2021 EU-wide Stress Test

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

2021 EU-wide Stress Test: Summary

Groupe BPCE

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		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%**
	Memorandum 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 scenario[2]		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

RowNum		(mln EUR, %)	1 Actual 31/12/2020 Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	**Central banks**	26,674	19	115,848	0	164	0	106	0	140,307	161	19	0	1	19	100.00%
2		**Central governments**	22,470	31	46,260	0	201	0	503	0	33,252	3,293	31	0	2	30	98.53%
3		**Institutions**	20,075	23	5,364	64	2,576	0	1,333	0	5,605	608	18	8	5	17	96.37%
4		**Corporates**	109,805	4,293	58,551	2,739	42,419	4,567	50,405	0	120,028	22,631	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	3,652	625	13	57	154	24.66%
6		Corporates - Of Which: SME	4,602	242	26,466	838	2,604	245	19,568	0	26,048	4,546	1,072	134	200	480	44.76%
7		**Retail**	430,227	8,207	0	0	61,153	2,903	0	0	382,850	42,262	8,233	604	1,459	4,025	48.89%
8		**Retail - Secured on real estate property**	303,276	3,208	0	0	38,842	1,145	0	0	274,369	28,860	3,213	235	902	1,054	32.81%
9		Retail - Secured on real estate property - Of Which: SME	53,042	1,240	0	0	16,629	438	0	0	44,882	8,121	1,237	164	599	456	36.85%
10		Retail - Secured on real estate property - Of Which: non-SME	250,234	1,969	0	0	22,213	707	0	0	229,486	20,739	1,977	71	303	599	30.29%
11		**Retail - Qualifying Revolving**	10,826	292	0	0	1,507	71	0	0	6,956	510	291	19	39	208	71.46%
12		**Retail - Other Retail**	116,124	4,706	0	0	20,804	1,687	0	0	101,525	12,892	4,729	349	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	5,184	2,903	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	7,708	1,826	161	191	943	51.64%
15		**Equity**	0	0			0	0			44	0	0	0	0	0	-
16		**Securitisation**															
17		**Other non-credit obligation assets**	0	0			0	0			420	342	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%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
19	FRANCE	**Central banks**	13,874	0	115,684	0	0	0	0	0	129,203	0	0	0	0	0	-
20		**Central governments**	7,388	5	32,592	0	0	0	61	0	30,411	2,567	0	0	0	0	-
21		**Institutions**	2,840	5	2,640	1	318	0	618	0	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	0	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	0	3,654	1,062	41	3	8	21	52.63%
24		Corporates - Of Which: SME	4,188	205	26,011	808	2,268	203	19,115	0	25,342	4,396	1,007	131	195	443	43.97%
25		**Retail**	427,756	8,160	0	0	60,862	2,887	0	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	0	272,816	28,683	3,182	235	898	1,041	32.73%
27		Retail - Secured on real estate property - Of Which: SME	53,018	1,239	0	0	16,621	438	0	0	44,864	8,115	1,236	164	598	456	36.85%
28		Retail - Secured on real estate property - Of Which: non-SME	248,529	1,937	0	0	22,016	698	0	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	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	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	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	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**	**0**	**618,265**	**57,108**	**11,816**	**906**	**1,902**	**5,815**	**49.21%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
37	UNITED STATES	**Central banks**	10,513	0	0	0	0	0	0	0	10,513	0	0	0	0	0	-
38		**Central governments**	2,402	0	8,299	0	0	0	0	0	812	13	0	0	0	0	-
39		**Institutions**	2,306	12	63	0	200	0	13	0	896	1	12	0	0	12	100.00%
40		**Corporates**	15,694	558	599	2	5,643	663	265	0	8,324	2,237	396	13	45	160	40.26%
41		Corporates - Of Which: Specialised Lending	2,768	86	0	0	884	166	0	0	1,760	513	65	2	11	11	17.20%
42		Corporates - Of Which: SME	43	35	0	0	26	40	0	0	43	0	34	0	0	26	75.73%
43		**Retail**	161	1	0	0	16	1	0	0	144	15	1	0	0	0	27.95%
44		**Retail - Secured on real estate property**	125	1	0	0	12	0	0	0	115	10	1	0	0	0	16.67%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	125	1	0	0	12	0	0	0	115	10	1	0	0	0	16.67%
47		**Retail - Qualifying Revolving**	4	0	0	0	0	0	0	0	2	0	0	0	0	0	60.00%
48		**Retail - Other Retail**	31	0	0	0	4	0	0	0	27	4	0	0	0	0	38.84%
49		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
50		Retail - Other Retail - Of Which: non-SME	30	0	0	0	3	0	0	0	27	4	0	0	0	0	39.02%
51		**Equity**	0	0			0	0			0	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	0	0			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%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
55	ITALY	**Central banks**	34	0	0	0	1	0	0	0	2	0	0	0	0	0	-
56		**Central governments**	452	0	238	0	32	0	29	0	135	249	0	0	0	0	-
57		**Institutions**	225	0	24	0	115	0	8	0	7	1	0	0	0	0	-
58		**Corporates**	3,765	151	358	17	2,064	155	305	0	2,685	861	168	7	12	75	44.93%
59		Corporates - Of Which: Specialised Lending	1,705	113	7	0	493	128	5	0	1,081	384	113	1	6	40	35.22%
60		Corporates - Of Which: SME	29	0	32	5	37	1	30	0	60	2	5	1	0	2	38.38%
61		**Retail**	57	1	0	0	9	0	0	0	47	8	1	0	0	1	78.05%
62		**Retail - Secured on real estate property**	37	0	0	0	6	0	0	0	32	6	0	0	0	0	28.57%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	6	0	0	0	31	6	0	0	0	0	28.57%
65		**Retail - Qualifying Revolving**	3	0	0	0	0	0	0	0	1	0	0	0	0	0	60.00%
66		**Retail - Other Retail**	17	1	0	0	2	0	0	0	15	2	1	0	0	1	86.94%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51.02%
68		Retail - Other Retail - Of Which: non-SME	16	1	0	0	2	0	0	0	15	2	1	0	0	1	87.36%
69		**Equity**	0	0			0	0			0	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	0	0			0	0			18	4	0	0	0	0	0.00%
72		**IRB TOTAL**	**4,533**	**152**	**620**	**17**	**2,220**	**155**	**341**	**0**	**2,894**	**1,123**	**169**	**7**	**12**	**76**	**45.08%**

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted (1)	Exposure values A-IRB Defaulted (2)	Exposure values F-IRB Non-defaulted (3)	Exposure values F-IRB Defaulted (4)	Risk exposure amounts A-IRB Non-defaulted (5)	Risk exposure amounts A-IRB Defaulted (6)	Risk exposure amounts F-IRB Non-defaulted (7)	Risk exposure amounts F-IRB Defaulted (8)	Stage 1 exposure (9)	Stage 2 exposure (10)	Stage 3 exposure (11)	Stock of provisions for Stage 1 exposure (12)	Stock of provisions for Stage 2 exposure (13)	Stock of provisions for Stage 3 exposure (14)	Coverage Ratio - Stage 3 exposure (15)
73	UNITED KINGDOM	Central banks	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		Central governments	330	0	12	0	0	0	0	0	55	36	0	0	0	0	-
75		Institutions	4,415	0	1,176	62	364	0	205	0	114	130	0	0	0	0	-
76		Corporates	6,705	76	210	1	2,309	98	89	0	3,762	1,435	64	3	6	14	21.36%
77		Corporates - Of Which: Specialised Lending	1,038	33	0	0	480	17	0	0	540	134	22	1	4	6	26.16%
78		Corporates - Of Which: SME	87	0	0	1	78	0	0	0	86	0	1	0	0	1	67.22%
79		Retail	285	5	0	0	35	2	0	0	249	31	5	0	0	2	40.71%
80		Retail - Secured on real estate property	227	4	0	0	29	1	0	0	201	27	4	0	0	2	38.35%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31.25%
82		Retail - Secured on real estate property - Of Which: non-SME	227	4	0	0	29	1	0	0	200	27	4	0	0	1	38.64%
83		Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	2	0	0	0	0	0	66.67%
84		Retail - Other Retail	51	1	0	0	5	0	0	0	47	4	1	0	0	1	46.88%
85		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	80.00%
86		Retail - Other Retail - Of Which: non-SME	51	1	0	0	5	0	0	0	46	4	1	0	0	1	45.53%
87		Equity	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	-
90		IRB TOTAL	11,737	81	1,399	63	2,709	100	294	0	4,181	1,632	69	3	7	16	22.85%

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

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
109	JAPAN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Central governments	608	0	595	0	4	0	47	0	0	0	0	0	0	0	-
111		Institutions	492	0	15	0	69	0	6	0	239	0	0	0	0	0	-
112		Corporates	1,630	83	14	0	408	39	11	0	483	315	68	2	5	14	20.38%
113		Corporates - Of Which: Specialised Lending	612	83	0	0	157	39	0	0	268	315	68	2	5	14	20.38%
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	18	0	0	0	1	0	0	0	14	3	0	0	0	0	-
116		Retail - Secured on real estate property	14	0	0	0	1	0	0	0	10	3	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	10	3	0	0	0	0	-
119		Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		IRB TOTAL	2,748	83	624	0	482	39	65	0	735	319	68	2	5	14	20.38%

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
127	SWITZERLAND	Central banks	0	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	0	0	-
129		Institutions	913	0	41	0	55	0	30	0	55	0	0	0	0	0	-
130		Corporates	3,474	23	73	11	1,093	10	50	0	2,432	602	33	1	4	30	89.50%
131		Corporates - Of Which: Specialised Lending	71	0	0	0	34	0	0	0	27	0	0	0	0	0	-
132		Corporates - Of Which: SME	1	0	3	0	1	0	2	0	3	1	0	0	0	0	-
133		Retail	421	18	0	0	60	5	0	0	367	50	18	0	1	9	49.29%
134		Retail - Secured on real estate property	351	16	0	0	48	4	0	0	308	43	16	0	1	7	46.65%
135		Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	349	16	0	0	47	4	0	0	307	42	16	0	1	7	46.65%
137		Retail - Qualifying Revolving	8	0	0	0	1	0	0	0	3	0	0	0	0	0	68.75%
138		Retail - Other Retail	62	2	0	0	11	1	0	0	56	6	3	0	0	2	63.95%
139		Retail - Other Retail - Of Which: SME	6	0	0	0	3	0	0	0	5	0	0	0	0	0	92.86%
140		Retail - Other Retail - Of Which: non-SME	57	2	0	0	8	1	0	0	50	6	2	0	0	1	60.43%
141		Equity	0	0			0	0			0	0	0	0	0	0	-
142		Securitisation															
143		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
144		IRB TOTAL	4,809	41	115	11	1,208	15	80	0	2,854	651	51	2	5	39	75.24%

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		Central governments	868	0	962	0	0	0	0	0	195	71	0	0	0	0	-
147		Institutions	380	0	187	0	26	0	22	0	144	129	0	0	0	0	-
148		Corporates	720	11	292	0	196	22	229	0	755	110	11	1	1	7	60.85%
149		Corporates - Of Which: Specialised Lending	155	0	0	0	22	0	0	0	85	40	0	0	0	0	-
150		Corporates - Of Which: SME	10	0	85	0	11	1	63	0	76	19	0	0	0	0	13.79%
151		Retail	204	4	0	0	26	1	0	0	184	16	4	0	1	2	50.82%
152		Retail - Secured on real estate property	130	1	0	0	17	1	0	0	118	12	1	0	0	0	35.25%
153		Retail - Secured on real estate property - Of Which: SME	9	0	0	0	2	0	0	0	7	2	0	0	0	0	13.33%
154		Retail - Secured on real estate property - Of Which: non-SME	121	1	0	0	15	0	0	0	111	9	1	0	0	0	37.90%
155		Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	3	0	0	0	0	0	81.82%
156		Retail - Other Retail	67	2	0	0	8	1	0	0	63	4	2	0	0	1	59.26%
157		Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	97.44%
158		Retail - Other Retail - Of Which: non-SME	63	2	0	0	7	1	0	0	60	3	2	0	0	1	50.85%
159		Equity	0	0			0	0			0	0	0	0	0	0	-
160		Securitisation															
161		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
162		IRB TOTAL	**2,172**	**15**	**1,441**	**0**	**247**	**24**	**250**	**0**	**1,278**	**326**	**15**	**1**	**2**	**9**	**58.39%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	SPAIN	Central banks	16	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		Central governments	589	0	1,024	0	0	0	0	0	136	24	0	0	0	0	-
165		Institutions	383	0	255	0	83	0	48	0	160	180	0	0	1	0	-
166		Corporates	3,007	56	362	1	1,445	61	361	0	2,644	356	70	3	12	29	41.25%
167		Corporates - Of Which: Specialised Lending	794	27	15	0	215	4	13	0	463	183	40	1	2	22	54.88%
168		Corporates - Of Which: SME	74	1	84	0	37	0	95	0	121	31	1	1	2	1	73.68%
169		Retail	76	1	0	0	9	1	0	0	63	10	1	0	0	1	53.55%
170		Retail - Secured on real estate property	45	1	0	0	5	0	0	0	40	5	1	0	0	0	51.95%
171		Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	1	1	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	43	1	0	0	4	0	0	0	39	4	1	0	0	0	51.95%
173		Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	1	0	0	0	0	0	70.74%
174		Retail - Other Retail	27	0	0	0	3	0	0	0	22	5	0	0	0	0	55.56%
175		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	42.86%
176		Retail - Other Retail - Of Which: non-SME	26	0	0	0	3	0	0	0	22	5	0	0	0	0	58.62%
177		Equity	0	0			0	0			0	0	0	0	0	0	-
178		Securitisation															
179		Other non-credit obligation assets	0	0			0	0			8	2	0	0	0	0	0.00%
180		IRB TOTAL	**4,071**	**57**	**1,641**	**1**	**1,537**	**62**	**408**	**0**	**3,011**	**572**	**71**	**3**	**13**	**30**	**41.42%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	NETHERLANDS	Central banks	12	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		Central governments	425	0	44	0	0	0	0	0	86	80	0	0	0	0	-
183		Institutions	1,017	0	96	0	44	0	12	0	61	0	0	0	0	0	-
184		Corporates	3,891	8	471	1	1,351	13	279	0	2,853	395	8	1	7	4	50.00%
185		Corporates - Of Which: Specialised Lending	695	0	0	0	130	0	0	0	431	133	0	0	2	0	-
186		Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0	-
187		Retail	38	0	0	0	3	0	0	0	35	2	0	0	0	0	50.00%
188		Retail - Secured on real estate property	29	0	0	0	3	0	0	0	28	2	0	0	0	0	33.33%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66.67%
190		Retail - Secured on real estate property - Of Which: non-SME	29	0	0	0	2	0	0	0	27	2	0	0	0	0	0.00%
191		Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Retail - Other Retail	8	0	0	0	1	0	0	0	7	0	0	0	0	0	100.00%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
194		Retail - Other Retail - Of Which: non-SME	8	0	0	0	1	0	0	0	7	0	0	0	0	0	100.00%
195		Equity	0	0			0	0			0	0	0	0	0	0	-
196		Securitisation															
197		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
198		IRB TOTAL	**5,383**	**8**	**612**	**1**	**1,398**	**13**	**291**	**0**	**3,036**	**476**	**8**	**1**	**7**	**4**	**50.00%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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	Groupe BPCE	**Central banks**	140,223	202	62	17	1	36	58.15%	140,139	243	105	17	1	53	50.70%	140,055	284	148	17	1	70	47.58%
2		**Central governments**	33,231	3,301	44	5	2	36	80.45%	33,210	3,308	58	5	2	41	71.09%	33,189	3,316	71	5	1	46	65.32%
3		**Institutions**	5,256	939	35	5	6	28	78.67%	5,325	854	51	5	8	38	73.27%	5,360	803	67	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%	108,318	29,753	10,560	148	754	4,126	39.08%
5		Corporates - Of Which: Specialised Lending	10,934	4,215	985	10	86	210	21.32%	10,463	4,393	1,278	8	88	251	19.62%	10,168	4,451	1,514	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	5,207	2,209	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	57,753	17,933	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	42,070	8,261	80	765	1,691	20.47%
9		Retail - Secured on real estate property - Of Which: SME	44,769	7,554	1,916	66	575	610	31.84%	44,400	7,305	2,535	60	515	750	29.57%	43,853	7,288	3,098	59	511	875	28.24%
10		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%	212,257	34,783	5,162	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%	6,125	519	1,113	74	7	535	48.10%
12		**Retail - Other Retail**	99,091	13,881	6,174	214	485	3,251	52.66%	97,381	14,335	7,430	187	443	3,673	49.43%	95,423	15,164	8,560	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%	34,350	4,746	4,961	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	10,419	3,598	77	152	1,539	42.77%
15		**Equity**	44	0	0	0	0	0	40.00%	44	0	0	0	0	0	40.00%	44	0	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	0.49%	420	342	37	0	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**	**92,252**	**28,816**	**512**	**1,974**	**10,565**	**36.66%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
19	FRANCE	**Central banks**	129,126	39	39	15	0	16	40.00%	129,048	77	78	15	0	31	40.00%	128,971	116	116	15	0	46	40.00%
20		**Central governments**	30,392	2,574	12	4	1	5	40.00%	30,373	2,582	23	4	1	9	40.00%	30,354	2,589	35	4	0	14	40.00%
21		**Institutions**	2,080	254	6	1	1	1	23.70%	2,121	208	11	1	3	3	24.30%	2,108	216	16	1	4	4	24.69%
22		**Corporates**	72,115	14,217	4,673	123	582	2,319	49.63%	70,668	14,818	5,518	101	457	2,545	46.12%	69,002	15,736	6,267	99	600	2,743	43.77%
23		Corporates - Of Which: Specialised Lending	3,329	1,315	112	2	20	30	26.88%	3,197	1,377	183	2	30	37	20.19%	3,125	1,382	250	2	27	43	17.34%
24		Corporates - Of Which: SME	24,597	4,678	1,470	57	283	620	42.15%	24,292	4,640	1,813	46	208	716	39.49%	23,606	5,035	2,104	45	284	798	37.92%
25		**Retail**	371,397	47,670	11,799	385	1,335	4,864	41.23%	363,248	52,672	14,947	344	1,221	5,592	37.41%	355,628	57,392	17,845	336	1,206	6,243	34.98%
26		**Retail - Secured on real estate property**	266,281	33,379	5,022	90	843	1,283	25.56%	260,089	37,927	6,665	80	771	1,490	22.36%	254,671	41,806	8,204	79	762	1,674	20.41%
27		Retail - Secured on real estate property - Of Which: SME	44,750	7,549	1,916	66	575	610	31.85%	44,382	7,300	2,534	60	514	749	29.57%	43,835	7,283	3,097	59	511	875	28.25%
28		Retail - Secured on real estate property - Of Which: non-SME	221,530	25,829	3,106	23	268	673	21.68%	215,707	30,627	4,131	21	256	741	17.94%	210,836	34,523	5,107	20	251	799	15.65%
29		**Retail - Qualifying Revolving**	6,623	482	623	82	9	341	54.70%	6,358	494	876	77	8	441	50.38%	6,101	516	1,111	74	7	534	48.09%
30		**Retail - Other Retail**	98,494	13,809	6,154	213	484	3,240	52.65%	96,801	14,250	7,406	187	442	3,661	49.43%	94,856	15,070	8,531	183	437	4,035	47.30%
31		Retail - Other Retail - Of Which: SME	35,194	5,160	3,660	121	317	2,071	56.58%	34,976	4,695	4,342	108	282	2,300	52.97%	34,318	4,740	4,956	106	286	2,506	50.56%
32		Retail - Other Retail - Of Which: non-SME	63,300	8,649	2,495	92	167	1,169	46.88%	61,825	9,555	3,064	79	160	1,361	44.41%	60,539	10,330	3,575	77	151	1,529	42.77%
33		**Equity**	29	0	0	0	0	0	40.00%	29	0	0	0	0	0	40.00%	29	0	0	0	0	0	40.00%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	394	337	37	0	0	0	0.19%	394	337	37	0	0	0	0.19%	394	337	37	0	0	0	0.19%
36		**IRB TOTAL**	**605,533**	**65,091**	**16,566**	**529**	**1,919**	**7,205**	**43.49%**	**595,881**	**70,694**	**20,614**	**466**	**1,682**	**8,180**	**39.68%**	**586,487**	**76,386**	**24,316**	**456**	**1,811**	**9,051**	**37.22%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
37	UNITED STATES	**Central banks**	10,506	3	3	1	0	1	40.00%	10,500	6	6	1	0	3	40.00%	10,494	9	9	1	0	4	40.00%
38		**Central governments**	812	13	0	0	0	0	40.00%	811	13	0	0	0	0	40.00%	811	14	1	0	0	0	40.00%
39		**Institutions**	895	2	13	0	0	12	96.98%	893	4	13	0	0	12	94.24%	892	4	14	0	0	12	91.69%
40		**Corporates**	7,548	2,768	641	15	35	252	39.31%	7,395	2,748	814	11	35	295	36.21%	7,385	2,613	959	11	44	331	34.55%
41		Corporates - Of Which: Specialised Lending	1,617	581	141	2	12	21	14.54%	1,536	603	200	1	10	28	13.73%	1,482	612	244	1	8	33	13.39%
42		Corporates - Of Which: SME	42	1	34	0	0	28	80.52%	41	1	35	0	0	28	79.81%	40	2	35	0	0	28	79.27%
43		**Retail**	140	18	2	0	0	0	25.36%	135	22	2	0	0	1	23.91%	132	24	3	0	0	1	22.88%
44		**Retail - Secured on real estate property**	111	14	1	0	0	0	16.40%	108	17	1	0	0	0	15.89%	105	19	2	0	0	0	15.47%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	12.79%	0	0	0	0	0	0	12.76%	0	0	0	0	0	0	12.67%
46		Retail - Secured on real estate property - Of Which: non-SME	111	14	1	0	0	0	16.43%	107	17	1	0	0	0	15.93%	105	19	2	0	0	0	15.50%
47		**Retail - Qualifying Revolving**	2	0	0	0	0	0	52.42%	2	0	0	0	0	0	49.61%	2	0	0	0	0	0	48.01%
48		**Retail - Other Retail**	26	4	1	0	0	0	35.00%	26	5	1	0	0	0	33.23%	25	5	1	0	0	0	32.23%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	27.54%	0	0	0	0	0	0	28.02%	0	0	0	0	0	0	28.48%
50		Retail - Other Retail - Of Which: non-SME	26	4	1	0	0	0	35.45%	26	4	1	0	0	0	33.64%	25	5	1	0	0	0	32.54%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**19,901**	**2,805**	**659**	**17**	**35**	**266**	**40.38%**	**19,735**	**2,794**	**836**	**13**	**35**	**310**	**37.11%**	**19,714**	**2,665**	**985**	**13**	**44**	**348**	**35.35%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
55	ITALY	**Central banks**	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
56		**Central governments**	135	249	1	0	1	0	40.00%	135	248	1	0	1	0	40.00%	135	248	2	0	0	1	40.00%
57		**Institutions**	7	1	0	0	0	0	39.73%	7	1	0	0	0	0	42.26%	7	1	0	0	0	0	41.38%
58		**Corporates**	2,514	958	242	8	17	99	41.04%	2,412	997	305	6	14	123	40.22%	2,389	966	360	6	13	143	39.76%
59		Corporates - Of Which: Specialised Lending	1,032	415	130	1	6	46	35.17%	1,000	424	154	1	4	57	37.00%	980	422	176	1	4	67	38.17%
60		Corporates - Of Which: SME	54	6	7	0	0	3	39.97%	51	8	8	0	0	3	39.70%	51	7	9	0	0	4	39.91%
61		**Retail**	46	8	2	0	0	1	60.26%	45	9	2	0	0	1	52.24%	44	9	2	0	0	1	47.22%
62		**Retail - Secured on real estate property**	31	7	0	0	0	0	21.12%	30	7	1	0	0	0	19.01%	30	7	1	0	0	0	17.91%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	10.51%	0	0	0	0	0	0	10.73%	0	0	0	0	0	0	11.18%
64		Retail - Secured on real estate property - Of Which: non-SME	30	7	0	0	0	0	21.16%	30	7	1	0	0	0	19.05%	30	7	1	0	0	0	17.95%
65		**Retail - Qualifying Revolving**	1	0	0	0	0	0	52.71%	1	0	0	0	0	0	51.04%	1	0	0	0	0	0	50.03%
66		**Retail - Other Retail**	15	2	1	0	0	1	73.38%	14	2	1	0	0	1	67.21%	14	2	2	0	0	1	63.12%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.88%	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	34.88%
68		Retail - Other Retail - Of Which: non-SME	14	2	1	0	0	1	73.88%	14	2	1	0	0	1	67.75%	13	2	1	0	0	1	63.70%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	18	4	0	0	0	0	40.00%	18	4	0	0	0	0	40.00%	18	4	0	0	0	0	40.00%
72		**IRB TOTAL**	**2,722**	**1,220**	**244**	**8**	**18**	**101**	**41.17%**	**2,619**	**1,260**	**308**	**6**	**15**	**124**	**40.30%**	**2,594**	**1,228**	**364**	**6**	**14**	**145**	**39.82%**

