock of				Mora	toria - Baseline So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of		Stock of	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
190 191 192	Central banks Central governments Regional governments or local authorities																					
193 194 195	Public sector entities Multilateral Development Banks International Organisations																					
196 197 198	Institutions Corporates of which: SME		1 (0 (0	0	0	0.00%		L (0) (0 0	0	33.33%		1	0	0	0 0	0	25.00
199 200 201	Retail of which: SME Secured by mortgages on immovable property		0 (0 (0	0	0	0.00%	0		0		0 (0	0.00%		0	0	0	0 (0	0.00
202 203 204	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and correspond to the consequent.		0 (U (0	0	0	0 -	U) (0		U () (-		0	0	0	0 (0	-
205 206 207 208	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
209 210	Other exposures Standardised Total		1 (0 (0	0	0	0.00%	1	L (0) (0 0) 0	14.29%		1	0	0	0 0	0	11.11
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022							31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio
211 212	Central banks Central governments	•			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
213 214 215	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
216 217 218	International Organisations Institutions Corporates		0 (0 (0	0	0	0 -	0) (0	(0 0	0	-		0	0	0	0 0	0	-
219 220 221 NETHERLANDS	of which: SME Retail of which: SME		0 (0 (0	0	0	0 -	0) (0	(0 (0	-		0	0	0	0 (0	-
222 223 224	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0 (0	0	0	0 -	O) (0	0) (0 (0	-		0	0	0	0 (0	-
225 226 227	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
228 229 230	Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0									0	0	0	0		
221	State of a local		uı (υı (UI	UI	UΙ	ui-	. 0	(,, 0	(uı (0	ı -		ui (OT.	OI.	(0	1-

AUTHORITY	10	40									Groupe BPCE			•			67				-,			
	46 47	48	49		52	53	54 55	56	5/		Public guarantees - Bas	seline Scenario	63	64	65	66	6/	68	69		/1	72 73	/4	/5
Pow	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Sto	ock of Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2 exposure, of		Stage 3 xposure, of provisions (Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2023 Stage exposu	ge 3 Sto	ock of Stock of	Stock of	Coverage Ratio -
Num (min EUR,	exposure	Stage 2 exposure	which exp guaranteed amount	age 3 which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exp	stage 3 sosure Stage 3 exposure	ovnosuro	which guaranteed amount	Stage 2 exposure, or which guaranteed amount	Stage 3 exposure g	which Stage 1 amount exposure	or provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	AVDOSIIFA	aniceeu	age 1 Stage 2 oosure exposure	Stage 3 exposure	Stage 3 exposure
Central banks Central governments Regional governments or local authorities																								
Public sector entities Multilateral Development Banks International Organisations																								
Institutions Corporates of which: SME	4,691	1 206	6 10	345	0 25	15	108 31.389	% 4,549	1	256 10	437	0	18 1	0 133	30.55%	4,410	1	331	10	501	0	18 14	152	30.30%
10 Retail of which: SME	29	0 6	6 0	1	0 0	0	0 41.730	% 29	0	6 0	2	0	0	0 1	37.14%	28	0	7	0	2	0	0 0	1	35.30%
12 Secured by mortgages on immovable property 13 of which: non-SME 14 Items associated with particularly high risk	0	0 0	0 0	0	0 0	0	0 0.009	% 0	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0 0	0	0.00%
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																								
18 Equity 19 Securitisation																								
20 Other exposures 21 Standardised Total	4,710 6,24	249 220	0 10	348	0 26	16	122 35.209	% 4,565	6,249	258 10	455 Public guarantees - Bas	0	18 1	0 152	33.47%	4,422	6,249	324	10	533	0	17 14	174	32.68%
	Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Sto	ock of Coverage Batis		Stage 1	Stage 2	31/12/202		Stock of	Stock of			Stage 1		Stage 2	31/12/2023 Stag	ige 3	ock of Stock of	Stock of	
Row Num (mln EUR,	Stage 1 exposure, of which guaranteed	Stage 2 exposure	OVERGOURG OF	age 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provis	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	xposure, of which puaranteed amount Stock of provisions f provisions f exposure	or provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guaran	nich provis	sions for provisions for age 1 Stage 2 oosure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 Central banks Central governments	amount		amount	amount	exposure	exposure exp	osure		amount	amount		amount exposure	exposure	exposure			amount		amount	amo	ount	osure exposure	exposure	
24 Regional governments or local authorities 25 Public sector entities 26 Multilateral Development Banks																								
