

Paris, December 16, 2013

## **Presentation by Groupe BPCE of the results of the EBA transparency exercise**

In its press release dated November 4, 2013, the EBA announced the publication, before the end of the fourth quarter 2013, of detailed information relative to each of the banks of the European Union. The goal of this publication is to reinforce market discipline.

The detailed results of Groupe BPCE are available under the « Regulatory publication » part of the « Investors » section on Groupe BPCE's web site ([www.bpce.fr](http://www.bpce.fr)).

These results must be appreciated while taking into account the following information regarding:

### **Capital**

CRR/CRDIV memo items are given for information only.

These data are by nature estimates, calculated on the basis of our understanding of CRR/CRDIV rules. Besides these data are only selective and do not allow to calculate the estimated Common Equity Tier 1 ratios under Basel 3, as published by the Groupe BPCE as of closing date December 31, 2012 and June 30, 2013.

### **Credit risk**

Presentation of the breakdown of credit risk by regulatory approach and country, with a distinction between defaulted and non-defaulted exposures.

Non-performing loans indicated in this spreadsheet are gross; for a proper appreciation of the coverage of these non-performing loans by value adjustments and provisions, guarantees related to impaired outstandings should be deducted, as done in our quarterly Groupe BPCE results' presentations.

Collective provisions are not broken down by asset class.

The indexed LTV are given for information only. In France, the decision to grant a home loan is mainly based on the borrower's creditworthiness and his reimbursement capacity, rather than on the market value of the financed property (that is nevertheless pledged).

### **Market risk**

Overall presentation of the breakdown of market risk by categories (position risks in traded debt instruments, position risk in equities, foreign exchange risk and commodities).

In Groupe BPCE's financial information, the risk-weighted assets related to securitisation and re-securitisation positions part of the trading book are disclosed in the 'Market risk' category.

### **Securitisation**

Overall presentation of banking and trading book exposures.

The Groupe BPCE does not have any correlation trading portfolio.

**Exposures to sovereign debt**

Presentation of the breakdown of sovereign debt exposures by country and maturity. These disclosures follow on from previous EBA transparency exercises.

**Risk weighted assets**

Overall presentation of risk-weighted assets by type of risks.

The risk-weighted assets related to securitisation and re-securitisation positions concern banking and trading books exposures and are disclosed in the 'Credit risk' category.

In Groupe BPCE's financial information, the risk-weighted assets related to securitisation and re-securitisation positions part of the banking book are disclosed in the 'Credit risk' category and those which are related to the trading book are disclosed in the 'Market risk' category.