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
73	UNITED KINGDOM	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	0	40.00%
75		Institutions	109	135	0	0	0	0	17.16%	114	130	0	0	0	0	19.66%	136	107	1	0	0	0	18.85%
76		Corporates	2,574	2,590	97	4	15	22	23.14%	2,632	2,498	131	3	15	30	23.25%	2,759	2,344	158	3	14	37	23.39%
77		Corporates - Of Which: Specialised Lending	488	181	28	1	9	7	25.82%	458	205	33	0	9	8	25.44%	437	220	39	0	9	10	25.06%
78		Corporates - Of Which: SME	79	7	2	0	0	1	53.69%	78	7	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	0	0	3	34.48%	230	46	9	0	0	3	32.57%
80		Retail - Secured on real estate property	194	32	5	0	0	2	34.38%	189	36	6	0	0	2	31.83%	186	39	7	0	0	2	29.91%
81		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	0	29.30%
82		Retail - Secured on real estate property - Of Which: non-SME	194	32	5	0	0	2	34.52%	189	36	6	0	0	2	31.89%	186	38	7	0	0	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	0	50.49%
84		Retail - Other Retail	45	6	2	0	0	1	44.10%	44	7	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	0	72.34%
86		Retail - Other Retail - Of Which: non-SME	45	6	1	0	0	1	42.56%	43	7	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**	**15**	**25**	**24.01%**	**3,035**	**2,707**	**139**	**3**	**15**	**33**	**23.88%**	**3,180**	**2,533**	**168**	**4**	**15**	**40**	**23.87%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
91	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	327	0	0	0	0	0	40.00%	327	0	0	0	0	0	40.00%	327	0	0	0	0	0	40.00%
93		Institutions	203	0	0	0	0	0	13.20%	202	1	0	0	0	0	14.60%	202	1	0	0	0	0	15.97%
94		Corporates	3,265	1,918	543	2	5	102	18.78%	3,270	1,878	578	2	5	108	18.66%	3,362	1,752	612	2	4	113	18.51%
95		Corporates - Of Which: Specialised Lending	695	240	42	1	2	8	19.67%	676	239	61	1	1	10	16.56%	652	243	81	1	1	12	14.87%
96		Corporates - Of Which: SME	59	6	1	0	0	0	32.32%	58	5	1	0	0	0	32.72%	58	6	2	0	0	1	32.73%
97		Retail	117	13	4	0	0	2	58.39%	113	15	5	0	0	2	50.89%	110	17	6	0	0	3	46.38%
98		Retail - Secured on real estate property	71	9	1	0	0	0	30.26%	69	10	2	0	0	0	24.28%	68	11	2	0	0	0	21.41%
99		Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	24.44%	4	0	0	0	0	0	24.06%	3	0	0	0	0	0	23.72%
100		Retail - Secured on real estate property - Of Which: non-SME	68	8	1	0	0	0	30.67%	66	10	1	0	0	0	24.30%	64	11	2	0	0	0	21.16%
101		Retail - Qualifying Revolving	1	0	0	0	0	0	58.98%	1	0	0	0	0	0	52.24%	1	0	0	0	0	0	49.42%
102		Retail - Other Retail	44	4	3	0	0	2	69.08%	43	5	3	0	0	2	63.57%	42	5	4	0	0	2	59.65%
103		Retail - Other Retail - Of Which: SME	15	1	2	0	0	1	67.97%	14	1	2	0	0	2	63.35%	14	1	3	0	0	2	60.12%
104		Retail - Other Retail - Of Which: non-SME	30	2	1	0	0	0	72.67%	28	3	1	0	0	1	64.21%	27	4	1	0	0	1	58.32%
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		IRB TOTAL	**3,912**	**1,931**	**547**	**2**	**5**	**104**	**19.05%**	**3,913**	**1,895**	**583**	**2**	**5**	**110**	**18.93%**	**4,001**	**1,770**	**619**	**2**	**5**	**116**	**18.78%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
109	JAPAN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	224	15	0	0	0	0	13.63%	226	12	0	0	0	0	31.87%	228	10	1	0	0	0	36.25%
112		Corporates	433	287	147	1	7	23	15.58%	407	271	189	0	5	27	14.12%	390	270	207	0	4	28	13.76%
113		Corporates - Of Which: Specialised Lending	230	276	146	1	7	23	15.53%	203	262	187	0	5	26	14.00%	186	262	205	0	4	28	13.57%
114		Corporates - Of Which: SME	0	0	0	0	0	0	32.24%	0	0	0	0	0	0	31.32%	0	0	0	0	0	0	31.00%
115		Retail	14	3	0	0	0	0	16.50%	14	4	0	0	0	0	16.24%	13	4	0	0	0	0	15.96%
116		Retail - Secured on real estate property	10	3	0	0	0	0	13.31%	10	3	0	0	0	0	12.76%	10	3	0	0	0	0	12.08%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	10	3	0	0	0	0	13.31%	10	3	0	0	0	0	12.76%	10	3	0	0	0	0	12.08%
119		Retail - Qualifying Revolving	0	0	0	0	0	0	41.95%	0	0	0	0	0	0	42.02%	0	0	0	0	0	0	42.02%
120		Retail - Other Retail	3	0	0	0	0	0	28.32%	3	0	0	0	0	0	27.97%	3	0	0	0	0	0	27.43%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	61.55%	0	0	0	0	0	0	61.55%	0	0	0	0	0	0	61.55%
122		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	27.56%	3	0	0	0	0	0	27.32%	3	0	0	0	0	0	26.88%
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		IRB TOTAL	**670**	**305**	**147**	**1**	**7**	**23**	**15.57%**	**646**	**287**	**189**	**0**	**5**	**27**	**14.16%**	**631**	**284**	**208**	**0**	**4**	**29**	**13.84%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
127	SWITZERLAND	Central banks	0	0	0	0	0	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	-	0	0	0	0	0	0	-
129		Institutions	23	33	0	0	0	0	36.53%	24	31	0	0	1	0	42.12%	26	29	0	0	0	0	41.21%
130		Corporates	2,345	664	58	3	1	35	60.75%	2,321	666	80	3	1	40	49.54%	2,344	620	102	3	4	44	43.24%
131		Corporates - Of Which: Specialised Lending	26	1	0	0	0	0	10.64%	25	2	0	0	0	0	10.64%	24	3	0	0	0	0	10.82%
132		Corporates - Of Which: SME	3	1	0	0	0	0	33.46%	3	1	0	0	0	0	33.58%	3	1	0	0	0	0	33.28%
133		Retail	359	54	22	0	1	10	44.18%	354	56	25	0	1	10	41.13%	349	58	27	0	1	11	38.95%
134		Retail - Secured on real estate property	302	46	18	0	1	8	41.08%	298	48	21	0	1	8	38.09%	295	49	23	0	1	8	35.95%
135		Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	17.74%	2	0	0	0	0	0	17.57%	2	0	0	0	0	0	17.39%
136		Retail - Secured on real estate property - Of Which: non-SME	300	46	18	0	1	8	41.13%	296	48	21	0	1	8	38.15%	293	49	22	0	1	8	36.03%
137		Retail - Qualifying Revolving	3	0	0	0	0	0	59.38%	3	0	0	0	0	0	55.78%	3	0	0	0	0	0	53.71%
138		Retail - Other Retail	54	7	3	0	0	2	60.72%	53	8	4	0	0	2	56.53%	52	9	4	0	0	2	53.46%
139		Retail - Other Retail - Of Which: SME	5	0	0	0	0	0	78.77%	5	0	0	0	0	0	68.37%	5	0	1	0	0	0	61.42%
140		Retail - Other Retail - Of Which: non-SME	49	7	3	0	0	2	58.38%	48	8	3	0	0	2	54.86%	47	8	4	0	0	2	52.24%
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		IRB TOTAL	**2,726**	**751**	**80**	**3**	**3**	**45**	**56.17%**	**2,698**	**754**	**105**	**3**	**3**	**50**	**47.55%**	**2,719**	**708**	**130**	**3**	**5**	**55**	**42.34%**