International Organisations Institutions	4 601	1 206	6 10	245	0 25	15	100 21 200	0/ 4.540	1	256 10	427	0	10 1	0 122	20 550/	4.410	1	221	10	F01	0	10 14	152	20.20%
Corporates of which: SME Retail	29	0 6	6 0	1	0 25	0	0 41.739	% 4,549 % 29	0	6 0	2	0	0	0 133	37.14%	4,410	0	7	0	2	0	0 0	152	35.30%
FRANCE of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 (0 0	0	0 0	0	0 0.00	% 0	0	0 0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0 0	0	0.00%
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																								
Collective investments undertakings (CIU) Equity																								
40 Securitisation 41 Other exposures 42 Standardised Total	4,710 6,24	249 220	0 10	348	0 26	16	122 35.200	% 4,565	6,249	258 10	455	0	18 1	0 152	33.47%	4,422	6,249	324	10	533	0	17 14	174	32.68%
				31/12/2021				1		F	Public guarantees - Bas 31/12/202									31/12/2023				
Row	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of Stage	Stage 3 exposure, of	provisions for	Stock of Sto	sions for	- Stage 1	Stage 1 exposure, of	Stage 2 exposure, of which		Stage 3 xposure, of provisions 1	or provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3	nrovis	ock of Stock of sions for provisions for	Stock of provisions for	Coverage Ratio -
Num (mln EUR, 43	exposure	exposure	which exp guaranteed amount	posure guaranteed amount	Stage 1 exposure	Stage 2 Sta exposure exp	stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure guaranteed amount	9	which Stage 1 amount exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	OVBOCUEO	anteed	age 1 Stage 2 oosure exposure	Stage 3 exposure	Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities																								
47 Multilateral Development Banks 48 International Organisations																								
49 50 Corporates of which: SME	0	0 (0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
52 53 UNITED STATES Retail of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
55 of which: non-SME 156 Items associated with particularly high risk 157 Covered bonds																								
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																								
61 Securitisation 62 Other exposures 63 Standardised Total	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
								1		F	Public guarantees - Bas													
Row	Stage 1 exposure, of	; Stage 2	Stage 2 exposure, of Stage Stage	31/12/2021 Stage 3 exposure, of	Stock of provisions for		ock of Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	31/12/202 Stage 3	Stage 3 xposure, of provisions to	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	sure, of	ock of Stock of	Stock of provisions for	Coverage Ratio -
Num (mln EUR,	exposure which	Stage 2 exposure	which exp guaranteed amount	age 3 which guaranteed amount	Stage 1 exposure		age 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure, or which guaranteed amount	Stage 3 exposure g	which Stage 1 amount exposure		Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	WIII	anteed	age 1 Stage 2 oosure exposure	Stage 3 exposure	Stage 3 exposure
64 65 Central banks Central governments 66 Regional governments or local authorities																								
Fublic sector entities Multilateral Development Banks International Organisations																								
70 Institutions 71 Corporates 72 of which: SME	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
73 74 75 Retail of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
of which: non-SME Items associated with particularly high risk						<u> </u>																		
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																								
81 Equity 82 Securitisation 83 Other exposures 84 Standardised Total																								
Standardised Total	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0 F	0 Public guarantees - Bas	0 seline Scenario	0	0 0	-	0	0	0	0	0	0	0 0	0	-
	Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Sto	ock of Coverage Batio		Stage 1	Stage 2	31/12/202	22 Stage 3	Stock of	Stock of	Coverage Batis		Stage 1		Stage 2	31/12/2023 Stag		ock of Stock of	Stock of	Coverage Batic
Row Num (mln EUR,	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	age 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for provis	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	which stage 1 amount stock of provisions for provis	or provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure exposure guaran	bish provis	sions for provisions for age 1 Stage 2 oosure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities	amount			amount						amount									- STROUTE	amo				