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
145	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		Central governments	195	71	0	0	0	0	40.00%	195	71	0	0	0	0	40.00%	195	71	0	0	0	0	40.00%
147		Institutions	135	138	0	0	0	0	15.19%	161	112	0	0	0	0	15.17%	180	93	0	0	0	0	15.23%
148		Corporates	734	125	17	1	1	10	59.39%	716	139	21	1	1	11	51.53%	712	138	26	1	0	12	46.58%
149		Corporates - Of Which: Specialised Lending	81	43	1	0	0	0	7.15%	81	43	1	0	0	0	6.90%	79	44	2	0	0	0	7.00%
150		Corporates - Of Which: SME	73	21	1	0	0	0	29.96%	69	24	2	0	0	1	28.91%	67	25	3	0	0	1	28.25%
151		Retail	178	20	5	0	0	2	43.00%	173	24	6	0	0	2	38.65%	169	27	7	0	0	3	35.73%
152		Retail - Secured on real estate property	115	15	2	0	0	1	27.24%	111	17	3	0	0	1	23.86%	109	19	4	0	0	1	21.78%
153		Retail - Secured on real estate property - Of Which: SME	7	2	0	0	0	0	14.33%	7	2	0	0	0	0	14.31%	7	2	1	0	0	0	14.20%
154		Retail - Secured on real estate property - Of Which: non-SME	107	13	2	0	0	1	29.14%	104	15	3	0	0	1	25.39%	102	17	3	0	0	1	23.05%
155		Retail - Qualifying Revolving	3	0	0	0	0	0	67.94%	3	0	0	0	0	0	62.33%	3	0	0	0	0	0	59.02%
156		Retail - Other Retail	61	5	3	0	0	1	55.55%	59	7	3	0	0	2	52.45%	57	8	3	0	0	2	49.98%
157		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	88.16%	3	1	1	0	0	0	81.40%	2	1	1	0	0	0	76.35%
158		Retail - Other Retail - Of Which: non-SME	59	4	2	0	0	1	48.56%	57	6	2	0	0	1	46.32%	55	7	3	0	0	1	44.49%
159		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Securitisation																					
161		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,243**	**354**	**22**	**1**	**1**	**12**	**55.29%**	**1,245**	**347**	**28**	**1**	**1**	**13**	**48.23%**	**1,256**	**330**	**34**	**1**	**1**	**15**	**43.79%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
163	SPAIN	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
164		Central governments	136	24	0	0	0	0	40.00%	136	24	0	0	0	0	40.00%	136	24	0	0	0	0	40.00%
165		Institutions	159	180	1	0	0	0	21.07%	159	180	1	0	0	0	25.05%	158	180	2	0	0	1	26.44%
166		Corporates	2,419	560	92	3	14	42	45.81%	2,317	638	115	2	15	48	41.62%	2,272	660	139	2	14	54	38.79%
167		Corporates - Of Which: Specialised Lending	403	236	47	0	5	24	50.53%	373	258	55	0	5	25	45.08%	351	270	64	0	5	26	40.70%
168		Corporates - Of Which: SME	112	37	3	0	3	2	50.07%	107	40	5	0	3	2	45.51%	110	35	7	0	3	3	43.39%
169		Retail	62	11	2	0	0	1	44.65%	61	12	2	0	0	1	39.43%	60	13	2	0	0	1	36.08%
170		Retail - Secured on real estate property	39	6	1	0	0	0	43.11%	38	7	1	0	0	0	37.19%	37	8	1	0	0	0	33.15%
171		Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	0	11.55%	1	1	0	0	0	0	12.24%	1	0	0	0	0	0	12.84%
172		Retail - Secured on real estate property - Of Which: non-SME	38	6	1	0	0	0	44.64%	37	6	1	0	0	0	39.12%	36	7	1	0	0	0	35.06%
173		Retail - Qualifying Revolving	1	0	0	0	0	0	56.05%	1	0	0	0	0	0	52.25%	1	0	0	0	0	0	50.17%
174		Retail - Other Retail	22	5	1	0	0	0	46.01%	22	5	1	0	0	0	41.48%	21	5	1	0	0	0	38.89%
175		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	46.09%	1	0	0	0	0	0	44.72%	0	0	0	0	0	0	43.80%
176		Retail - Other Retail - Of Which: non-SME	21	5	1	0	0	0	45.99%	21	5	1	0	0	0	41.01%	21	5	1	0	0	0	38.24%
177		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Securitisation																					
179		Other non-credit obligation assets	8	2	0	0	0	0	40.00%	8	2	0	0	0	0	40.00%	8	2	0	0	0	0	40.00%
180		**IRB TOTAL**	**2,784**	**777**	**94**	**3**	**15**	**43**	**45.60%**	**2,680**	**855**	**119**	**2**	**15**	**49**	**41.38%**	**2,634**	**877**	**144**	**2**	**14**	**55**	**38.56%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
181	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Central governments	86	79	0	0	0	0	40.00%	86	79	0	0	0	0	40.00%	86	79	0	0	0	0	40.00%
183		Institutions	31	30	0	0	0	0	37.44%	36	25	0	0	0	0	37.21%	38	22	0	0	0	0	67.43%
184		Corporates	2,751	453	52	2	7	15	29.00%	2,690	483	83	2	6	22	26.71%	2,679	472	105	2	6	27	25.77%
185		Corporates - Of Which: Specialised Lending	409	141	13	0	2	1	9.78%	397	144	23	0	2	2	10.50%	394	140	30	0	2	3	10.28%
186		Corporates - Of Which: SME	0	0	0	0	0	0	36.16%	0	0	0	0	0	0	35.93%	0	0	0	0	0	0	35.79%
187		Retail	34	4	0	0	0	0	32.50%	33	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	0	26.60%	25	4	0	0	0	0	20.02%	25	4	0	0	0	0	17.49%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	68.91%	0	0	0	0	0	0	63.74%	0	0	0	0	0	0	59.76%
190		Retail - Secured on real estate property - Of Which: non-SME	26	3	0	0	0	0	13.17%	25	4	0	0	0	0	12.03%	25	4	0	0	0	0	11.79%
191		Retail - Qualifying Revolving	0	0	0	0	0	0	40.64%	0	0	0	0	0	0	40.77%	0	0	0	0	0	0	40.83%
192		Retail - Other Retail	7	1	0	0	0	0	41.89%	7	1	0	0	0	0	38.66%	7	1	0	0	0	0	36.16%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	89.83%	0	0	0	0	0	0	81.73%	0	0	0	0	0	0	74.66%
194		Retail - Other Retail - Of Which: non-SME	7	1	0	0	0	0	34.11%	7	1	0	0	0	0	32.63%	7	1	0	0	0	0	31.41%
195		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		Securitisation																					
197		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,901**	**567**	**52**	**2**	**8**	**15**	**29.04%**	**2,845**	**592**	**83**	**2**	**6**	**22**	**26.73%**	**2,835**	**579**	**106**	**2**	**6**	**28**	**25.90%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

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						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks	140,223	202	62	17	1	36	58.15%	140,139	243	105	17	1	53	50.70%	140,055	284	148	17	1	70	47.58%
2		Central governments	33,225	3,300	51	7	3	38	75.04%	33,197	3,306	72	8	3	47	64.80%	33,167	3,312	96	8	2	56	58.60%
3		Institutions	5,237	958	36	9	9	28	78.08%	5,257	911	63	6	13	44	70.32%	5,272	875	83	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	275	1,596	4,651	40.47%	95,584	38,555	14,493	242	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	11	125	351	20.25%	8,954	4,963	2,216	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	90	664	952	39.15%	19,864	8,549	3,252	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%	331,314	79,292	22,740	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	146	1,370	1,948	23.48%	240,062	55,484	10,895	126	1,459	2,472	22.69%
9		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%	35,415	15,124	3,701	82	1,135	1,383	37.35%
10		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	50	300	926	16.89%	204,648	40,361	7,194	43	324	1,089	15.14%
11		Retail - Qualifying Revolving	6,494	500	764	190	14	480	62.80%	6,081	539	1,136	170	13	692	60.95%	5,681	601	1,475	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%	85,570	23,206	10,370	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	192	654	2,543	50.47%	26,528	11,286	6,243	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%	59,042	11,920	4,127	116	183	1,782	43.17%
15		Equity	44	0	0	0	0	0	40.00%	44	0	0	0	0	0	40.00%	44	0	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	0.49%	420	342	37	0	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**	**122,661**	**37,597**	**816**	**4,069**	**13,765**	**36.61%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks	129,126	39	39	15	0	16	40.00%	129,048	77	78	15	0	31	40.00%	128,971	116	116	15	0	46	40.00%
20		Central governments	30,386	2,574	18	7	1	7	40.00%	30,362	2,581	36	8	1	14	40.00%	30,334	2,588	56	7	1	22	40.00%
21		Institutions	2,061	273	6	2	2	1	23.67%	2,064	261	16	1	8	4	25.65%	2,034	282	24	1	8	7	26.93%
22		Corporates	67,909	18,127	4,968	250	1,184	2,485	50.01%	61,963	22,150	6,891	185	1,343	3,062	44.43%	58,867	23,386	8,751	159	1,452	3,622	41.39%
23		Corporates - Of Which: Specialised Lending	3,003	1,588	166	3	35	39	23.36%	2,820	1,646	291	2	37	53	18.12%	2,765	1,593	399	2	31	64	16.00%
24		Corporates - Of Which: SME	23,073	6,154	1,518	113	571	641	42.22%	20,704	7,715	2,326	85	655	892	38.35%	19,271	8,351	3,123	72	725	1,143	36.60%
25		Retail	363,073	55,106	12,686	736	2,008	5,212	41.08%	346,224	66,875	17,768	635	2,219	6,664	37.51%	329,356	78,879	22,631	543	2,384	8,049	35.57%
26		Retail - Secured on real estate property	261,510	37,571	5,600	169	1,238	1,411	25.20%	250,021	46,420	8,239	144	1,367	1,929	23.42%	238,675	55,183	10,823	125	1,456	2,449	22.63%
27		Retail - Secured on real estate property - Of Which: SME	40,956	11,341	1,917	117	954	669	34.89%	37,750	13,649	2,815	95	1,070	1,022	36.30%	35,397	15,119	3,700	82	1,134	1,382	37.36%
28		Retail - Secured on real estate property - Of Which: non-SME	220,554	26,229	3,683	52	285	742	20.16%	212,271	32,771	5,424	49	297	907	16.73%	203,278	40,064	7,123	43	321	1,067	14.98%
29		Retail - Qualifying Revolving	6,469	497	762	190	14	479	62.82%	6,057	536	1,134	170	13	691	60.97%	5,658	598	1,472	144	12	884	60.02%
30		Retail - Other Retail	95,095	17,039	6,324	378	756	3,322	52.52%	90,145	19,918	8,394	320	838	4,044	48.17%	85,023	23,098	10,336	274	916	4,716	45.63%
31		Retail - Other Retail - Of Which: SME	32,047	8,263	3,704	236	574	2,086	56.32%	29,272	9,710	5,032	191	654	2,539	50.46%	26,497	11,280	6,237	158	734	2,946	47.24%
32		Retail - Other Retail - Of Which: non-SME	63,048	8,776	2,621	142	181	1,236	47.16%	60,873	10,209	3,362	129	184	1,505	44.75%	58,526	11,818	4,100	116	182	1,770	43.18%
33		Equity	29	0	0	0	0	0	40.00%	29	0	0	0	0	0	40.00%	29	0	0	0	0	0	40.00%
34		Securitisation																					
35		Other non-credit obligation assets	394	337	37	0	0	0	0.19%	394	337	37	0	0	0	0.19%	394	337	37	0	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**	**844**	**3,571**	**9,775**	**39.38%**	**549,986**	**105,587**	**31,616**	**725**	**3,845**	**11,746**	**37.15%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks	10,506	3	3	1	0	1	40.00%	10,500	6	6	1	0	3	40.00%	10,494	9	9	1	0	4	40.00%
38		Central governments	812	13	0	0	0	0	40.00%	811	13	0	0	0	0	40.00%	811	14	1	0	0	0	40.00%
39		Institutions	895	2	13	0	0	12	96.98%	892	5	13	0	0	12	92.47%	891	5	14	0	0	13	88.75%
40		Corporates	7,025	3,220	712	26	70	298	41.81%	6,799	3,102	1,056	22	62	387	36.70%	6,793	2,766	1,398	20	55	474	33.88%
41		Corporates - Of Which: Specialised Lending	1,421	736	182	3	24	33	18.03%	1,320	712	307	2	17	49	15.92%	1,274	649	416	2	9	63	15.08%
42		Corporates - Of Which: SME	42	1	34	0	0	28	80.55%	40	2	35	0	0	28	79.36%	39	2	36	0	0	28	77.75%
43		Retail	139	19	2	0	0	0	26.89%	133	23	3	0	0	1	27.09%	127	28	4	0	0	1	27.40%
44		Retail - Secured on real estate property	111	14	1	0	0	0	20.57%	106	18	2	0	0	0	22.73%	101	23	3	0	0	1	24.02%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	22.86%	0	0	0	0	0	0	26.87%	0	0	0	0	0	0	28.78%
46		Retail - Secured on real estate property - Of Which: non-SME	111	14	1	0	0	0	20.56%	106	18	2	0	0	0	22.70%	101	23	2	0	0	1	23.98%
47		Retail - Qualifying Revolving	2	0	0	0	0	0	52.42%	2	0	0	0	0	0	49.43%	2	0	0	0	0	0	47.67%
48		Retail - Other Retail	26	4	1	0	0	0	34.09%	25	5	1	0	0	0	32.60%	25	5	1	0	0	0	32.04%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	28.39%	0	0	0	0	0	0	29.75%	0	0	0	0	0	0	30.47%
50		Retail - Other Retail - Of Which: non-SME	26	4	1	0	0	0	34.41%	25	5	1	0	0	0	32.81%	24	5	1	0	0	0	32.16%
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**19,378**	**3,257**	**730**	**28**	**71**	**312**	**42.71%**	**19,136**	**3,150**	**1,079**	**23**	**62**	**403**	**37.38%**	**19,116**	**2,822**	**1,426**	**21**	**55**	**491**	**34.45%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	ITALY	Central banks	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
56		Central governments	135	249	1	0	2	0	40.00%	135	248	2	0	1	1	40.00%	134	247	3	0	1	1	40.00%
57		Institutions	7	1	0	0	0	0	39.73%	7	1	0	0	0	0	42.73%	7	1	0	0	0	0	41.73%
58		Corporates	2,385	1,074	255	14	33	115	44.93%	2,225	1,135	354	11	25	156	44.08%	2,175	1,088	451	10	21	191	42.32%
59		Corporates - Of Which: Specialised Lending	972	467	139	1	10	52	37.36%	917	488	173	1	6	68	39.48%	896	478	204	1	6	83	40.60%
60		Corporates - Of Which: SME	53	7	7	1	1	3	41.03%	48	10	9	5	1	4	41.63%	47	9	11	1	1	5	42.01%
61		Retail	46	9	2	0	0	1	57.71%	44	10	2	0	0	1	49.34%	43	10	3	0	0	1	44.13%
62		Retail - Secured on real estate property	30	7	0	0	0	0	25.06%	29	7	1	0	0	0	24.15%	29	8	1	0	0	0	22.58%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	15.30%	0	0	0	0	0	0	18.26%	0	0	0	0	0	0	19.99%
64		Retail - Secured on real estate property - Of Which: non-SME	30	7	0	0	0	0	25.08%	29	7	1	0	0	0	24.17%	29	8	1	0	0	0	22.59%
65		Retail - Qualifying Revolving	1	0	0	0	0	0	52.70%	1	0	0	0	0	0	50.92%	1	0	0	0	0	0	49.82%
66		Retail - Other Retail	14	2	1	0	0	1	70.81%	14	2	1	0	0	1	64.04%	13	3	2	0	0	1	59.46%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.93%	0	0	0	0	0	0	36.47%	0	0	0	0	0	0	34.37%
68		Retail - Other Retail - Of Which: non-SME	14	2	1	0	0	1	71.24%	14	2	1	0	0	1	64.53%	13	3	2	0	0	1	59.96%
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	18	4	0	0	0	0	40.00%	18	4	0	0	0	0	40.00%	18	4	0	0	0	0	40.00%
72		**IRB TOTAL**	**2,592**	**1,336**	**258**	**14**	**34**	**116**	**45.00%**	**2,430**	**1,398**	**359**	**11**	**27**	**158**	**44.09%**	**2,378**	**1,350**	**458**	**10**	**22**	**194**	**42.31%**

2021 EU-wide Stress Test: Credit risk IRB

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
73	UNITED KINGDOM	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%	54	36	0	0	0	0	40.00%
75		Institutions	109	135	0	0	1	0	17.16%	113	130	1	0	0	0	20.27%	136	107	1	0	0	0	19.20%
76		Corporates	2,469	2,683	109	8	27	41	37.65%	2,486	2,609	166	6	27	57	34.61%	2,604	2,433	224	6	23	71	31.86%
77		Corporates - Of Which: Specialised Lending	424	239	33	1	13	9	25.78%	390	262	45	1	13	11	25.27%	375	266	55	0	12	14	24.85%
78		Corporates - Of Which: SME	78	8	2	0	0	1	56.89%	75	9	3	0	1	1	50.90%	74	9	4	0	1	2	45.63%
79		Retail	240	39	7	0	0	3	37.68%	231	46	9	0	0	3	36.59%	222	53	11	0	0	4	36.08%
80		Retail - Secured on real estate property	193	33	5	0	0	2	35.67%	186	38	7	0	0	2	35.22%	179	44	8	0	0	3	35.18%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	31.37%	0	0	0	0	0	0	31.99%	0	0	0	0	0	0	32.69%
82		Retail - Secured on real estate property - Of Which: non-SME	193	32	5	0	0	2	35.81%	186	38	7	0	0	2	35.30%	179	44	8	0	0	3	35.23%
83		Retail - Qualifying Revolving	2	0	0	0	0	0	55.37%	2	0	0	0	0	0	52.14%	2	0	0	0	0	0	50.08%
84		Retail - Other Retail	45	6	2	0	0	1	43.12%	43	7	2	0	0	1	40.18%	41	9	2	0	0	1	38.24%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	83.24%	0	0	0	0	0	0	75.60%	0	0	0	0	0	0	70.48%
86		Retail - Other Retail - Of Which: non-SME	45	6	2	0	0	1	41.62%	43	7	2	0	0	1	38.91%	41	9	2	0	0	1	37.14%
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	2,872	2,893	116	8	28	44	37.62%	2,886	2,820	176	7	27	61	34.66%	3,017	2,628	236	6	24	76	32.02%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
91	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	327	0	0	0	0	0	40.00%	327	0	0	0	0	0	40.00%	327	0	0	0	0	0	40.00%
93		Institutions	203	0	0	0	0	0	13.20%	202	1	0	0	0	0	14.79%	202	1	0	0	0	0	15.90%
94		Corporates	3,088	2,079	559	5	12	106	18.96%	3,034	2,072	621	3	11	119	19.13%	3,131	1,910	685	3	9	130	18.97%
95		Corporates - Of Which: Specialised Lending	634	288	54	1	3	10	17.73%	601	289	86	1	2	13	14.80%	585	272	119	1	1	16	13.34%
96		Corporates - Of Which: SME	56	8	1	0	0	0	35.50%	52	11	2	0	0	1	34.89%	51	11	3	0	0	1	33.72%
97		Retail	116	13	4	0	0	2	55.61%	111	16	6	0	0	3	48.15%	106	20	7	0	0	3	44.45%
98		Retail - Secured on real estate property	71	9	1	0	0	0	29.14%	68	11	2	0	0	1	26.36%	65	13	3	0	0	1	25.74%
99		Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	35.95%	3	0	0	0	0	0	40.76%	3	0	0	0	0	0	42.70%
100		Retail - Secured on real estate property - Of Which: non-SME	67	9	1	0	0	0	28.78%	65	11	2	0	0	1	25.24%	62	13	3	0	0	1	24.27%
101		Retail - Qualifying Revolving	1	0	0	0	0	0	58.97%	1	0	0	0	0	0	51.90%	1	0	0	0	0	0	48.89%
102		Retail - Other Retail	44	4	3	0	0	2	68.47%	42	5	3	0	0	2	61.70%	40	6	4	0	0	2	57.48%
103		Retail - Other Retail - Of Which: SME	15	2	2	0	0	1	67.95%	14	2	3	0	0	2	62.21%	14	2	3	0	0	2	58.82%
104		Retail - Other Retail - Of Which: non-SME	30	2	1	0	0	0	70.05%	28	3	1	0	0	1	60.27%	27	5	1	0	0	1	54.16%
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		IRB TOTAL	3,734	2,093	563	5	12	108	19.23%	3,674	2,089	627	4	11	122	19.39%	3,766	1,931	693	4	9	133	19.24%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
109	JAPAN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	224	15	0	0	0	0	13.63%	225	13	1	0	0	0	34.02%	227	11	1	0	0	0	35.11%
112		Corporates	371	331	165	2	13	32	19.14%	342	269	255	1	7	40	15.75%	331	216	319	1	3	46	14.46%
113		Corporates - Of Which: Specialised Lending	183	305	164	1	13	31	18.94%	151	248	253	1	7	39	15.34%	135	201	316	1	3	44	14.03%
114		Corporates - Of Which: SME	0	0	0	0	0	0	32.25%	0	0	0	0	0	0	30.67%	0	0	0	0	0	0	30.48%
115		Retail	14	3	0	0	0	0	23.03%	13	4	0	0	0	0	23.84%	13	4	0	0	0	0	23.80%
116		Retail - Secured on real estate property	10	3	0	0	0	0	21.85%	10	3	0	0	0	0	22.73%	10	3	0	0	0	0	22.52%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	10	3	0	0	0	0	21.85%	10	3	0	0	0	0	22.73%	10	3	0	0	0	0	22.52%
119		Retail - Qualifying Revolving	0	0	0	0	0	0	41.95%	0	0	0	0	0	0	42.02%	0	0	0	0	0	0	42.05%
120		Retail - Other Retail	3	0	0	0	0	0	26.54%	3	0	0	0	0	0	26.85%	3	0	0	0	0	0	27.02%
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	61.55%	0	0	0	0	0	0	61.55%	0	0	0	0	0	0	61.55%
122		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	25.93%	3	0	0	0	0	0	26.29%	3	0	0	0	0	0	26.50%
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		IRB TOTAL	608	349	165	2	13	32	19.14%	581	285	256	1	7	40	15.80%	571	231	320	1	3	47	14.54%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
127	SWITZERLAND	Central banks	0	0	0	0	0	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	-	0	0	0	0	0	0	-
129		Institutions	22	33	0	0	0	0	36.53%	23	32	0	0	1	0	43.26%	26	29	0	0	1	0	41.91%
130		Corporates	2,279	717	71	6	5	42	58.99%	2,235	723	109	4	2	53	48.38%	2,254	667	146	4	5	61	41.51%
131		Corporates - Of Which: Specialised Lending	24	3	0	0	0	0	10.64%	22	5	0	0	0	0	10.64%	21	6	0	0	0	0	10.99%
132		Corporates - Of Which: SME	3	1	0	0	0	0	38.27%	3	1	0	0	0	0	36.55%	2	1	0	0	0	0	33.28%
133		Retail	357	54	24	0	1	10	43.22%	348	59	28	0	1	11	40.25%	336	66	32	0	1	12	38.38%
134		Retail - Secured on real estate property	300	46	20	0	1	8	40.24%	293	50	24	0	1	9	37.52%	283	56	27	0	1	10	35.84%
135		Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	22.01%	2	0	0	0	0	0	25.23%	2	0	0	0	0	0	26.32%
136		Retail - Secured on real estate property - Of Which: non-SME	299	46	20	0	1	8	40.27%	291	50	23	0	1	9	37.56%	282	56	27	0	1	10	35.88%
137		Retail - Qualifying Revolving	3	0	0	0	0	0	59.37%	3	0	0	0	0	0	55.52%	3	0	0	0	0	0	53.23%
138		Retail - Other Retail	54	7	3	0	0	2	59.66%	52	9	4	0	0	2	54.69%	50	10	5	0	0	2	51.28%
139		Retail - Other Retail - Of Which: SME	5	0	0	0	0	0	78.72%	5	0	0	0	0	0	65.92%	5	0	1	0	0	0	58.75%
140		Retail - Other Retail - Of Which: non-SME	49	7	3	0	0	2	57.30%	47	8	4	0	0	2	53.13%	45	9	4	0	0	2	50.18%
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		IRB TOTAL	2,658	804	94	6	6	52	55.03%	2,606	814	137	4	4	64	46.71%	2,617	762	178	4	6	73	40.95%

2021 EU-wide Stress Test: Credit risk IRB

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						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	BELGIUM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	195	71	0	0	0	0	40.00%	195	71	0	0	0	0	40.00%	194	71	0	0	0	0	40.00%
147		**Institutions**	135	138	0	0	0	0	15.19%	161	113	0	0	0	0	15.10%	180	93	1	0	0	0	15.19%
148		**Corporates**	704	152	20	1	2	11	56.29%	669	177	30	1	2	14	46.21%	663	175	39	1	1	16	40.87%
149		Corporates - Of Which: Specialised Lending	74	50	1	0	0	0	7.05%	73	50	3	0	0	0	7.19%	70	52	4	0	0	0	7.54%
150		Corporates - Of Which: SME	65	28	3	0	0	1	28.26%	60	30	5	0	0	1	27.75%	57	31	7	0	0	2	27.75%
151		**Retail**	178	20	5	0	0	2	42.69%	171	26	7	0	0	3	39.30%	163	31	9	0	1	3	37.53%
152		**Retail - Secured on real estate property**	114	15	3	0	0	1	29.40%	110	18	4	0	0	1	28.65%	105	21	5	0	0	1	28.73%
153		Retail - Secured on real estate property - Of Which: SME	7	2	0	0	0	0	21.12%	7	2	0	0	0	0	24.22%	7	2	1	0	0	0	25.96%
154		Retail - Secured on real estate property - Of Which: non-SME	107	13	2	0	0	1	30.42%	103	16	3	0	0	1	29.22%	98	20	4	0	0	1	29.08%
155		**Retail - Qualifying Revolving**	3	0	0	0	0	0	67.93%	3	0	0	0	0	0	61.97%	3	0	0	0	0	0	58.28%
156		**Retail - Other Retail**	61	5	3	0	0	1	54.62%	58	7	3	0	0	2	50.92%	56	10	4	0	0	2	48.12%
157		Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	88.18%	2	1	1	0	0	0	80.28%	2	1	1	0	0	0	74.95%
158		Retail - Other Retail - Of Which: non-SME	58	4	2	0	0	1	47.69%	56	6	3	0	0	1	45.02%	53	9	3	0	0	1	42.97%
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,212**	**382**	**25**	**2**	**3**	**13**	**53.02%**	**1,195**	**387**	**38**	**1**	**2**	**17**	**44.54%**	**1,200**	**370**	**49**	**1**	**2**	**19**	**39.95%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SPAIN	**Central banks**	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
164		**Central governments**	136	24	0	0	0	0	40.00%	136	24	0	0	0	0	40.00%	136	24	1	0	0	0	40.00%
165		**Institutions**	159	180	1	0	1	0	21.07%	158	180	2	0	0	0	25.98%	158	179	3	0	0	1	27.02%
166		**Corporates**	2,263	702	105	4	25	40	37.94%	2,110	813	147	4	25	52	35.40%	2,054	826	191	3	21	63	33.13%
167		Corporates - Of Which: Specialised Lending	340	294	52	0	8	24	46.99%	307	313	66	0	8	26	40.16%	293	314	79	0	7	28	35.79%
168		Corporates - Of Which: SME	108	40	4	1	4	2	49.20%	97	48	7	1	4	3	44.94%	97	45	11	1	2	5	42.47%
169		**Retail**	62	11	2	0	0	1	43.69%	60	13	2	0	0	1	38.55%	58	14	3	0	0	1	35.73%
170		**Retail - Secured on real estate property**	39	6	1	0	0	0	43.19%	37	7	1	0	0	1	37.71%	36	8	2	0	0	1	34.46%
171		Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	0	40.74%	1	1	0	0	0	0	42.02%	1	0	0	0	0	0	41.97%
172		Retail - Secured on real estate property - Of Which: non-SME	38	6	1	0	0	0	43.30%	36	7	1	0	0	0	37.40%	35	8	2	0	0	1	33.83%
173		**Retail - Qualifying Revolving**	1	0	0	0	0	0	56.04%	1	0	0	0	0	0	52.02%	1	0	0	0	0	0	49.77%
174		**Retail - Other Retail**	22	5	1	0	0	0	43.36%	21	5	1	0	0	0	38.65%	21	6	1	0	0	0	36.39%
175		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	46.10%	1	0	0	0	0	0	44.48%	0	0	0	0	0	0	43.55%
176		Retail - Other Retail - Of Which: non-SME	21	5	1	0	0	0	42.95%	21	5	1	0	0	0	37.92%	20	5	1	0	0	0	35.60%
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	8	2	0	0	0	0	40.00%	8	2	0	0	0	0	40.00%	8	2	0	0	0	0	40.00%
180		**IRB TOTAL**	**2,628**	**919**	**108**	**5**	**26**	**41**	**37.94%**	**2,471**	**1,031**	**152**	**4**	**26**	**54**	**35.34%**	**2,412**	**1,044**	**198**	**3**	**21**	**65**	**33.11%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	86	79	0	0	0	0	40.00%	86	79	0	0	0	0	40.00%	86	79	0	0	0	0	40.00%
183		**Institutions**	31	30	0	0	0	0	37.44%	35	26	0	0	0	0	37.00%	37	24	0	0	0	0	63.03%
184		**Corporates**	2,639	552	65	6	15	21	32.07%	2,541	587	128	4	11	38	29.57%	2,523	545	188	4	8	52	27.62%
185		Corporates - Of Which: Specialised Lending	374	170	19	1	4	2	9.87%	355	170	39	0	3	4	11.27%	351	157	55	0	2	6	10.86%
186		Corporates - Of Which: SME	0	0	0	0	0	0	43.07%	0	0	0	0	0	0	42.43%	0	0	0	0	0	0	39.40%
187		**Retail**	34	3	0	0	0	0	30.92%	33	4	0	0	0	0	27.31%	31	6	1	0	0	0	26.34%
188		**Retail - Secured on real estate property**	27	3	0	0	0	0	25.64%	26	4	0	0	0	0	23.17%	24	5	1	0	0	0	22.99%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	70.79%	0	0	0	0	0	0	67.73%	0	0	0	0	0	0	65.97%
190		Retail - Secured on real estate property - Of Which: non-SME	26	3	0	0	0	0	15.00%	25	4	0	0	0	0	17.15%	24	5	0	0	0	0	18.81%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	40.64%	0	0	0	0	0	0	40.78%	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	0	37.35%	6	1	0	0	0	0	35.02%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	89.79%	0	0	0	0	0	0	79.80%	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	0	31.96%	6	1	0	0	0	0	31.06%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,791**	**665**	**65**	**6**	**16**	**21**	**32.07%**	**2,695**	**697**	**129**	**4**	**12**	**38**	**29.58%**	**2,677**	**654**	**189**	**4**	**8**	**52**	**27.70%**

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Groupe BPCE	Central banks	9,303	0	0	0	9,101	0	0	0	0	0	0.00%
2		Central governments	104,520	0	5,950	0	93,317	53	4	0	0	0	0.00%
3		Regional governments or local authorities	57,542	71	11,872	93	51,953	2,389	73	1	18	8	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	0	231	0	0	0	0	0	0.00%
6		International Organisations	1,392	0	0	0	201	0	0	0	0	0	0.00%
7		Institutions	25,416	12	1,482	10	11,354	694	12	1	1	1	6.26%
8		Corporates	84,720	3,267	67,654	1,808	66,993	10,435	3,095	449	671	1,822	58.86%
9		of which: SME	22,961	541	18,563	423	19,036	3,407	546	162	198	224	40.95%
10		Retail	10,223	1,056	7,133	461	8,107	1,295	976	113	89	651	66.67%
11		of which: SME	1,852	146	1,132	110	981	446	130	10	16	64	49.44%
12		Secured by mortgages on immovable property	54,483	2,212	21,776	1,700	47,858	6,076	2,143	56	177	512	23.89%
13		of which: SME	8,992	157	3,399	123	7,058	1,928	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	0	5	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	396	0	258	0	242	61	14	0	0	0	1.02%
17		Collective investments undertakings (CIU)	2,597	0	1,503	0	348	2	1	3	0	1	100.00%
18		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	7,399	0	6,311	0	7,274	108	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%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	FRANCE	Central banks	2,538	0	0	0	2,538	0	0	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	2,252	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	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	16,257	8	707	10	8,969	667	8	1	1	1	8.09%
29		Corporates	74,542	2,668	59,465	1,510	62,217	8,755	2,629	416	631	1,566	59.58%
30		of which: SME	21,180	523	16,896	406	17,712	2,989	528	155	197	219	41.37%
31		Retail	6,469	725	4,501	332	5,009	903	682	68	54	463	67.92%
32		of which: SME	1,656	145	1,011	109	857	375	129	8	15	64	49.70%
33		Secured by mortgages on immovable property	50,331	2,126	20,144	1,647	43,940	5,848	2,059	52	174	481	23.36%
34		of which: SME	8,975	156	3,394	123	7,042	1,928	160	22	56	33	20.67%
35		Items associated with particularly high risk	7,860	343	11,654	228	7,278	565	341	59	31	190	55.80%
36		Covered bonds	144	0	14	0	5	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	233	0	162	0	158	61	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	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	6,139	0	5,650	0	6,017	105	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%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	170	0	0	0	33	0	0	0	0	0	0.00%
45		Regional governments or local authorities	1,650	0	762	0	1,650	0	0	0	0	0	0.00%
46		Public sector entities	11	0	2	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	38	0	0	0	38	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	3,802	0	113	0	358	0	0	0	0	0	0.00%
50		Corporates	1,420	0	661	0	73	93	0	1	0	0	97.22%
51		of which: SME	46	0	43	0	0	41	0	0	0	0	0.00%
52		Retail	22	0	16	0	13	8	0	0	0	0	76.92%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	126	3	47	3	116	9	3	0	0	0	3.85%
55		of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	10	0	2	0	10	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	232	0	191	0	232	0	0	0	0	0	0.00%
63		Standardised Total	**7,480**	**3**	**1,794**	**3**	**2,523**	**111**	**3**	**1**	**0**	**1**	**17.80%**

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

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(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	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86		Central governments	8	0	0	0	8	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88		Public sector entities	1	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	1,832	0	140	0	395	0	0	0	0	0	0.00%
92		Corporates	784	1	511	1	39	209	1	0	0	0	0.00%
93		of which: SME	63	0	55	0	0	63	0	0	0	0	0.00%
94		Retail	61	1	45	1	54	8	1	0	0	0	8.41%
95		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	254	6	94	5	229	23	6	0	0	1	11.60%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99		Covered bonds	10	0	1	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	21	0	62	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	954	0	398	0	954	0	0	0	0	0	0.00%
105		**Standardised Total**	**3,924**	**8**	**1,251**	**8**	**1,678**	**240**	**8**	**0**	**1**	**1**	**9.99%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(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
106	LUXEMBOURG	Central banks	427	0	0	0	427	0	0	0	0	0	0.00%
107		Central governments	77	0	0	0	77	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	321	0	0	0	193	0	0	0	0	0	0.00%
111		International Organisations	1,320	0	0	0	201	0	0	0	0	0	0.00%
112		Institutions	69	0	13	0	69	1	0	0	0	0	0.00%
113		Corporates	814	49	655	21	582	69	50	3	2	32	64.28%
114		of which: SME	47	0	40	0	45	2	0	0	0	0	0.00%
115		Retail	84	13	61	9	81	3	13	1	0	4	32.55%
116		of which: SME	15	0	6	0	15	0	0	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	0	4	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	2	0	3	0	2	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	9	0	6	0	9	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	1	0	2	0	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation											
125		Other exposures	2	0	2	0	2	0	0	0	0	0	0.00%
126		**Standardised Total**	**3,693**	**63**	**943**	**31**	**2,178**	**104**	**63**	**5**	**2**	**36**	**57.50%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(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
127	JAPAN	Central banks	5,671	0	0	0	5,671	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	722	0	287	0	722	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	933	0	20	0	86	0	0	0	0	0	0.00%
134		Corporates	207	0	107	0	102	6	0	2	1	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	7	0	3	0	7	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	79	0	44	0	6	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation											
146		Other exposures	22	0	22	0	22	0	0	0	0	0	0.00%
147		**Standardised Total**	**7,642**	**0**	**483**	**0**	**6,617**	**6**	**0**	**2**	**1**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(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	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149		Central governments	280	0	0	0	280	0	0	0	0	0	0.00%
150		Regional governments or local authorities	576	0	115	0	576	0	0	0	0	0	0.00%
151		Public sector entities	49	0	11	0	49	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	72	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	734	4	177	0	729	0	4	0	0	0	0.00%
155		Corporates	709	18	644	0	585	65	19	2	0	10	49.38%
156		of which: SME	43	0	42	0	8	35	0	0	0	0	0.00%
157		Retail	20	6	15	1	13	8	6	0	0	5	93.33%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	837	3	439	2	829	7	2	0	0	1	23.73%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	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	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**3,276**	**31**	**1,401**	**3**	**3,060**	**80**	**32**	**2**	**0**	**16**	**48.51%**

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

(mln EUR, %)

RowNum			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	BELGIUM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	215	0	0	0	38	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	217	0	17	0	4	0	0	0	0	0	0.00%
172		**Public sector entities**	565	0	31	0	0	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	9	0	5	0	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	46	16	1	1	5	30.08%
178		**Retail**	308	5	229	5	307	1	5	0	0	1	26.33%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	100.00%
180		**Secured by mortgages on immovable property**	552	6	206	5	552	1	6	1	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	0	8	0	0	1	0	0	0.00%
183		**Covered bonds**	0	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	0	15	0	0	0	0	0	0.00%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Securitisation**											
188		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
189		**Standardised Total**	**3,260**	**51**	**1,810**	**42**	**1,782**	**420**	**51**	**5**	**2**	**13**	**25.72%**

(mln EUR, %)

RowNum			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	SPAIN	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
191		**Central governments**	1,884	0	0	0	19	0	0	0	0	0	0.00%
192		**Regional governments or local authorities**	321	0	5	0	106	129	0	0	3	0	0.00%
193		**Public sector entities**	3	0	1	0	2	1	0	0	0	0	0.00%
194		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
195		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Institutions**	68	0	5	0	15	0	0	0	0	0	0.00%
197		**Corporates**	145	1	139	1	37	33	0	0	0	0	11.11%
198		of which: SME	24	0	20	0	2	17	0	0	0	0	0.00%
199		**Retail**	471	32	344	5	452	19	32	8	4	28	85.71%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		**Secured by mortgages on immovable property**	111	48	42	23	86	25	48	0	0	25	51.92%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
204		**Covered bonds**	0	0	0	0	0	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	0	0	0	0.00%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
207		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
208		**Securitisation**											
209		**Other exposures**	4	0	3	0	3	0	0	0	0	0	0.00%
210		**Standardised Total**	**3,006**	**81**	**539**	**29**	**720**	**209**	**81**	**8**	**7**	**53**	**65.35%**

(mln EUR, %)