Public sector entities Multilateral Development Banks																								
90 International Organisations 91 Institutions 92 Corporates	0	0 0	0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
93 of which: SME Retail	0	0 (0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
95 96 97 98 UNITED KINGDOM of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 (0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																								
102 103 Equity Securitisation																								
104 Other exposures 105 Standardised Total	0	0 (0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-
104 Other exposures 105 Standardised Total	0	0 (0 0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0 0	0	-

	46	47 48	49	50	51 52	53	54	55	56	57	58 59	Groupe I	BPCE 61	62	63	64	65	66	67	68	69	70	71	72 73	74	75
Row Num (mln EUR, 0)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2021 Stage 3 exposure, of which guaranteed amount Stage exposu	of Stock of s for provisions for 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guarante	of Stage exposu	31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	r provisions for Stage 3	r Coverage Ratio - Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0 0		0 -	-	0	0	0	0	0	0	0	0	0 -
of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0	0 -	-	0	0	0	0	0	0	0	0	0 -
125 126 Other exposures Standardised Total Row	Stage 1	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	Stage 3 Stock	s for provisions fo		Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guarante	2	ontees - Baseline Scena 31/12/2022 Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of	Stock of provisions for provisions for	r provisions for	Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions (mln EUR, organisations)	exposure %)	guaranteed exposure amount	guaranteed amount	exposure	which guaranteed amount provision Stage exposu	Stage 2 exposure	for provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure guarante amoun	ed exposul	a exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0 0 0	0 0	0	0 0	0 0	0 -	0	0	0	0 0	0 0	0 0	0 0 0	0 -	-	0	0	0	0	0	0	0	0 0	0 - 0 -
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	31/12/	0	0	0	0 -	0	0	0		0 ontees - Baseline Scena 31/12/2022	0 0 ario	0	0 -	-	0	0	0	0	31/12/	0	0	0	0 -
Row Num 148 149 150 Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage exposu	s for provisions for Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guarante amour	of Stage exposu	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of r provisions for Stage 3 exposure	Stage 3
Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	0 0 0	0 0	0	0 0	0 0	0 - 0 -	0 0	0	0	0 0	0 0	0 0 0		0 -	-	0	0	0	0 0	0	0	0 0	0 0	0 - 0 -
of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0	0 -	-	0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, G	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2021 Stage 3 exposure, of which guaranteed amount Stage exposure	s for provisions fo	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guarante	of Stage exposu	31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of r provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0	0 -	-	0	0	0	0	0	0	0	0	0 -
Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -
Securitisation Other exposures Standardised Total	O Stage 1	Stage 1 exposure, of Stage 2	0 0 Stage 2 exposure, of	31/12/ Stage 3	72021 Stage 3 exposure, of which Stage Stock of provision Stage		Stock of provisions for	0 - Coverage Ratio -	O Stage 1	Stage 1 exposure, of	Stage 2 Stage	of Stage	ontees - Baseline Scena 31/12/2022 Stage 3 exposure, of	O O O O O O O O O O O O O O O O O O O	Stock of provisions for	Stock of provisions for	- Coverage Ratio -	O Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/ Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for provisions for	Stock of provisions for	0 - Coverage Ratio -
Num 190 Central banks 191 Central governments 192 Regional governments or local authorities 193 Public sector entities 194 Multilateral Development Banks	exposure	exposure, of which guaranteed amount	which guaranteed amount	Stage 3 exposure	which guaranteed amount Stage exposu		Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure which guarante amount	ed exposu	which guaranteed amount		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure		Stage 3 exposure