RowNum			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Central governments**	302	0	0	0	18	0	0	0	0	0	0.00%
213		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
214		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
215		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
217		**Institutions**	23	0	5	0	23	0	0	0	0	0	0.00%
218		**Corporates**	634	0	463	0	24	30	0	1	0	0	0.00%
219		of which: SME	13	0	11	0	0	13	0	0	0	0	0.00%
220		**Retail**	31	0	8	0	31	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		**Secured by mortgages on immovable property**	14	1	5	1	13	0	1	0	0	0	4.71%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
225		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
226		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
228		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
229		**Securitisation**											
230		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**1,003**	**1**	**481**	**1**	**109**	**30**	**1**	**1**	**0**	**0**	**3.15%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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	Groupe BPCE	**Central banks**	9,096	3	3	1	0	1	40.00%	9,091	5	5	1	0	2	40.00%	9,085	8	8	1	0	3	40.00%
2		**Central governments**	93,252	81	42	15	0	17	40.00%	93,187	108	78	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	8	2	37	40.00%	51,884	2,417	113	7	2	45	40.00%	51,851	2,431	132	7	2	53	40.00%
4		**Public sector entities**	12,919	3,041	40	1	112	27	67.34%	12,876	3,079	45	1	66	28	61.58%	12,828	3,122	50	1	97	29	56.94%
5		**Multilateral Development Banks**	231	0	0	0	0	0	40.00%	231	0	0	0	0	0	40.00%	231	0	0	0	0	0	40.00%
6		**International Organisations**	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%
7		**Institutions**	11,249	766	45	6	3	16	35.65%	11,351	636	73	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	2,130	52.96%	64,529	11,292	4,702	102	841	2,346	49.89%	63,563	11,714	5,247	101	891	2,519	48.00%
9		of which: SME	18,592	3,506	891	52	200	343	38.49%	18,306	3,554	1,129	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	744	60.99%	7,844	1,113	1,421	46	73	818	57.56%	7,772	1,009	1,598	45	80	883	55.27%
11		of which: SME	936	445	176	1	16	75	42.54%	934	418	206	1	15	81	39.46%	936	391	230	1	14	87	37.54%
12		**Secured by mortgages on immovable property**	47,080	6,184	2,813	65	224	676	24.02%	47,023	5,727	3,326	51	153	783	23.54%	46,687	5,650	3,739	51	159	866	23.16%
13		of which: SME	6,934	1,900	312	20	73	89	28.62%	6,866	1,861	419	15	47	122	29.15%	6,796	1,850	500	15	48	147	29.33%
14		**Items associated with particularly high risk**	7,110	710	408	10	29	363	88.94%	6,927	849	453	7	18	378	83.44%	6,696	1,048	485	7	27	388	80.08%
15		**Covered bonds**	5	0	0	0	0	0	45.00%	5	0	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	0	0.93%	239	61	17	0	0	0	0.89%	238	60	19	0	0	0	0.86%
17		**Collective investments undertakings (CIU)**	347	2	2	0	1	1	95.92%	347	2	2	0	0	2	92.36%	347	2	2	0	0	2	89.23%
18		**Equity**	0	0	0	0	0	0	40.00%	0	0	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%	7,269	112	18	0	0	7	40.12%	7,267	115	18	0	0	7	40.12%
21		**Standardised Total**	**314,385**	**25,556**	**8,721**	**290**	**1,450**	**4,020**	**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%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
22	FRANCE	**Central banks**	2,537	1	1	0	0	0	40.00%	2,535	2	2	0	0	1	40.00%	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	27	40.00%	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	66	11	48.88%	12,565	3,096	27	1	97	12	42.94%
26		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	752	2,038	49.96%	59,030	10,012	4,560	97	803	2,195	48.13%
30		of which: SME	17,294	3,078	857	51	177	331	38.65%	17,034	3,112	1,083	38	111	408	37.64%	16,818	3,158	1,254	38	133	466	37.15%
31		**Retail**	4,925	860	809	21	62	515	63.61%	4,884	803	908	19	65	555	61.10%	4,861	745	989	18	73	588	59.45%
32		of which: SME	814	389	159	1	14	70	43.85%	813	368	181	1	14	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	150	746	23.33%	42,741	5,509	3,596	49	156	827	23.00%
34		of which: SME	6,918	1,900	311	20	73	89	28.63%	6,852	1,859	418	15	47	122	29.15%	6,783	1,847	500	15	48	147	29.33%
35		**Items associated with particularly high risk**	7,069	707	408	10	29	363	88.96%	6,886	846	452	7	18	378	83.47%	6,655	1,045	484	7	27	388	80.12%
36		**Covered bonds**	5	0	0	0	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	0	0	0	0.92%	155	61	17	0	0	0	0.87%	154	60	18	0	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	0	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	0	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**	**1,054**	**3,825**	**42.80%**	**278,516**	**23,556**	**10,005**	**196**	**1,160**	**4,131**	**41.29%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
43	UNITED STATES	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Central governments**	33	0	0	0	0	0	40.00%	33	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%
45		**Regional governments or local authorities**	1,649	0	0	0	0	0	40.00%	1,648	1	1	0	0	0	40.00%	1,647	1	1	0	0	1	40.00%
46		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		**Multilateral Development Banks**	37	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%
48		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		**Institutions**	351	6	0	0	0	0	12.02%	353	5	0	0	0	0	13.21%	353	5	0	0	0	0	13.47%
50		**Corporates**	72	89	5	0	6	1	21.38%	72	85	9	0	5	2	17.46%	72	82	12	0	5	2	15.83%
51		of which: SME	1	39	1	0	3	1	45.38%	1	38	2	0	2	1	44.32%	2	37	3	0	3	1	44.18%
52		**Retail**	13	9	0	0	0	0	55.51%	13	8	0	0	0	0	44.66%	14	7	0	0	0	0	38.10%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		**Secured by mortgages on immovable property**	115	10	4	0	0	0	6.12%	114	9	5	0	0	0	7.13%	114	9	6	0	0	0	7.72%
55		of which: SME	1	0	0	0	0	0	26.84%	1	0	0	0	0	0	26.84%	1	0	0	0	0	0	26.84%
56		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		**Claims on institutions and corporates with a ST credit assessment**	10	0	0	0	0	0	3.99%	10	0	0	0	0	0	3.99%	10	0	0	0	0	0	4.00%
59		**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%
60		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		**Securitisation**																					
62		**Other exposures**	232	0	0	0	0	0	0.00%	232	0	0	0	0	0	0.00%	232	0	0	0	0	0	0.00%
63		**Standardised Total**	**2,513**	**114**	**10**	**0**	**6**	**2**	**16.96%**	**2,513**	**109**	**15**	**0**	**5**	**2**	**16.17%**	**2,512**	**104**	**20**	**0**	**5**	**3**	**15.76%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
64	ITALY	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Central governments**	3,368	1	5	2	0	2	40.00%	3,363	2	9	2	0	4	40.00%	3,358	3	13	2	0	5	40.00%
66		**Regional governments or local authorities**	1,059	1	1	1	0	1	40.00%	1,058	1	3	1	0	1	40.00%	1,056	2	4	1	0	2	40.00%
67		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Institutions**	9	0	0	0	0	0	33.72%	9	0	0	0	0	0	33.76%	9	0	0	0	0	0	33.60%
71		**Corporates**	120	88	7	1	6	3	39.05%	113	90	12	1	5	5	38.60%	109	90	16	1	8	6	38.29%
72		of which: SME	4	45	3	0	3	1	41.90%	5	43	5	0	2	2	41.72%	5	42	5	0	3	2	41.77%
73		**Retail**	15	12	5	0	0	1	28.45%	14	11	6	0	0	2	26.84%	15	11	6	0	0	2	25.80%
74		of which: SME	0	5	1	0	0	0	13.76%	0	4	1	0	0	0	12.67%	0	4	1	0	0	0	12.87%
75		**Secured by mortgages on immovable property**	39	9	3	0	0	0	11.97%	37	11	3	0	0	0	14.90%	36	11	3	0	0	1	17.86%
76		of which: SME	0	0	0	0	0	0	1.79%	0	0	0	0	0	0	1.91%	0	0	0	0	0	0	2.03%
77		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		**Collective investments undertakings (CIU)**	306	0	0	0	0	0	40.00%	306	0	0	0	0	0	40.00%	306	0	0	0	0	0	40.00%
81		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		**Securitisation**																					
83		**Other exposures**	7	1	0	0	0	0	0.00%	7	1	0	0	0	0	0.00%	7	1	0	0	0	0	0.00%
84		**Standardised Total**	**4,923**	**112**	**21**	**3**	**6**	**7**	**33.35%**	**4,907**	**117**	**33**	**3**	**6**	**11**	**34.86%**	**4,895**	**118**	**44**	**3**	**8**	**16**	**35.56%**

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	389	5	0	0	0	0	16.43%	390	4	0	0	0	0	16.87%	390	4	1	0	0	0	16.98%
92		Corporates	39	201	8	0	14	1	11.70%	40	194	15	0	11	2	10.82%	42	185	22	0	12	2	10.19%
93		of which: SME	1	60	2	0	4	1	45.43%	1	58	3	0	3	1	44.35%	2	56	4	0	4	2	44.20%
94		Retail	52	8	2	0	0	0	10.96%	51	9	2	0	0	0	12.27%	50	10	2	0	0	0	13.19%
95		of which: SME	1	0	0	0	0	0	26.36%	1	0	0	0	0	0	26.85%	1	0	0	0	0	0	27.03%
96		Secured by mortgages on immovable property	226	24	9	0	1	1	11.55%	227	21	11	0	1	1	11.46%	226	19	13	0	1	1	11.39%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		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%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	954	0	0	0	0	0	0.00%	953	1	0	0	0	0	0.00%	953	1	0	0	0	0	0.00%
105		**Standardised Total**	**1,668**	**239**	**19**	**0**	**15**	**2**	**11.64%**	**1,668**	**229**	**29**	**0**	**12**	**3**	**11.27%**	**1,668**	**220**	**37**	**0**	**12**	**4**	**10.91%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
106	LUXEMBOURG	Central banks	427	0	0	0	0	0	40.00%	427	0	0	0	0	0	40.00%	427	0	0	0	0	0	40.00%
107		Central governments	77	0	0	0	0	0	40.00%	77	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	193	0	0	0	0	0	40.00%	193	0	0	0	0	0	40.00%	193	0	0	0	0	0	40.00%
111		International Organisations	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%
112		Institutions	68	2	0	0	0	0	70.97%	68	1	0	0	0	0	79.03%	68	1	0	0	0	0	79.02%
113		Corporates	572	68	61	1	1	38	61.98%	561	69	70	1	1	42	60.67%	556	67	78	1	1	47	59.73%
114		of which: SME	43	3	0	0	0	0	31.82%	41	4	1	0	0	0	31.98%	40	6	2	0	0	1	32.17%
115		Retail	80	3	13	0	0	4	32.29%	80	3	14	0	0	4	31.90%	80	3	14	0	0	4	31.61%
116		of which: SME	14	1	0	0	0	0	30.24%	14	1	0	0	0	0	32.93%	14	1	0	0	0	0	34.47%
117		Secured by mortgages on immovable property	539	27	2	0	1	1	36.86%	540	25	3	0	0	1	36.86%	544	20	4	0	0	1	36.47%
118		of which: SME	4	0	0	0	0	0	26.84%	3	1	0	0	0	0	26.84%	3	1	0	0	0	0	26.84%
119		Items associated with particularly high risk	2	0	0	0	0	0	31.50%	2	0	0	0	0	0	31.51%	2	0	0	0	0	0	31.53%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	9	0	0	0	0	0	11.51%	9	0	0	0	0	0	11.51%	9	0	0	0	0	0	11.53%
122		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%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
126		**Standardised Total**	**2,169**	**100**	**77**	**1**	**2**	**43**	**56.06%**	**2,160**	**99**	**87**	**1**	**1**	**48**	**55.23%**	**2,157**	**92**	**97**	**1**	**1**	**53**	**54.64%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
127	JAPAN	Central banks	5,667	2	2	1	0	1	40.00%	5,664	3	3	1	0	1	40.00%	5,661	5	5	1	0	2	40.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	722	0	0	0	0	0	40.00%	721	0	0	0	0	0	40.00%	721	1	1	0	0	0	40.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	85	2	0	0	0	0	61.06%	85	1	0	0	0	0	61.66%	85	1	0	0	0	0	61.81%
134		Corporates	97	9	1	0	0	1	70.33%	93	11	3	0	0	1	50.83%	89	14	5	0	0	2	44.76%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	10.71%	0	0	0	0	0	0	10.71%	0	0	0	0	0	0	10.71%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	7	0	0	0	0	0	10.99%	7	0	0	0	0	0	10.88%	7	0	0	0	0	0	10.83%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	6	0	0	0	0	0	23.19%	6	0	0	0	0	0	23.13%	6	0	0	0	0	0	23.06%
143		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%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	22	0	0	0	0	0	0.00%	22	0	0	0	0	0	0.00%	22	0	0	0	0	0	0.00%
147		**Standardised Total**	**6,607**	**12**	**3**	**1**	**0**	**2**	**51.67%**	**6,599**	**17**	**7**	**1**	**0**	**3**	**44.30%**	**6,591**	**21**	**11**	**1**	**0**	**4**	**41.86%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
148	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	279	0	0	0	0	0	40.00%	279	0	0	0	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	0	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	0	0	0	27.12%	47	1	0	0	0	0	27.19%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	723	6	5	0	0	3	57.35%	717	11	5	0	0	3	53.51%	712	16	6	0	0	3	50.31%
155		Corporates	569	75	26	0	4	21	78.94%	567	74	29	0	4	21	75.05%	567	72	31	0	4	22	72.22%
156		of which: SME	8	34	1	0	2	0	45.73%	8	33	2	0	2	1	44.69%	9	31	2	0	2	1	44.60%
157		Retail	12	8	6	0	0	5	89.04%	13	7	6	0	0	5	87.02%	13	6	6	0	0	5	85.60%
158		of which: SME	0	0	0	0	0	0	16.69%	0	0	0	0	0	0	17.78%	0	0	0	0	0	0	18.41%
159		Secured by mortgages on immovable property	822	8	8	1	0	1	14.06%	816	8	15	1	0	2	12.55%	810	8	20	1	0	2	11.98%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	37.13%	0	0	0	0	0	0	36.90%	0	0	0	0	0	0	36.80%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		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%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**3,029**	**97**	**46**	**1**	**5**	**30**	**65.76%**	**3,016**	**101**	**55**	**1**	**4**	**32**	**57.57%**	**3,003**	**104**	**64**	**1**	**4**	**33**	**51.97%**

![EBA European Banking Authority]

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
169	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	38	0	0	0	0	0	40.00%	38	0	0	0	0	0	40.00%	38	0	0	0	0	0	40.00%
171		Regional governments or local authorities	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	8	1	0	0	0	0	16.97%	8	1	0	0	0	0	16.91%	8	1	0	0	0	0	16.85%
176		Corporates	828	417	62	1	25	14	22.10%	800	425	82	1	20	16	19.57%	769	437	101	1	19	18	18.07%
177		of which: SME	185	46	19	0	2	6	30.64%	180	49	21	0	1	7	30.94%	177	50	23	0	2	7	31.21%
178		Retail	306	1	7	0	0	2	24.04%	304	1	8	0	0	2	22.16%	303	1	9	0	0	2	21.05%
179		of which: SME	0	0	0	0	0	0	63.04%	0	0	0	0	0	0	54.35%	0	0	0	0	0	0	49.90%
180		Secured by mortgages on immovable property	550	2	7	0	0	1	16.89%	548	2	8	0	0	1	18.27%	547	3	8	0	0	2	19.29%
181		of which: SME	8	0	0	0	0	0	43.41%	8	1	0	0	0	0	45.99%	7	1	0	0	0	0	46.66%
182		Items associated with particularly high risk	7	0	0	0	0	0	39.83%	7	0	0	0	0	0	40.04%	7	1	0	0	0	0	39.91%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	15	0	0	0	0	0	5.07%	15	0	0	0	0	0	5.07%	15	0	0	0	0	0	5.08%
185		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%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**1,757**	**421**	**75**	**2**	**25**	**16**	**21.80%**	**1,725**	**430**	**98**	**1**	**20**	**19**	**19.70%**	**1,692**	**443**	**118**	**1**	**19**	**22**	**18.42%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
190	SPAIN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	19	0	0	0	0	0	40.00%	19	0	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	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	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	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	15	0	0	0	0	0	12.76%	15	0	0	0	0	0	14.16%	15	0	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	27.77%
198		of which: SME	2	17	1	0	1	0	19.71%	2	16	1	0	1	0	19.70%	2	16	1	0	1	0	19.70%
199		Retail	408	19	76	13	1	45	59.43%	375	16	113	13	2	59	52.32%	341	14	149	12	1	73	48.81%
200		of which: SME	0	0	0	0	0	0	4.03%	0	0	0	0	0	0	4.12%	0	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	52	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	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	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	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	0.00%
208		Securitisation																					
209		Other exposures	3	0	0	0	0	0	0.00%	3	0	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**	**51.05%**	**605**	**199**	**205**	**12**	**3**	**99**	**48.39%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
211	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	23	0	0	0	0	0	48.25%	23	0	0	0	0	0	49.07%	23	0	0	0	0	0	49.51%
218		Corporates	24	29	1	0	2	0	22.93%	24	28	2	0	2	1	21.91%	24	27	3	0	2	1	21.16%
219		of which: SME	0	12	0	0	1	0	45.43%	0	12	1	0	1	0	44.35%	0	12	1	0	1	0	44.20%
220		Retail	31	0	1	0	0	0	4.22%	30	0	1	0	0	0	5.61%	30	0	1	0	0	0	6.42%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	13	0	1	0	0	0	5.62%	13	0	1	0	0	0	6.09%	13	0	1	0	0	0	6.46%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		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%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**108**	**30**	**3**	**0**	**2**	**0**	**13.96%**	**107**	**29**	**4**	**0**	**2**	**1**	**15.60%**	**107**	**28**	**5**	**0**	**2**	**1**	**16.11%**