International Organisations Institutions Corporates of which: SME Retail of which: SME SPAIN SPAIN Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0 0 0	0 0	0	0 0	0 0	0 -	0	0	0	0 0	0 0 0	0 0	0 0 0	0 -	-	0	0	0	0	0	0	0	0 0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0	0 -	-	0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, G	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage	s for provisions fo	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage Stage 2 exposure exposure guarante	of Stage exposu	31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0		0 -	-	0	0	0	0	0	0	0	0	0 -
NETHERLANDS of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0	-	0	0	0	0	0	0	0	0	0 -
Securitisation Other exposures					0	0	0	0 -	0	0	0	0	0	0 0		0 -	-	0	0	0	0	0	0	0	0	0 -

2021 Ell-wide Strees Tosti Credit rick COVID-10 STA

Column	EBA EUROPEAN BANKING AUTHORITY								20	21 EU-	wide S		est: Cr Groupe BPC		k COV	D-19 S	STA						
The column			76	77	78		80	81	82	83	84	85 Mo ra		87 enario	88	89	90	91	92		94	95	96
Second	Row Num				Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2		Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for		Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	provisions for	
The column	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	2,5	.338 97 .333 5	77 14 57 50 5				1 36.25% 1 8.50%	2,384	1,031	241 12		94 0 0 25		35.61%	2,317	1,019			87 0	exposure 114	
The column	17 18 19 20 21	Equity Securitisation Other exposures	5,9	002 1,84	43 25	55 38	188	3 80	0 31.51%	5,669	1,886		<u> </u>		144	32.31%	5,507	1,895	598	39	141	196	32.72
## 14 Company 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Row Num	(min Ell	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for	Stock of provisions for Stage 3	Stage 3
Column C	22 23 24 25 26 27	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				CXPOSUTE	CAPOSAIC	Схрозигс					Схрозигс	CXPOSUIC	CAPOSAIC					CAPOSAIC	CAPOSUIC	Схрозигс	
Part	28 29 30 31 32 FRANCE 33 34 35 36	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1	.33	73 14 55 50 5	7 0 57 6	36	5 51	1 8.85%	132	52	240 11 108	(0 0 0	1 33	7.77%	132	47	16	0	0 23	114	7.1
Section Sect	37 38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures	5,8	372 1,83	34 25	54 38	187	7 80	0 31.54%	5,640	1,877		30) 150	144	32.34%	5,478	3 1,887	596	39	141	195	5 32.7
VILIDA IA 18 1	Row Num 43 44 45 46	Central banks Central governments Regional governments or local authorities	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
Marie Mari	47 48 49 50 51 52 53 54 55 56 57	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0 0			0 -	0	0	() -				0	0	C) -
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First Firs	Row Num	(mln EU	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	provisions for Stage 3	
# TRAY Fraction F	64 65 66 67 68 69 70 71	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		1	0	0 0			0.00%) 1	1	C				16.67%		1		0	0	C	30.0
Collectic inventional sudictationay (CIU)	72 73 74 75 76 77 78	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0			0 2.86%	0	0	1 C		0 0	C					0	0	C	
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Central governments of col authorities	Row Num		exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
Secured by mortgages on immovable property of worth constant with consta	85 86 87 88 89 90 91 92 93 94	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0	0 0			0 -	0	0) -				0	0	C) -
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EBA EUROPE BANKIN AUTHOR

AUTHORITY											(Groupe BPC										
		76	77	78	79	80	81	82	83	84		86 toria - Adverse Sce		88	89	90	91	92	93	94	95	96
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(L FUD O	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage exposu
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	(mln ELID 0/	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage R Stage exposu
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JADANI	of which: SME Retail	0		0 0	0	0	0) -	0	0	0	0	0	0	-	0	0	(0	0		0 -
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage exposu
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	Other exposures Standardised Total (mln EUR, % Central banks Central governments	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure	otage <u>-</u>	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
	Other exposures Standardised Total (mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure	otage <u>-</u>	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
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	Other exposures Standardised Total (mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stage 3	- Coverage Ratio - Stage 3 exposure	otage <u>-</u>	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