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

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						
RowNum	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	9,096	3	3	1	0	1	40.00%	9,091	5	5	1	0	2	40.00%	9,085	8	8	1	0	3	40.00%
2	Central governments	93,232	81	61	24	0	24	40.00%	93,144	108	121	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%	51,864	2,416	135	14	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%	10,483	5,466	51	1	64	29	56.86%	7,382	8,555	63	0	125	31	49.00%
5	Multilateral Development Banks	231	0	0	0	0	0	40.00%	231	0	0	0	0	0	40.00%	231	0	0	0	0	0	40.00%
6	International Organisations	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%
7	Institutions	11,242	768	51	9	5	19	37.36%	11,318	645	97	8	4	30	30.48%	11,289	638	134	7	5	38	28.61%
8	Corporates	62,461	13,701	4,361	261	1,389	2,230	51.13%	57,456	17,166	5,901	179	1,321	2,721	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%	15,875	5,596	1,518	71	344	554	36.53%	14,886	6,143	1,960	61	365	704	35.92%
10	Retail	7,878	1,222	1,279	106	79	803	62.81%	7,684	1,124	1,570	96	87	942	60.01%	7,481	1,058	1,839	82	81	1,069	58.16%
11	of which: SME	930	450	178	2	18	75	42.31%	924	420	213	1	17	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%	44,300	8,030	3,746	109	306	995	26.57%	42,812	8,756	4,508	95	312	1,240	27.52%
13	of which: SME	6,554	2,262	329	60	105	114	34.62%	6,054	2,532	560	45	96	229	40.92%	5,781	2,623	742	38	93	324	43.61%
14	Items associated with particularly high risk	6,726	1,087	416	19	68	366	87.96%	5,957	1,749	523	14	81	401	76.74%	5,484	2,135	610	11	94	431	70.69%
15	Covered bonds	5	0	0	0	0	0	45.00%	5	0	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	0	0.93%	238	60	18	0	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%	347	2	2	0	0	2	92.36%	347	2	2	0	0	2	89.23%
18	Equity	0	0	0	0	0	0	40.00%	0	0	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%	7,269	112	18	0	0	7	40.12%	7,267	115	18	0	0	7	40.12%
21	**Standardised Total**	**309,687**	**29,756**	**9,219**	**570**	**2,089**	**4,237**	**45.96%**	**299,588**	**36,886**	**12,188**	**449**	**1,866**	**5,232**	**42.93%**	**289,777**	**44,245**	**14,640**	**388**	**1,989**	**6,068**	**41.45%**

FRANCE

		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
RowNum	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	2,537	1	1	0	0	0	40.00%	2,535	2	2	0	0	1	40.00%	2,534	2	2	0	0	1	40.00%
23	Central governments	88,016	79	51	19	0	20	40.00%	87,941	105	99	22	0	40	40.00%	87,860	132	154	20	0	62	40.00%
24	Regional governments or local authorities	47,052	2,264	99	10	3	40	40.00%	47,013	2,276	126	12	3	50	40.00%	46,971	2,288	157	11	2	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	0	124	14	34.67%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	8,901	703	41	8	4	13	32.03%	8,988	573	83	7	3	23	26.97%	8,969	559	116	6	5	30	25.83%
29	Corporates	57,987	11,906	3,709	251	1,269	1,921	51.79%	53,247	15,236	5,118	171	1,208	2,377	46.45%	49,031	18,378	6,192	145	1,240	2,728	44.06%
30	of which: SME	16,240	4,078	911	99	349	351	38.47%	14,756	5,029	1,444	69	309	530	36.69%	13,838	5,537	1,854	59	317	669	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	67	629	59.18%
32	of which: SME	808	393	160	1	15	70	43.63%	804	372	185	1	14	74	40.02%	806	347	209	1	14	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	301	950	26.29%	38,911	8,582	4,354	92	308	1,188	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	93	323	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	11	94	431	70.74%
36	Covered bonds	5	0	0	0	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	0	0	0	0.92%	154	60	18	0	0	0	0.84%	152	60	21	0	0	0	0.78%
38	Collective investments undertakings (CIU)	37	2	1	0	0	1	99.51%	37	2	1	0	0	1	99.03%	37	2	1	0	0	1	98.55%
39	Equity	0	0	0	0	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	0	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**	**276,972**	**27,157**	**7,948**	**472**	**1,946**	**3,581**	**45.06%**	**267,331**	**34,177**	**10,569**	**365**	**1,728**	**4,438**	**41.99%**	**257,868**	**41,484**	**12,725**	**317**	**1,839**	**5,153**	**40.49%**

UNITED STATES

		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
RowNum	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Central governments	33	0	0	0	0	0	40.00%	33	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%
45	Regional governments or local authorities	1,649	0	0	0	0	0	40.00%	1,648	1	1	0	0	0	40.00%	1,647	1	1	0	0	1	40.00%
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	37	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	351	6	0	0	0	0	12.02%	353	5	0	0	0	0	13.91%	353	5	0	0	0	0	14.10%
50	Corporates	69	87	10	0	8	1	12.97%	67	83	16	0	7	2	13.86%	67	79	21	0	8	3	14.89%
51	of which: SME	0	39	1	0	4	1	45.83%	1	38	2	0	3	1	44.70%	1	36	4	0	4	2	44.65%
52	Retail	13	9	0	0	0	0	51.76%	13	8	0	0	0	0	40.40%	13	8	1	0	0	0	34.42%
53	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	115	10	4	0	0	0	9.83%	113	11	5	0	0	1	14.46%	109	12	6	0	1	1	17.94%
55	of which: SME	1	0	0	0	0	0	39.28%	1	0	0	0	0	0	45.62%	0	0	0	0	0	0	47.77%
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	10	0	0	0	0	0	3.99%	10	0	0	0	0	0	3.99%	10	0	0	0	0	0	4.01%
59	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%
60	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61	Securitisation																					
62	Other exposures	232	0	0	0	0	0	0.00%	232	0	0	0	0	0	0.00%	232	0	0	0	0	0	0.00%
63	**Standardised Total**	**2,510**	**112**	**15**	**0**	**8**	**2**	**13.68%**	**2,506**	**108**	**23**	**0**	**7**	**4**	**15.57%**	**2,501**	**106**	**30**	**0**	**8**	**5**	**17.20%**

ITALY

		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
RowNum	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65	Central governments	3,365	1	8	4	0	3	40.00%	3,355	2	17	5	0	7	40.00%	3,341	3	30	5	0	12	40.00%
66	Regional governments or local authorities	1,058	1	2	1	0	1	40.00%	1,055	1	5	2	0	2	40.00%	1,051	2	9	1	0	4	40.00%
67	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70	Institutions	9	0	0	0	0	0	33.62%	9	0	0	0	0	0	33.71%	9	0	0	0	0	0	33.22%
71	Corporates	109	94	12	1	7	5	39.46%	98	97	21	1	8	8	39.05%	93	96	27	1	9	10	38.97%
72	of which: SME	4	45	3	0	4	1	42.30%	4	42	6	0	4	3	41.99%	4	40	8	0	5	3	42.13%
73	Retail	15	11	5	0	0	1	28.01%	14	11	6	0	0	2	26.30%	14	11	7	0	0	2	25.12%
74	of which: SME	0	5	1	0	0	0	12.57%	0	4	1	0	0	0	11.82%	0	4	2	0	0	0	11.66%
75	Secured by mortgages on immovable property	37	11	3	0	0	0	14.67%	35	13	3	0	0	1	21.13%	33	14	4	0	0	1	26.23%
76	of which: SME	0	0	0	0	0	0	1.88%	0	0	0	0	0	0	2.18%	0	0	0	0	0	0	2.57%
77	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80	Collective investments undertakings (CIU)	306	0	0	0	0	0	40.00%	306	0	0	0	0	0	40.00%	306	0	0	0	0	0	40.00%
81	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82	Securitisation																					
83	Other exposures	7	1	0	0	0	0	0.00%	7	1	0	0	0	0	0.00%	7	1	0	0	0	0	0.00%
84	**Standardised Total**	**4,907**	**120**	**30**	**6**	**8**	**11**	**35.34%**	**4,878**	**125**	**53**	**7**	**9**	**20**	**36.81%**	**4,852**	**127**	**78**	**7**	**10**	**29**	**37.57%**

2021 EU-wide Stress Test: Credit risk STA

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						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	389	5	0	0	0	0	16.44%	390	4	1	0	0	0	16.91%	389	4	1	0	0	0	17.05%
92		Corporates	38	191	20	0	17	1	6.93%	38	181	30	0	15	3	8.39%	40	172	37	0	17	4	9.75%
93		of which: SME	0	60	2	0	5	1	45.88%	1	58	4	0	5	2	44.72%	2	55	6	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	3	0	0	0	15.47%
95		of which: SME	1	0	0	0	0	0	26.38%	1	0	0	0	0	0	26.93%	1	0	0	0	0	0	27.02%
96		Secured by mortgages on immovable property	226	24	9	0	1	1	15.53%	223	24	12	0	1	2	19.23%	218	27	14	0	1	3	22.37%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		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%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	954	0	0	0	0	0	0.00%	953	1	0	0	0	0	0.00%	953	1	0	0	0	0	0.00%
105		**Standardised Total**	**1,667**	**228**	**31**	**0**	**18**	**3**	**9.77%**	**1,662**	**219**	**44**	**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						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	LUXEMBOURG	Central banks	427	0	0	0	0	0	40.00%	427	0	0	0	0	0	40.00%	427	0	0	0	0	0	40.00%
107		Central governments	77	0	0	0	0	0	40.00%	77	0	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	193	0	0	0	0	0	40.00%	193	0	0	0	0	0	40.00%	193	0	0	0	0	0	40.00%
111		International Organisations	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%	201	0	0	0	0	0	40.00%
112		Institutions	68	2	0	0	0	0	59.66%	68	1	0	0	0	0	72.09%	68	1	0	0	0	0	70.09%
113		Corporates	532	103	66	2	3	40	60.61%	490	125	85	1	3	48	55.88%	475	126	100	1	2	54	53.78%
114		of which: SME	39	6	1	0	0	0	33.58%	36	8	3	0	0	1	32.22%	33	9	4	0	0	1	31.39%
115		Retail	80	3	13	0	0	4	32.29%	80	3	14	0	0	4	31.84%	79	3	14	0	0	5	31.35%
116		of which: SME	14	1	0	0	0	0	30.31%	14	1	0	0	0	0	33.25%	14	1	1	0	0	0	34.76%
117		Secured by mortgages on immovable property	534	31	2	0	1	1	39.62%	532	31	4	0	1	2	45.04%	535	27	6	0	1	3	47.67%
118		of which: SME	3	1	0	0	0	0	31.53%	2	2	0	0	0	0	36.08%	2	2	0	0	0	0	35.85%
119		Items associated with particularly high risk	2	0	0	0	0	0	31.48%	2	0	0	0	0	0	31.52%	2	0	0	0	0	0	31.70%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	9	0	0	0	0	0	11.51%	9	0	0	0	0	0	11.51%	9	0	0	0	0	0	11.53%
122		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%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
126		**Standardised Total**	**2,125**	**139**	**82**	**3**	**4**	**45**	**55.38%**	**2,080**	**161**	**104**	**2**	**4**	**54**	**52.19%**	**2,066**	**158**	**121**	**2**	**3**	**62**	**50.76%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	JAPAN	Central banks	5,667	2	2	1	0	1	40.00%	5,664	3	3	1	0	1	40.00%	5,661	5	5	1	0	2	40.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	722	0	0	0	0	0	40.00%	721	0	0	0	0	0	40.00%	721	1	1	0	0	0	40.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	85	2	0	0	0	0	61.06%	85	1	0	0	0	0	61.77%	85	1	0	0	0	0	62.28%
134		Corporates	91	13	4	1	0	2	65.49%	84	17	7	0	0	4	51.56%	80	19	8	0	0	4	48.43%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	10.96%	0	0	0	0	0	0	10.96%	0	0	0	0	0	0	10.96%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	7	0	0	0	0	0	15.18%	7	0	0	0	0	0	19.01%	6	0	0	0	0	0	21.49%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	6	0	0	0	0	0	26.07%	6	0	0	0	0	0	24.30%	6	0	0	0	0	0	23.80%
143		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%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	22	0	0	0	0	0	0.00%	22	0	0	0	0	0	0.00%	22	0	0	0	0	0	0.00%
147		**Standardised Total**	**6,600**	**17**	**6**	**1**	**1**	**3**	**56.41%**	**6,590**	**22**	**11**	**1**	**0**	**5**	**47.20%**	**6,582**	**26**	**14**	**1**	**0**	**6**	**44.86%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	279	0	0	0	0	0	40.00%	279	0	0	0	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	0	0	0	40.00%	575	1	1	0	0	0	40.00%
151		Public sector entities	48	1	0	0	0	0	35.99%	46	3	0	0	0	0	35.86%	44	4	0	0	0	0	33.55%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	720	6	8	0	0	5	64.90%	711	14	9	0	0	5	57.98%	703	21	10	0	1	5	52.85%
155		Corporates	548	92	30	0	6	22	73.08%	544	91	35	0	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	12	7	6	0	0	5	87.26%	12	7	7	0	0	6	84.56%	12	7	7	0	0	6	82.62%
158		of which: SME	0	0	0	0	0	0	17.03%	0	0	0	0	0	0	18.63%	0	0	0	0	0	0	19.38%
159		Secured by mortgages on immovable property	822	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	37.13%	0	0	0	0	0	0	36.48%	0	0	0	0	0	0	36.53%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		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%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**3,004**	**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%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

Groupe BPCE

RowNum		(mln EUR, %)	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						
			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
169	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	38	0	0	0	0	0	40.00%	38	0	0	0	0	0	40.00%	38	0	0	0	0	0	40.00%
171		Regional governments or local authorities	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	8	1	0	0	0	0	16.97%	8	1	0	0	0	0	16.74%	8	1	0	0	0	0	16.61%
176		Corporates	773	440	94	2	31	16	16.88%	676	501	129	2	27	22	16.84%	621	531	154	1	28	27	17.21%
177		of which: SME	172	58	20	1	3	6	30.96%	158	67	26	0	3	8	31.46%	150	70	30	0	3	10	31.84%
178		Retail	306	1	7	0	0	2	24.05%	304	1	8	0	0	2	21.87%	302	1	10	0	0	2	20.29%
179		of which: SME	0	0	0	0	0	0	63.04%	0	0	0	0	0	0	53.27%	0	0	0	0	0	0	49.41%
180		Secured by mortgages on immovable property	548	3	7	1	0	1	18.54%	545	5	9	1	0	2	23.88%	543	5	10	0	0	3	27.30%
181		of which: SME	7	1	0	0	0	0	51.17%	6	2	0	0	0	0	58.72%	6	2	0	0	0	0	60.90%
182		Items associated with particularly high risk	7	1	0	0	0	0	39.83%	6	1	0	0	0	0	41.09%	6	2	0	0	0	0	41.31%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	15	0	0	0	0	0	5.06%	15	0	0	0	0	0	5.07%	15	0	0	0	0	0	5.09%
185		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%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		**Standardised Total**	**1,699**	**445**	**108**	**3**	**31**	**19**	**17.45%**	**1,597**	**509**	**147**	**2**	**28**	**26**	**17.60%**	**1,537**	**541**	**175**	**2**	**28**	**32**	**18.04%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
190	SPAIN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	19	0	0	0	0	0	40.00%	19	0	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%	105	129	1	0	0	0	40.00%	105	129	1	0	0	0	40.00%
193		Public sector entities	2	1	0	0	0	0	37.50%	1	2	0	0	0	0	38.18%	2	1	0	0	0	0	39.75%
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	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	15	0	0	0	0	0	8.94%	15	0	0	0	0	0	10.85%	15	0	0	0	0	0	11.37%
197		Corporates	34	33	3	0	2	1	28.73%	30	35	5	0	2	1	28.65%	29	35	7	0	2	2	28.51%
198		of which: SME	2	17	1	0	1	0	19.73%	1	16	1	0	1	0	19.76%	1	16	2	0	1	0	19.75%
199		Retail	389	20	94	36	3	67	71.38%	330	17	156	31	4	105	67.38%	280	14	209	23	3	138	65.81%
200		of which: SME	0	0	0	0	0	0	4.07%	0	0	0	0	0	0	4.16%	0	0	0	0	0	0	4.23%
201		Secured by mortgages on immovable property	86	23	50	0	0	25	50.90%	86	22	51	0	0	26	50.05%	86	21	53	0	0	26	49.47%
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	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	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	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	0.00%
208		Securitisation																					
209		Other exposures	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
210		**Standardised Total**	**655**	**207**	**148**	**37**	**5**	**94**	**63.50%**	**591**	**205**	**213**	**31**	**7**	**133**	**62.17%**	**539**	**200**	**270**	**24**	**5**	**166**	**61.52%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
211	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	23	0	0	0	0	0	48.21%	23	0	0	0	0	0	49.28%	23	1	0	0	0	0	47.24%
218		Corporates	24	28	2	0	3	0	17.34%	23	27	4	0	2	1	19.76%	23	26	5	0	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	11	1	0	1	1	44.68%
220		Retail	31	0	1	0	0	0	4.56%	30	0	1	0	0	0	6.32%	30	0	1	0	0	0	7.52%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	13	1	1	0	0	0	5.99%	13	1	1	0	0	0	7.70%	12	1	1	0	0	0	9.76%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		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%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**108**	**29**	**4**	**0**	**3**	**0**	**12.87%**	**106**	**29**	**6**	**0**	**2**	**1**	**16.19%**	**105**	**28**	**7**	**0**	**3**	**1**	**17.82%**

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

Groupe BPCE

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Groupe BPCE	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	2,573	10,158	1,197	7,906	10,395	9,128	2,110	1,796	226	189	51	108	68	30.15%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		**Retail**	12,464	0	3,604	0	11,118	9,889	1,085	920	260	209	63	139	83	31.86%
8		**Retail - Secured on real estate property**														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**15,037**	**10,169**	**4,801**	**7,912**	**21,524**	**19,029**	**3,196**	**2,716**	**486**	**398**	**114**	**247**	**151**	**31.07%**

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	FRANCE	**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	68	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	83	31.86%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		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**	**151**	31.03%

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED STATES	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	ITALY	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	16	0	17	10	2	6	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	UNITED KINGDOM	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	LUXEMBOURG	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	2	0	2	2	2	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Groupe BPCE

Moratoria - Actual, 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of 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	9	10	11	12	13	14
109	JAPAN	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Moratoria - Actual, 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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	0	0	0	0	0	0	-

Moratoria - Actual, 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of 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	BELGIUM	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	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	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0	0	-

Moratoria - Actual, 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SPAIN	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	28	0	29	20	20	9	4	0	0	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	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	29	20	20	9	4	0	0	0	0	0	27.27%

Moratoria - Actual, 31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of 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	NETHERLANDS	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	88.89%
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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	0	88.89%