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		Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stag exposu		Stock of	Stock of Coverage	Ratio -	Stage 1 exposure, of	03/10/	age 2 osure, of	31/12/2022 Stag exposu		Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	ex	Stage 3	Stock of Stock of	Stock of	Coverage Ratio -
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Corporates 9 of which: SME		4,429	1 42	5 10	387	0	47 48	116	30.09%	3,890	793	10	558	0 2	29 58	164	29.32%	3,673	1	1 907	10	662	0	25 57	193	29.10%
10 11 Groupe BPCE 12 Retail Of which: SME Secured by mortgages on immovable property	,	29 (0	0	0	0	0 0	0	0.00%	0	7	0	2	0	0 0	1	36.49% 13.06%	27	0	0 7	0	2	0	0 0	1	34.80%
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20 Other exposures 21 Standardised Total		4,328 6,249	19 56	0 10	390	0	46 64	135	34.47%	8,818 6,24	9 833	10	628	0 2	28 61	200	31.94%	3,613	6,249	9 876	10	789	0	25 55	246	31.13%
					21/12/2021							Publ	olic guarantees - Adverse	Scenario								21/12/202	22			
		Stage 1 exposure, of	Chara 2	Stage 2 exposure, of	31/12/2021 Stag exposu	ire, of	Stock of	Stock of Coverage	Ratio -	Stage 1 exposure, of		age 2 osure, of	31/12/2022 Stag exposu		Stock of	Stock of	Coverage Ratio -	Grand .	Stage 1 exposure, of	Chara 2	Stage 2 exposure, of	av.	Stage 3 xposure, of	Stock of Stock of	Stock of	Coverage Ratio -
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41 Other exposures 42 Standardised Total		4,328 6,249	19 56	0 10	390	0	46 64	135	34.47%	3,818 6,24	9 833	10	628	0 2	28 61	200	31.94%	3,613	6,249	9 876	10	789	0	25 55	246	31.13%
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		Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stag exposu	je 3 Stock of	Stock of	Stock of Coverage	Ratio -	Stage 1 exposure, of	Si	age 2 osure, of	31/12/2022 Stag	e 3 Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/12/202	<u> </u>	Stock of Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR, %)	exposure guaranteed	Stage 2 exposure	which e	xposure guarar	ich Stage 1	r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1	which guaranteed	exposure gua	vhich ranteed	Stage 3 whi exposure guara	ch provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	rovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 3 exposure
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47 Multilateral Development Banks 48 International Organisations 49 Institutions																										
50 Corporates 51 of which: SME 52 Retail		0 (0	0	0	0	0 0	0 -		0	0	0	0	0	0 0	0	-	0	0	0 0	0	0	0	0 0	0) -
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64 Central banks	(mln EUR, %)	exposure guaranteed amount	exposure	guaranteed example exa	xposure guarar amo	nteed Stage 1	Stage 2 exposure	Stage 3 exposure	sure exposure	guaranteed amount	gua	ranteed nount	exposure guarai amo	iteed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure g	waranteed	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
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o i			-								-1	Publ	olic guarantees - Adverse	Scenario												
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85 Central banks 86 Central governments	(mln EUR, %)	amount		amount	amo	unt exposure	exposure	exposure		amount	aı	mount	amo	unt exposure	exposure	exposure			amount		amount		amount	exposure	exposure	
Regional governments or local authorities Public sector entities																										
Multilateral Development Banks 90 International Organisations 91 Institutions																										
92 Corporates 93 of which: SME		0 (0	0 0	0	0	0 0	0 -		0	0	0	0	0	0 0	0	-	0	0	0 0	0	0	0	0 0	0) -
94 95 96 97 Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0	0	0	0	0 0	0 -		0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0 0	0)] -
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104 Other exposures 105 Standardised Total		0	0	0	0	0	0 0	0 -		0	0	0	0	0	0 0	0	-	0	0	0 0	0	0	0	0 0	0) -

	97 98 99	100 101	102 103	104 105 106	5 107 108	109 110	111 112	113 114 115	116 117	118 119	120 121	122 123 124	125 126
Row Num (min EUR, 106 107 108 Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2	2/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure exposure Stock of provisions for Stage 3 exposure		Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of Stock of Stock of provisions for provisions for Stage 1 Stage 2 Stage exposure exposure	for Coverage Ratio - Stage 1	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Champ 2	Stock of provisions for Stage 3 exposure