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

Groupe BPCE

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual 31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Groupe BPCE	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	2,538	13,155	379	1,766	13,188	11,098	2,057	1,796	448	340	8	2	28	6.33%
5		Corporates - Of Which: Specialised Lending	7	0	0	0	0	0	7	6	0	0	0	0	0	-
6		Corporates - Of Which: SME	20	9,400	3	1,009	9,123	7,738	46	43	251	211	4	0	20	8.05%
7		Retail	9,389	0	266	0	8,698	7,193	529	475	161	134	5	2	15	9.02%
8		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		Retail - Other Retail	9,389	0	266	0	8,698	7,193	529	475	161	134	5	2	15	9.02%
13		Retail - Other Retail - Of Which: SME	9,389	0	266	0	8,698	7,193	529	475	161	134	5	2	15	9.02%
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		**IRB TOTAL**	**11,927**	**13,169**	**645**	**1,773**	**21,900**	**18,297**	**2,586**	**2,270**	**609**	**474**	**13**	**4**	**43**	**7.04%**

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Actual 31/12/2020													
19	FRANCE	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	2,538	13,151	379	1,766	13,187	11,097	2,054	1,793	448	340	8	2	28	6.33%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	9,388	0	266	0	8,697	7,192	529	475	161	134	5	2	15	9.02%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		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**	**11,926**	**13,165**	**645**	**1,772**	**21,897**	**18,295**	**2,584**	**2,268**	**609**	**474**	**13**	**4**	**43**	7.04%

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Actual 31/12/2020													
37	UNITED STATES	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Actual 31/12/2020													
55	ITALY	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Actual 31/12/2020													
73	UNITED KINGDOM	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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**	**0**	**0**	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Actual 31/12/2020													
91	LUXEMBOURG	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	1	0	0	1	1	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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**	**1**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Groupe BPCE

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	JAPAN	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	SWITZERLAND	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	BELGIUM	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	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	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	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**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	SPAIN	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	NETHERLANDS	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	3	0	0	0	0	3	3	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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**	**3**	**0**	**0**	**0**	**0**	**3**	**3**	**0**	**0**	**0**	**0**	**0**	-

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

Groupe BPCE

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	9,121	2,652	375	48	134	113	30.04%	9,360	2,278	510	31	93	148	29.07%	9,086	2,435	626	41	121	179	28.57%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	10,077	1,919	468	39	111	145	30.92%	10,434	1,376	654	37	88	200	30.60%	10,285	1,358	820	35	88	250	30.43%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		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	-
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																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	19,583	4,571	843	87	245	257	30.52%	20,179	3,654	1,164	68	182	348	29.93%	19,755	3,795	1,446	77	209	429	29.62%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	9,091	2,635	374	48	133	112	29.93%	9,331	2,261	508	31	93	147	28.98%	9,056	2,420	624	41	121	178	28.47%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	10,077	1,919	468	39	111	145	30.92%	10,434	1,376	654	37	88	200	30.60%	10,285	1,358	820	35	88	250	30.43%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		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	-
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	19,441	4,554	842	87	244	256	30.48%	20,038	3,637	1,162	68	181	347	29.89%	19,614	3,779	1,444	76	208	427	29.58%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		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	-
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	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	ITALY	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	8	7	0	0	0	0	38.46%	8	7	1	0	0	0	39.22%	8	7	1	0	0	0	40.85%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		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	-
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	8	7	0	0	0	0	38.46%	8	7	1	0	0	0	39.22%	8	7	1	0	0	0	40.85%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		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	-
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	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	LUXEMBOURG	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	2	0	0	0	0	0	433.33%	2	0	0	0	0	0	233.33%	2	0	0	0	0	0	175.00%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		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	-
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	114	0	0	0	0	0	433.33%	114	0	0	0	0	0	233.33%	114	0	0	0	0	0	175.00%

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

Groupe BPCE

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
109	JAPAN	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		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	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
127	SWITZERLAND	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		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	-
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	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
145	BELGIUM	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		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	-
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	0	0	0.00%	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
163	SPAIN	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	18	10	0	0	0	0	42.55%	18	10	1	0	0	0	43.37%	18	9	1	0	0	1	45.13%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		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	-
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	18	10	0	0	0	0	42.55%	18	10	1	0	0	0	43.37%	18	9	1	0	0	1	45.13%

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
181	NETHERLANDS	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		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	-
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	88.89%	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%

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

Groupe BPCE

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks																												
2		Central governments																												
3		Institutions																												
4		Corporates	12,430	519	2,634	1,736	628	0	27	55	220	35.02%	12,066	519	2,894	1,736	733	0	20	51	247	33.67%	11,805	519	3,078	1,737	810	0	19	84	267	32.93%
5		Corporates - Of Which: Specialised Lending																												
6		Corporates - Of Which: SME																												
7		Retail	8,422	6,850	710	701	257	251	27	42	46	18.03%	8,272	6,758	780	684	337	359	24	44	73	21.78%	8,091	6,621	891	723	407	458	23	50	97	23.91%
8		Retail - Secured on real estate property																												
9		Retail - Secured on real estate property - Of Which: SME																												
10		Retail - Secured on real estate property - Of Which: non-SME																												
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																												
16		Securitisation																												
17		Other non-credit obligation assets																												
18		IRB TOTAL	20,852	16,727	3,296	2,438	934	251	53	95	264	28.23%	20,330	16,636	3,555	2,421	1,198	359	43	90	341	28.44%	19,874	16,498	3,781	2,459	1,427	458	42	124	409	28.63%

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																												
20		Central governments																												
21		Institutions																												
22		Corporates	12,428	519	2,632	1,736	628	0	27	55	220	35.02%	12,064	519	2,892	1,736	733	0	20	51	247	33.67%	11,803	519	3,076	1,737	810	0	19	84	267	32.93%
23		Corporates - Of Which: Specialised Lending																												
24		Corporates - Of Which: SME																												
25		Retail	8,420	6,849	710	701	257	251	27	42	46	18.03%	8,270	6,757	780	684	337	359	24	44	73	21.78%	8,090	6,620	890	723	407	458	23	50	97	23.91%
26		Retail - Secured on real estate property																												
27		Retail - Secured on real estate property - Of Which: SME																												
28		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	-
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	20,849	16,726	3,293	2,437	934	251	53	95	264	28.23%	20,326	16,635	3,553	2,421	1,198	359	43	90	341	28.44%	19,870	16,497	3,779	2,459	1,427	458	42	124	408	28.63%

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																												
38		Central governments																												
39		Institutions																												
40		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	-
41		Corporates - Of Which: Specialised Lending																												
42		Corporates - Of Which: SME																												
43		Retail	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%
44		Retail - Secured on real estate property																												
45		Retail - Secured on real estate property - Of Which: SME																												
46		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	-
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	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	ITALY	Central banks																												
56		Central governments																												
57		Institutions																												
58		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	-
59		Corporates - Of Which: Specialised Lending																												
60		Corporates - Of Which: SME																												
61		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	-
62		Retail - Secured on real estate property																												
63		Retail - Secured on real estate property - Of Which: SME																												
64		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	-
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	0	0	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, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																												
74		Central governments																												
75		Institutions																												
76		Corporates	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	7.90%	0	0	0	0	0	0	0	0	0	10.49%
77		Corporates - Of Which: Specialised Lending																												
78		Corporates - Of Which: SME																												
79		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	13.33%	0	0	0	0	0	0	0	0	0	17.64%
80		Retail - Secured on real estate property																												
81		Retail - Secured on real estate property - Of Which: SME																												
82		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	-
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	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	LUXEMBOURG	Central banks																												
92		Central governments																												
93		Institutions																												
94		Corporates	1	0	0	0	0	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0	7.90%	1	0	0	0	0	0	0	0	0	10.49%
95		Corporates - Of Which: Specialised Lending																												
96		Corporates - Of Which: SME																												
97		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	21.86%	0	0	0	0	0	0	0	0	0	29.40%
98		Retail - Secured on real estate property																												
99		Retail - Secured on real estate property - Of Which: SME																												
100		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	-
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	1	0	0	0	0	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0	25.00%	1	0	0	0	0	0	0	0	0	20.00%

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

Groupe BPCE

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																												
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	JAPAN	Central banks																														
110		Central governments																														
111		Institutions																														
112		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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		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	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		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	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks																														
128		Central governments																														
129		Institutions																														
130		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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	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	28.00%
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	-
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	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	BELGIUM	Central banks																														
146		Central governments																														
147		Institutions																														
148		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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	28.93%	0	0	0	0	0	0	0	0	0	28.30%	0	0	0	0	0	0	0	0	0	28.08%
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	-
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	0.00%	0	0	0	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	0	0	0	33.33%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SPAIN	Central banks																														
164		Central governments																														
165		Institutions																														
166		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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	21.93%	0	0	0	0	0	0	0	0	0	28.96%
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	-
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	0	0	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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	2	0	0	0	0	0	0	-	0	0	2	0	0	0	0	0	0	18.64%	1	0	2	0	0	0	0	0	0	18.64%
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		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	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	-
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	2	0	0	0	0	0	0	16.67%	0	0	2	0	0	0	0	0	0	20.00%	1	0	1	0	0	0	0	0	0	19.23%

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

Groupe BPCE

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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	Groupe BPCE	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	8,591	3,157	400	54	250	119	29.70%	7,963	3,475	710	45	272	203	28.62%	7,365	3,750	1,033	55	301	290	28.11%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	10,030	1,965	469	39	122	145	30.97%	10,295	1,467	701	41	103	216	30.82%	10,117	1,459	887	40	101	272	30.62%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		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	-
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																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		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	1,920	95	401	562	29.27%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
19	FRANCE	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	8,562	3,140	399	54	249	118	29.59%	7,937	3,455	707	44	271	202	28.53%	7,340	3,732	1,029	55	299	288	28.03%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	10,030	1,965	469	39	122	145	30.97%	10,295	1,467	701	41	103	216	30.82%	10,117	1,459	887	40	101	272	30.62%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		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	-
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	18,865	5,105	868	93	371	263	30.33%	18,504	4,924	1,409	85	375	418	29.67%	17,727	5,193	1,917	95	400	560	29.23%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
37	UNITED STATES	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		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	-
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	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
55	ITALY	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	8	7	0	0	0	0	40.00%	7	8	1	0	0	0	39.73%	7	8	1	0	0	0	40.00%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		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	-
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	8	7	0	0	0	0	40.00%	7	8	1	0	0	0	39.73%	7	8	1	0	0	0	40.00%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
73	UNITED KINGDOM	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		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	-
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	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
91	LUXEMBOURG	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	2	0	0	0	0	0	325.00%	2	0	0	0	0	0	166.67%	2	0	0	0	0	0	114.29%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		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	-
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	114	0	0	0	0	0	325.00%	113	0	0	0	0	0	166.67%	114	0	0	0	0	0	114.29%

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

Groupe BPCE

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	JAPAN	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		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	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		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	-
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	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	BELGIUM	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		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	-
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	0	0	0.00%	0	0	0	0	0	0	0.00%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SPAIN	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	18	10	1	0	1	0	41.27%	16	11	1	0	1	1	43.20%	16	10	2	0	1	1	45.45%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		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	-
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	18	10	1	0	1	0	41.27%	16	11	1	0	1	1	43.20%	16	10	2	0	1	1	45.45%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		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	-
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	88.89%	0	0	0	0	0	0	88.89%	0	0	0	0	0	0	88.89%

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

Groupe BPCE

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	11,576	519	3,464	1,737	653	0	48	179	270	41.31%	10,232	518	4,617	1,736	844	1	31	261	318	37.68%	9,686	517	5,042	1,736	965	3	27	309	349	36.19%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	8,372	6,808	760	742	258	251	35	48	47	18.05%	8,136	6,644	894	765	359	392	26	55	81	22.62%	7,926	6,482	1,027	816	436	504	25	61	107	24.65%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
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																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	**19,947**	**16,685**	**4,170**	**2,479**	**964**	**251**	**81**	**224**	**314**	**32.53%**	**18,361**	**16,521**	**5,254**	**2,502**	**1,467**	**393**	**56**	**298**	**455**	**31.00%**	**17,581**	**16,357**	**5,588**	**2,552**	**1,913**	**507**	**51**	**334**	**580**	**30.32%**

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	FRANCE	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	11,574	519	3,461	1,737	653	0	48	179	270	41.31%	10,230	518	4,614	1,736	844	1	31	261	318	37.68%	9,684	517	5,040	1,736	965	3	27	309	349	36.20%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	8,370	6,807	760	742	258	251	35	48	47	18.05%	8,134	6,643	894	765	359	392	26	55	81	22.62%	7,925	6,481	1,027	816	436	504	25	61	107	24.65%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		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	-
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	**19,944**	**16,684**	**4,168**	**2,479**	**964**	**251**	**81**	**224**	**314**	32.53%	**18,358**	**16,520**	**5,251**	**2,502**	**1,467**	**393**	**56**	**298**	**455**	31.01%	**17,578**	**16,356**	**5,586**	**2,552**	**1,912**	**507**	**51**	**334**	**580**	30.33%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																														
38		Central governments																														
39		Institutions																														
40		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	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	15.15%	0	0	0	0	0	0	0	0	0	19.01%
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		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	-
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**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	ITALY	Central banks																														
56		Central governments																														
57		Institutions																														
58		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	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		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	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		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	-
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**	**0**	**0**	**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, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	10.94%	0	0	0	0	0	0	0	0	0	13.16%
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	14.95%	0	0	0	0	0	0	0	0	0	18.70%
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		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	-
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**	0.00%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	LUXEMBOURG	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	1	0	0	0	0	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0	10.94%	1	0	0	0	0	0	0	0	0	13.15%
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	25.13%	0	0	0	0	0	0	0	0	0	31.45%
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		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	-
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	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	16.67%	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	12.50%

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

Groupe BPCE

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	JAPAN	Central banks																														
110		Central governments																														
111		Institutions																														
112		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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		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	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		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	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks																														
128		Central governments																														
129		Institutions																														
130		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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	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	27.90%
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		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	-
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	0	0	-	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	BELGIUM	Central banks																														
146		Central governments																														
147		Institutions																														
148		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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	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	0	28.00%
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		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	-
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	0.00%	0	0	0	0	0	0	0	0	0	50.00%	0	0	0	0	0	0	0	0	0	33.33%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SPAIN	Central banks																														
164		Central governments																														
165		Institutions																														
166		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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		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	31.73%
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		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	-
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	0	0	0	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%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	2	0	0	0	0	0	0	-	0	0	2	0	0	0	0	0	0	-	0	0	2	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		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	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		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	-
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	2	0	0	0	0	0	0	16.67%	0	0	2	0	0	0	0	0	0	20.00%	0	0	2	0	0	0	0	0	0	19.35%

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

Groupe BPCE

Groupe BPCE

Row Num	(mln EUR, %)	Moratoria - Actual 31/12/2020: Exposure values (1)	Risk exposure amounts (2)	Stage 1 exposure (3)	Stage 1 exposure, of which expired moratoria (4)	Stage 2 exposure (5)	Stage 2 exposure, of which expired moratoria (6)	Stage 3 exposure (7)	Stage 3 exposure, of which expired moratoria (8)	Stock of provisions for Stage 1 exposure (9)	Stock of provisions for Stage 2 exposure (10)	Stock of provisions for Stage 3 exposure (11)	Coverage Ratio - Stage 3 exposure (12)
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	4,416	3,112	3,646	2,657	683	622	87	35	32	71	25	29.01%
9	of which: SME												
10	Retail	216	132	175	154	39	33	2	2	0	0	0	16.48%
11	of which: SME												
12	Secured by mortgages on immovable property												
13	of which: non-SME	1,425	684	1,194	1,096	217	196	14	13	5	14	4	29.67%
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	7,687	4,666	6,276	5,082	1,286	1,169	126	71	40	94	33	26.19%

Row Num	(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values (13)	Risk exposure amounts (14)	Stage 1 exposure (15)	Stage 1 exposure, of which guaranteed amount (16)	Stage 2 exposure (17)	Stage 2 exposure, of which guaranteed amount (18)	Stage 3 exposure (19)	Stage 3 exposure, of which guaranteed amount (20)	Stock of provisions for Stage 1 exposure (21)	Stock of provisions for Stage 2 exposure (22)	Stock of provisions for Stage 3 exposure (23)	Coverage Ratio - Stage 3 exposure (24)
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	5,241	729	5,026	4,238	31	28	184	161	7	0	17	9.04%
9	of which: SME	2,810	345	2,701	2,294	25	23	84	73	4	0	8	9.14%
10	Retail	36	5	31	23	5	4	0	0	0	0	0	11.11%
11	of which: SME	36	5	31	23	5	4	0	0	0	0	0	11.11%
12	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
13	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	5,504	779	5,282	4,437	36	33	186	163	7	0	17	9.23%

FRANCE

Row Num	(mln EUR, %)	Moratoria - Actual 31/12/2020: 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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of 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												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	4,403	3,101	3,638	2,651	679	618	87	35	31	71	25	29.01%
30	of which: SME												
31	Retail	212	130	175	154	36	32	2	2	0	0	0	16.48%
32	of which: SME												
33	Secured by mortgages on immovable property												
34	of which: non-SME	1,425	684	1,194	1,096	217	196	14	13	5	14	4	29.67%
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	7,670	4,652	6,267	5,075	1,277	1,163	126	71	40	94	33	26.19%

Row Num	(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	5,241	729	5,026	4,238	31	28	184	161	7	0	17	9.04%
30	of which: SME	2,810	345	2,701	2,294	25	23	84	73	4	0	8	9.14%
31	Retail	36	5	31	23	5	4	0	0	0	0	0	11.11%
32	of which: SME	36	5	31	23	5	4	0	0	0	0	0	11.11%
33	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	5,504	779	5,282	4,437	36	33	186	163	7	0	17	9.23%

UNITED STATES

Row Num	(mln EUR, %)	Moratoria - Actual 31/12/2020: 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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME												
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME												
54	Secured by mortgages on immovable property												
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

ITALY

Row Num	(mln EUR, %)	Moratoria - Actual 31/12/2020: 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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	2	2	2	0	0	0	0	0	0	0	0	-
72	of which: SME												
73	Retail	3	2	0	0	3	0	0	0	0	0	0	-
74	of which: SME												
75	Secured by mortgages on immovable property												
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	5	4	2	0	3	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