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Row Num Central banks Central governments 170 171 Regional governments or local authorities 172 Public sector entities Multilateral Development Banks 174 175 176 177 178 Regional Governments Corporates of which: SME Retail	Stage 1 exposure, of which exposure exposure	Stage 2 exposure, of Stage 3	Stage 3 exposure, of provisions for	Stock of provisions for Stage 2 exposure exposure exposure O 0 0 0 -	Ratio - exposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of provisions for Stage 1 exposure exposure exposure 0 0 0 0 0 0	for Stage 1	avnacura of	Stage 2 exposure, of Stage 3 which	Stage 3 posure, of Stock of Stock of provisions for provisions for	provisions for Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which Stock of provisions for		Ratio - 3	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O	provisions for provisions for provision	for Stage 1	exposure, of Stage 2 exposure guaranteed	Stage 2 exposure, of Stage 3 which	Stage 3 sposure, of provisions for p	provisions for
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2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	2,525						
2		SEC-SA	10,681						
3	Exposure values	SEC-ERBA	5,528						
4		SEC-IAA	0						
5		Total	18,734						
6		SEC-IRBA	823	1,024	1,015	994	2,983	3,678	4,161
7		SEC-SA	1,973	1,992	2,009	2,093	3,664	4,335	5,568
8	DEA	SEC-ERBA	2,271	2,622	2,626	2,729	3,356	4,312	5,001
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	5,067	5,638	5,650	5,816	10,003	12,326	14,730
12	Impairments	Total banking book others than assessed at fair value		15	6	1	94	7	8



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual	2	aseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	376,677	383,331	385,042	385,316	390,901	413,269	420,579
2	Risk exposure amount for securitisations and re-securitisations	5,067	5,638	5,650	5,816	10,003	12,326	14,730
3	Risk exposure amount other credit risk	371,610	377,693	379,392	379,500	380,899	400,943	405,849
4	Risk exposure amount for market risk	16,221	16,221	16,221	16,221	19,198	19,198	19,198
5	Risk exposure amount for operational risk	38,318	38,318	38,318	38,318	38,318	38,318	38,318
6	Other risk exposure amounts	6	250	433	609	3,262	3,516	3,406
7	Total risk exposure amount	431,222	438,120	440,014	440,464	451,679	474,301	481,500
8	Total Risk exposure amount (transitional)	431,222	438,120	440,014	440,464	451,679	474,301	481,500
9	Total Risk exposure amount (fully loaded)	431,222	438,120	440,014	440,464	451,679	474,301	481,500



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		Adv	verse Scenario	
		(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS		78,406	80,707	82,044	81,530	67,755	64,366	60,7
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		69,141	70,969	72,396	71,540	56,395	52,870	49,2
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		27,462	27,462	27,462	27,462	27,462	27,462	27,4
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		4,357	6,000	7,862	8,695	-1,214	-2,929	-4,0
	A.1.3	Accumulated other comprehensive income		1,250	1,023	852	688	-1,788	-2,026	-1,9
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		193	193	193	193	-1,517	-1,517	-1,
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-381	-381	-381	-381	-545	-545	-
	A.1.3.3	Other OCI contributions		1,438	1,211	1,040	876	274	37	
	A.1.4	Other Reserves		37,761	37,761	37,761	37,761	37,761	37,761	37,
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		4,229	4,283	4,389	4,687	3,555	3,341	3,
	A.1.7	Adjustments to CET1 due to prudential filters		-167	-167	-167	-167	-844	-844	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-512	-512	-512	-512	-1,189	-1,189	-1
	A.1.7.2	Cash flow hedge reserve		258	258	258	258	258	258	
	A.1.7.3	Other adjustments		86	86	86	86	86	86	
	A.1.8	(-) Intangible assets (including Goodwill)		-4,834	-4,834	-4,834	-4,834	-4,834	-4,834	-4,
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-698	-314		-27	-3,461	-4,288	-4
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-220	-226		-227	-222	-222	·
		(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		220						
	A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-19	-579	-2,498	-18	-550	-2
	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
SWITT CINES	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	0	0	0	0	0	0	0	
	A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
	A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
	A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0		0	0	0	0	
	A.1.23	Transitional adjustments		0	0	0	0	0	0	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
				0	0	0	0	0	0	
	A.1.23.2 A.1.23.3	Transitional adjustments due to additional minority interests (+/-) Adjustments due to IFRS 9 transitional arrangements		U	0	0	0	0	U	
				0	0	0	0	0	0	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital Other transitional adjustments to CET1 Capital		-	0	U .		U	U	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	
	A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	
	A.1.23.4.3	view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8	0	0	0	0	0	
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		-22 30	-16 16	0	0	-16	0	
		Additional Tier 1 transitional adjustments Of which adjustments due to IERS 0 transitional arrangements		30	16	0	0	16	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0			0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		69,149	70,969	72,396	71,540	56,395	52,870	4
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,257	9,738		9,990	11,360	11,496	1
	A.4.1	Tier 2 Capital instruments		10,755	10,755	10,755	10,755	10,755	10,755	
	A.4.2	Other Tier 2 Capital components and deductions		-1,510	-1,017	-1,107	-764	606	741	
		Tior 2 transitional adjustments								
	A.4.3	Tier 2 transitional adjustments		12	0	0	0	0	0	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements								



2021 EU-wide Stress Test: Capital

			Groupe BPCE	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	Iverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		431,222	438,120	440,014	440,464	451,679	474,301	481,500
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		16.03%	16.20%	16.45%	16.24%	12.49%	11.15%	10.23%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.04%	16.20%	16.45%	16.24%	12.49%	11.15%	10.23%
66		C.3	Total Capital ratio		18.18%	18.42%	18.65%	18.51%	15.00%	13.57%	12.63%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		69,119	70,953	72,396	71,540	56,379	52,870	49,259
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		69,119	70,953	72,396	71,540	56,379	52,870	49,259
69		D.3	TOTAL CAPITAL (fully loaded)		78,364	80,691	82,044	81,530	67,740	64,366	60,799
70		E.1	Common Equity Tier 1 Capital ratio		16.03%	16.19%	16.45%	16.24%	12.48%	11.15%	10.23%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.03%	16.19%	16.45%	16.24%	12.48%	11.15%	10.23%
72		E.3	Total Capital ratio		18.17%	18.42%	18.65%	18.51%	15.00%	13.57%	12.63%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142
77		H.2	Total leverage ratio exposures (fully loaded)		1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142	1,238,142
78		Н.3	Leverage ratio (transitional)		5.58%	5.73%	5.85%	5.78%	4.55%	4.27%	3.98%
79		H.4	Leverage ratio (fully loaded)		5.58%	5.73%	5.85%	5.78%	4.55%	4.27%	3.98%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83	buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.51%	3.51%	3.51%	3.51%	3.51%	3.51%	3.51%
87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		1.31%	1.31%	1.31%	1.31%	1.31%	1.31%	1.31%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.81%	5.81%	5.81%	5.81%	5.81%	5.81%	5.81%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.26%	13.26%	13.26%	13.26%	13.26%	13.26%	13.26%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.32%	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	<u> </u>	Actual		Baseline scenario			Adverse scenario	
Row um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	9,205	8,857	7,357	6,325	8,335	6,407	5,142
2	Interest income	22,587	15,336	13,639	12,041	15,153	13,227	11,431
3	Interest expense	-13,382	-6,479	-6,283	-5,716	-6,817	-6,819	-6,289
4	Dividend income	137	137	137	137	69	69	69
5	Net fee and commission income	10,480	10,313	10,344	10,480	8,980	8,858	9,197
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,481	2,271	2,271	2,271	-202	701	701
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-3,232		
8	Other operating income not listed above, net	156	516	516	516	559	493	493
9	Total operating income, net	21,459	22,095	20,625	19,730	14,509	16,527	15,600
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,676	-2,916	-1,030	-1,598	-6,059	-3,318	-3,424
11	Other income and expenses not listed above, net	-16,224	-15,830	-15,864	-16,102	-17,662	-15,965	-14,019
12	Profit or (-) loss before tax from continuing operations	2,559	3,349	3,731	2,030	-9,212	-2,756	-1,843
13	Tax expenses or (-) income related to profit or loss from continuing operations	-807	-1,023	-1,129	-614	2,764	827	553
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	1,752	2,326	2,602	1,416	-6,448	-1,929	-1,290
16	Amount of dividends paid and minority interests after MDA-related adjustments	506	683	740	583	-877	-214	-189
17	Attributable to owners of the parent net of estimated dividends	1,246	1,643	1,862	833	-5,572	-1,715	-1,101
18	Memo row: Impact of one-off adjustments		194	194	194	194	194	194
19	Total post-tax MDA-related adjustment		0	0	0	0	0	1,320



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0