Row Num	(mln EUR, %)	Moratoria - Actual 31/12/2020: 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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of 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												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME												
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME												
96	Secured by mortgages on immovable property												
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Public guarantees - Actual 31/12/2020: Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

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

Groupe BPCE

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	LUXEMBOURG	Central banks																								
107	LUXEMBOURG	Central governments																								
108	LUXEMBOURG	Regional governments or local authorities																								
109	LUXEMBOURG	Public sector entities																								
110	LUXEMBOURG	Multilateral Development Banks																								
111	LUXEMBOURG	International Organisations																								
112	LUXEMBOURG	Institutions																								
113	LUXEMBOURG	Corporates	1	1	1	1	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114	LUXEMBOURG	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115	LUXEMBOURG	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116	LUXEMBOURG	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
117	LUXEMBOURG	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118	LUXEMBOURG	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	-
119	LUXEMBOURG	Items associated with particularly high risk																								
120	LUXEMBOURG	Covered bonds																								
121	LUXEMBOURG	Claims on institutions and corporates with a ST credit assessment																								
122	LUXEMBOURG	Collective investments undertakings (CIU)																								
123	LUXEMBOURG	Equity																								
124	LUXEMBOURG	Securitisation																								
125	LUXEMBOURG	Other exposures																								
126	LUXEMBOURG	Standardised Total	1	1	1	1	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	JAPAN	Central banks																								
128	JAPAN	Central governments																								
129	JAPAN	Regional governments or local authorities																								
130	JAPAN	Public sector entities																								
131	JAPAN	Multilateral Development Banks																								
132	JAPAN	International Organisations																								
133	JAPAN	Institutions																								
134	JAPAN	Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135	JAPAN	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
136	JAPAN	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137	JAPAN	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
138	JAPAN	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
139	JAPAN	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	-
140	JAPAN	Items associated with particularly high risk																								
141	JAPAN	Covered bonds																								
142	JAPAN	Claims on institutions and corporates with a ST credit assessment																								
143	JAPAN	Collective investments undertakings (CIU)																								
144	JAPAN	Equity																								
145	JAPAN	Securitisation																								
146	JAPAN	Other exposures																								
147	JAPAN	Standardised Total	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, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SWITZERLAND	Central banks																								
149	SWITZERLAND	Central governments																								
150	SWITZERLAND	Regional governments or local authorities																								
151	SWITZERLAND	Public sector entities																								
152	SWITZERLAND	Multilateral Development Banks																								
153	SWITZERLAND	International Organisations																								
154	SWITZERLAND	Institutions																								
155	SWITZERLAND	Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156	SWITZERLAND	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157	SWITZERLAND	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158	SWITZERLAND	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159	SWITZERLAND	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160	SWITZERLAND	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	-
161	SWITZERLAND	Items associated with particularly high risk																								
162	SWITZERLAND	Covered bonds																								
163	SWITZERLAND	Claims on institutions and corporates with a ST credit assessment																								
164	SWITZERLAND	Collective investments undertakings (CIU)																								
165	SWITZERLAND	Equity																								
166	SWITZERLAND	Securitisation																								
167	SWITZERLAND	Other exposures																								
168	SWITZERLAND	Standardised Total	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, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	BELGIUM	Central banks																								
170	BELGIUM	Central governments																								
171	BELGIUM	Regional governments or local authorities																								
172	BELGIUM	Public sector entities																								
173	BELGIUM	Multilateral Development Banks																								
174	BELGIUM	International Organisations																								
175	BELGIUM	Institutions																								
176	BELGIUM	Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177	BELGIUM	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178	BELGIUM	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179	BELGIUM	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180	BELGIUM	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181	BELGIUM	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	-
182	BELGIUM	Items associated with particularly high risk																								
183	BELGIUM	Covered bonds																								
184	BELGIUM	Claims on institutions and corporates with a ST credit assessment																								
185	BELGIUM	Collective investments undertakings (CIU)																								
186	BELGIUM	Equity																								
187	BELGIUM	Securitisation																								
188	BELGIUM	Other exposures																								
189	BELGIUM	Standardised Total	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, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SPAIN	Central banks																								
191	SPAIN	Central governments																								
192	SPAIN	Regional governments or local authorities																								
193	SPAIN	Public sector entities																								
194	SPAIN	Multilateral Development Banks																								
195	SPAIN	International Organisations																								
196	SPAIN	Institutions																								
197	SPAIN	Corporates	1	1	1	1	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198	SPAIN	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199	SPAIN	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200	SPAIN	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201	SPAIN	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202	SPAIN	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	-
203	SPAIN	Items associated with particularly high risk																								
204	SPAIN	Covered bonds																								
205	SPAIN	Claims on institutions and corporates with a ST credit assessment																								
206	SPAIN	Collective investments undertakings (CIU)																								
207	SPAIN	Equity																								
208	SPAIN	Securitisation																								
209	SPAIN	Other exposures																								
210	SPAIN	Standardised Total	1	1	1	1	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			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	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																								
212	NETHERLANDS	Central governments																								
213	NETHERLANDS	Regional governments or local authorities																								
214	NETHERLANDS	Public sector entities																								
215	NETHERLANDS	Multilateral Development Banks																								
216	NETHERLANDS	International Organisations																								
217	NETHERLANDS	Institutions																								
218	NETHERLANDS	Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219	NETHERLANDS	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220	NETHERLANDS	Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221	NETHERLANDS	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222	NETHERLANDS	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223	NETHERLANDS	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	-
224	NETHERLANDS	Items associated with particularly high risk																								
225	NETHERLANDS	Covered bonds																								
226	NETHERLANDS	Claims on institutions and corporates with a ST credit assessment																								
227	NETHERLANDS	Collective investments undertakings (CIU)																								
228	NETHERLANDS	Equity																								
229	NETHERLANDS	Securitisation																								
230	NETHERLANDS	Other exposures																								
231	NETHERLANDS	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Groupe BPCE

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,724	800	133	23	68	48	36.20%	2,769	710	178	13	46	64	36.12%	2,772	675	210	17	47	76	36.13%
9		of which: SME																					
10		Retail	133	58	7	0	0	1	8.70%	132	55	11	0	0	1	7.57%	133	51	14	0	0	1	7.20%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	1,190	383	53	5	21	15	28.60%	1,283	267	76	3	12	23	29.71%	1,286	248	92	5	11	28	30.13%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	6,208	1,552	240	32	112	75	31.28%	6,358	1,314	329	19	77	105	31.86%	6,363	1,245	393	26	78	126	32.11%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	2,716	796	133	22	68	48	36.19%	2,762	705	177	13	46	64	36.10%	2,764	671	209	17	47	76	36.11%
30		of which: SME																					
31		Retail	133	55	6	0	0	1	8.98%	132	52	10	0	0	1	7.88%	133	48	14	0	0	1	7.44%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	1,190	383	53	5	21	15	28.60%	1,283	267	76	3	12	23	29.72%	1,286	248	92	5	11	28	30.13%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	6,178	1,543	240	32	111	75	31.31%	6,328	1,305	328	19	76	105	31.90%	6,332	1,237	391	26	77	126	32.15%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		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	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	ITALY	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	25.00%	2	0	0	0	0	0	16.67%
72		of which: SME																					
73		Retail	0	3	0	0	0	0	3.33%	0	2	1	0	0	0	2.00%	0	2	1	0	0	0	2.99%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	1	3	0	0	0	0	3.13%	1	3	1	0	0	0	3.64%	2	3	1	0	0	0	4.05%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		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	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		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	-

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

Groupe BPCE

Row Num		(mln EUR, %)	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
106	LUXEMBOURG	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	33.33%	1	0	0	0	0	0	50.00%
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	23	0	0	0	0	0	50.00%	23	0	0	0	0	0	33.33%	23	0	0	0	0	0	50.00%

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
127	JAPAN	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
148	SWITZERLAND	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
169	BELGIUM	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
190	SPAIN	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	33.33%	1	0	0	0	0	0	25.00%
198		of which: SME																					
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	14.29%	1	0	0	0	0	0	11.11%

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
211	NETHERLANDS	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Groupe BPCE

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Groupe BPCE	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	4,691	1	206	10	345	0	25	15	108	31.38%	4,549	1	256	10	437	0	18	10	133	30.55%	4,410	1	331	10	501	0	18	14	152	30.30%
9		of which: SME																														
10		Retail	29	0	6	0	1	0	0	0	0	41.73%	29	0	6	0	2	0	0	0	1	37.14%	28	0	7	0	2	0	0	0	1	35.30%
11		of which: SME																														
12		Secured by mortgages on immovable property	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%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	4,710	6,249	220	10	348	0	26	16	122	35.20%	4,565	6,249	258	10	455	0	18	10	152	33.47%	4,422	6,249	324	10	533	0	17	14	174	32.68%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	4,691	1	206	10	345	0	25	15	108	31.38%	4,549	1	256	10	437	0	18	10	133	30.55%	4,410	1	331	10	501	0	18	14	152	30.30%
30		of which: SME																														
31		Retail	29	0	6	0	1	0	0	0	0	41.73%	29	0	6	0	2	0	0	0	1	37.14%	28	0	7	0	2	0	0	0	1	35.30%
32		of which: SME																														
33		Secured by mortgages on immovable property	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%
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	4,710	6,249	220	10	348	0	26	16	122	35.20%	4,565	6,249	258	10	455	0	18	10	152	33.47%	4,422	6,249	324	10	533	0	17	14	174	32.68%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		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	-
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	0	-
53		of which: SME																														
54		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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		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	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	ITALY	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		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	-
72		of which: SME																														
73		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	-
74		of which: SME																														
75		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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		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	-
93		of which: SME																														
94		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		of which: SME																														
96		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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		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	-

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

Groupe BPCE

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	LUXEMBOURG	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		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	-
114		of which: SME																														
115		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	-
116		of which: SME																														
117		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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	JAPAN	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		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	-
135		of which: SME																														
136		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	-
137		of which: SME																														
138		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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SWITZERLAND	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		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	-
156		of which: SME																														
157		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	-
158		of which: SME																														
159		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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	BELGIUM	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		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	-
177		of which: SME																														
178		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	-
179		of which: SME																														
180		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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SPAIN	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		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	-
198		of which: SME																														
199		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	-
200		of which: SME																														
201		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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		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, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		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	-
219		of which: SME																														
220		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	-
221		of which: SME																														
222		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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		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	-

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

Groupe BPCE

Row Num		(mln EUR, %)	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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	Groupe BPCE	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,538	977	141	26	116	51	36.25%	2,384	1,031	241	21	94	86	35.61%	2,317	1,019	321	25	87	114	35.70%
9		of which: SME																					
10		Retail	133	57	7	0	0	1	8.50%	132	55	12	0	0	1	7.42%	132	49	16	0	0	1	6.89%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	1,120	450	57	6	36	17	28.93%	1,120	399	108	5	25	33	30.51%	1,091	390	146	7	23	45	30.95%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	5,902	1,843	255	38	188	80	31.51%	5,669	1,886	446	30	151	144	32.31%	5,507	1,895	598	39	141	196	32.72%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
22	FRANCE	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	2,531	973	141	26	116	51	36.24%	2,377	1,026	240	21	94	86	35.59%	2,310	1,014	320	25	87	114	35.68%
30		of which: SME																					
31		Retail	133	55	7	0	0	1	8.85%	132	52	11	0	0	1	7.77%	132	47	16	0	0	1	7.16%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	1,120	450	57	6	36	17	28.93%	1,120	399	108	5	25	33	30.51%	1,091	390	146	7	23	45	30.95%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	5,872	1,834	254	38	187	80	31.54%	5,640	1,877	444	30	150	144	32.34%	5,478	1,887	596	39	141	195	32.75%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
43	UNITED STATES	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		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	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
64	ITALY	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	1	0	0	0	0	0	0.00%	1	1	0	0	0	0	16.67%	1	1	0	0	0	0	30.00%
72		of which: SME																					
73		Retail	0	3	0	0	0	0	2.86%	0	2	1	0	0	0	1.69%	0	2	1	0	0	0	2.44%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	50.00%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	1	3	0	0	0	0	2.63%	1	3	1	0	0	0	3.03%	1	3	1	0	0	0	6.38%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
85	UNITED KINGDOM	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		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	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		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	-

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

Groupe BPCE

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	LUXEMBOURG	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	42.86%
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	23	0	0	0	0	0	50.00%	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	42.86%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	JAPAN	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SWITZERLAND	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	BELGIUM	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SPAIN	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	25.00%	1	0	0	0	0	0	14.29%
198		of which: SME																					
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	11.11%	1	0	0	0	0	0	7.69%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

![EBA European Banking Authority]

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

Groupe BPCE

Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
1	Groupe BPCE	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	4,429	1	425	10	387	0	47	48	116	30.09%	3,890	1	793	10	558	0	29	58	164	29.32%	3,673	1	907	10	662	0	25	57	193	29.10%
9		of which: SME																														
10		Retail	29	0	6	0	1	0	0	0	0	41.69%	28	0	7	0	2	0	0	0	1	36.49%	27	0	7	0	2	0	0	0	1	34.80%
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	13.06%	0	0	0	0	0	0	0	0	0	15.03%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	4,328	6,249	560	10	390	0	46	64	135	34.47%	3,818	6,249	833	10	628	0	28	61	200	31.94%	3,613	6,249	876	10	789	0	25	55	246	31.13%

Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
22	FRANCE	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	4,429	1	425	10	387	0	47	48	116	30.09%	3,890	1	793	10	558	0	29	58	164	29.32%	3,673	1	907	10	662	0	25	57	193	29.10%
30		of which: SME																														
31		Retail	29	0	6	0	1	0	0	0	0	41.69%	28	0	7	0	2	0	0	0	1	36.49%	27	0	7	0	2	0	0	0	1	34.80%
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	13.06%	0	0	0	0	0	0	0	0	0	15.03%
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	4,328	6,249	560	10	390	0	46	64	135	34.47%	3,818	6,249	833	10	628	0	28	61	200	31.94%	3,613	6,249	876	10	789	0	25	55	246	31.13%

Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
43	UNITED STATES	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		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	-
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	0	-
53		of which: SME																														
54		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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		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	-

Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
64	ITALY	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		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	-
72		of which: SME																														
73		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	-
74		of which: SME																														
75		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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		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, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
85	UNITED KINGDOM	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		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	-
93		of which: SME																														
94		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		of which: SME																														
96		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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		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	-

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

Groupe BPCE

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		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	-
114		of which: SME																														
115		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	-
116	LUXEMBOURG	of which: SME																														
117		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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		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	-
135		of which: SME																														
136		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	-
137	JAPAN	of which: SME																														
138		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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		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	-
156		of which: SME																														
157		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	-
158	SWITZERLAND	of which: SME																														
159		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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		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	-
177		of which: SME																														
178		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	-
179	BELGIUM	of which: SME																														
180		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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		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	-
198		of which: SME																														
199		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	-
200	SPAIN	of which: SME																														
201		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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		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	-
219		of which: SME																														
220		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	-
221	NETHERLANDS	of which: SME																														
222		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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		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	-

2021 EU-wide Stress Test: Securitisations

Groupe BPCE

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,525						
2		SEC-SA	10,681						
3		SEC-ERBA	5,528						
4		SEC-IAA	0						
5		**Total**	**18,734**						
6	REA	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		SEC-ERBA	2,271	2,622	2,626	2,729	3,356	4,312	5,001
9		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

Groupe BPCE

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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

Groupe BPCE

(mln EUR,%)

RowNum				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**78,406**	**80,707**	**82,044**	**81,530**	**67,755**	**64,366**	**60,799**
2		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**	**49,259**
3		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	27,462
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		4,357	6,000	7,862	8,695	-1,214	-2,929	-4,030
6		A.1.3	Accumulated other comprehensive income		1,250	1,023	852	688	-1,788	-2,026	-1,923
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		193	193	193	193	-1,517	-1,517	-1,517
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-381	-381	-381	-381	-545	-545	-545
9		A.1.3.3	Other OCI contributions		1,438	1,211	1,040	876	274	37	140
10		A.1.4	Other Reserves		37,761	37,761	37,761	37,761	37,761	37,761	37,761
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		4,229	4,283	4,389	4,687	3,555	3,341	3,208
13		A.1.7	Adjustments to CET1 due to prudential filters		-167	-167	-167	-167	-844	-844	-844
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-512	-512	-512	-512	-1,189	-1,189	-1,189
15		A.1.7.2	Cash flow hedge reserve		258	258	258	258	258	258	258
16		A.1.7.3	Other adjustments		86	86	86	86	86	86	86
17		A.1.8	(-) Intangible assets (including Goodwill)		-4,834	-4,834	-4,834	-4,834	-4,834	-4,834	-4,834
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-698	-314	-123	-27	-3,461	-4,288	-4,841
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-220	-226	-227	-227	-222	-222	-230
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-19	-579	-2,498	-18	-550	-2,470
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		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	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		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 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**8**	**0**	**0**	**0**	**0**	**0**	**0**
49		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		-22	-16	0	0	-16	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		30	16	0	0	16	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**69,149**	**70,969**	**72,396**	**71,540**	**56,395**	**52,870**	**49,259**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**9,257**	**9,738**	**9,648**	**9,990**	**11,360**	**11,496**	**11,539**
56		A.4.1	Tier 2 Capital instruments		10,755	10,755	10,755	10,755	10,755	10,755	10,755
57		A.4.2	Other Tier 2 Capital components and deductions		-1,510	-1,017	-1,107	-764	606	741	784
58		A.4.3	Tier 2 transitional adjustments		12	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

Groupe BPCE

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		431,222	438,120	440,014	440,464	451,679	474,301	481,500
62		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	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		16.03%	16.20%	16.45%	16.24%	12.49%	11.15%	10.23%
65		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	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		69,119	70,953	72,396	71,540	56,379	52,870	49,259
68		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	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.03%	16.19%	16.45%	16.24%	12.48%	11.15%	10.23%
71		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	Memorandum items	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		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		H.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	Transitional combined buffer requirements (%)	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		P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83		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	Pillar 2 (%)	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		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

Groupe BPCE

RowNum	(mln EUR)	Actual	Baseline scenario			Adverse scenario		
		1	2	3	4	5	6	7
		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

Groupe BPCE

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	(mln EUR) 1 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

RowNum	Net issuance of Additional Tier 1 and Tier 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

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