GROUPE BPCE

Paris, April 30, 2015

Groupe BPCE publishes indicator data for global systemically important banks (G-SIBs)

In accordance with the recommendations of the French supervisory authority, Groupe BPCE provides in the following table data for the 12 indicators and the 69 data used for their determination in regard with the G-SIB assessment methodology.

These figures have been drawn up using the specific instructions laid down by the Basel Committee on Banking Supervision; for this reason, they may not be directly comparable to other disclosures provided by Groupe BPCE.

Category	Individual Indicator	Amount at 12/31/2014 (in €m)
Size	Total exposures	1 336 600
Interconnectedness	Intra-Financial System Assets	183 787
	Intra-Financial System Liabilities	212 805
	Securities outstanding	290 410
Substitutability / financial institution infrastructure	Payments activity	32 434 761
	Assets Under Custody	74 300
	Underwritten Transactions in Debt and Equity Markets	36 346
Complexity	Notional Amount of Over-the-Counter (OTC) Derivatives	10 737 928
	Trading and Available-for-Sale Securities	18 867
	Level 3 Assets	15 388
Cross-jurisdictional activity	Cross-Jurisdictional Claims	248 223
	Cross-Jurisdictional Liabilities	117 760

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Section			G-SIB	Data	Amount at 12/31/2014 (in €m)
Total exposure	2	a	1012	Counterparty exposure of derivatives contracts - Method 1	25 050
		b	1013	Gross value of securities financing transactions (SFTs)	121 721
		c	1014	Counterparty exposure of SFTs	4 536
		d	1015	Other assets	967 611
		(1)	1016	Securities received in SFTs that are recognised as assets	-
		e	1017	Total on-balance sheet items	1 118 918
		f	1018	Potential future exposure of derivative contracts - Method 1	23 514
		g	1019	Notional amount of off-balance sheet items with a 0% CCF	16 562
		(1)	1020	Unconditionally cancellable credit card commitments	9 974
		(2)	1021	Other unconditionally cancellable commitments	-
		h	1022	Notional amount of off-balance sheet items with a 20% CCF	24 902
		i	1023	Notional amount of off-balance sheet items with a 50% CCF	84 750
		j	1024	Notional amount of off-balance sheet items with a 100% CCF	13 222
		k	1025	Total off-balance sheet items	153 973
		(1)	1026	On-balance sheet assets	70 178
		(2)	1027	Potential future exposure of derivatives contracts	119
		(3)	1028	Unconditionally cancellable commitments	-
		(4)	1029	Other off-balance sheet commitments	1 113
		(5)	1030	Investment value in the consolidated entities	-
		m	1031	Regulatory adjustments	7 701
		o	**1032**	**Total exposures indicator (e+k+l1+l2+l3+l4-l5-m)**	**1 336 600**
Intra-Financial System Assets	3	a	1033	Funds deposited with or lent to other financial institutions	55 720
		A.1	1034	Certificates of deposit	-
		b	1035	Undrawn committed lines extended to other financial institutions	31 956
		C.1	1036	Secured debt securities	1 231
		C.2	1037	Senior unsecured debt securities	5 834
		C.3	1038	Subordinated debt securities	929
		C.4	1039	Commercial paper	-
		C.5	1040	Stock (including par and surplus of common and preferred shares)	2 864
		C.6	1041	Offsetting short positions in relation to the specific stock holdings included in item 3c(5)	-
		d	1042	Net positive current exposure of securities financing transactions with other financial institutions	56 482
		(1)	1043	Net positive fair value (include collateral held if it is within the master netting agreement)	17 204
		(2)	1044	Potential future exposure	11 566
		f	**1045**	**Total intra-financial system assets**	**183 787**
Intra-Financial System Liabilities	4	a	1046	Deposits due to depository institutions	38 260
		b	1047	Deposits due to non-depository financial institutions	46 088
		c	1048	Undrawn committed lines obtained from other financial institutions	67 459
		d	1049	Net negative current exposure of securities financing transactions with other financial institutions	22 734
		(1)	1050	Net negative fair value (include collateral provided if it is within the master netting agreement)	26 235
		(2)	1051	Potential future exposure	12 029
		g	**1052**	**Total intra-financial system liabilities**	**212 805**

Section			G-SIB	Data	Amount at 12/31/2014 (in €m)
Securities outstanding	5	a	1053	Secured debt securities	103 502
		b	1054	Senior unsecured debt securities	114 749
		c	1055	Subordinated debt securities	14 876
		d	1056	Commercial paper	10 104
		e	1057	Certificates of deposit	42 313
		f	1058	Common Equity	4 867
		g	1059	Preferred shares and any other forms of subordinated funding not captured in item 5.c	-
		i	**1060**	**Secured outstanding indicator (sum 5.a à 5.g)**	**290 410**
Payments made in the reporting year (exluding intragroup payments)	6	a	1061	Australian dollars (reported in AUD)	689 850
		b	1062	Brazilian real (reported in BRL)	1
		c	1063	Canadian dollars (reported in CAD)	240 032
		d	1064	Swiss francs (reported in CHF)	1 332 124
		e	1065	Chinese yuan (reported in CNY)	268
		f	1066	Euros (reported in EUR)	14 062 117
		g	1067	Pound sterling (reported in GBP)	2 795 528
		h	1068	Hong Kong dollars (reported in HKD)	235 043
		i	1069	Indian rupee (reported in INR)	11
		j	1070	Japanese yen (reported in JPY)	1 586 956
		k	1071	Swedish krona (reported in SEK)	250 660
		l	1072	United States dollars (reported in USD)	11 242 170
		n	**1073**	**Payments activity indicator (summ 6.a à 6.l)**	**32 434 761**
Assets Under Custody	**7**	**a**	**1074**	**Assets under custody indicator**	**74 300**
Underwritten Transactions in Debt and Equity Markets	8	a	1075	Equity underwriting activity	1 343
		b	1076	Debt underwriting activity	35 004
		c	**1077**	**Total underwriting activity indicator (sum 8.a & 8.b)**	**36 346**
Notional Amount of Over-the-Counter (OTC) Derivatives	9	a	1078	OTC derivatives cleared through a central counterparty	3 501 137
		b	1079	OTC derivatives settled bilaterally	7 236 791
		c	**1080**	**OTC derivative indicator (sum 9.a & 9.b)**	**10 737 928**
Trading and Available-for-Sale Securities	10	a	1081	Held-for-trading securities (HFT)	139 912
		b	1082	Available-for-sale securities (AFS)	42 605
		c	1083	Trading and AFS securities that meet the definition of Level 1 assets	99 042
		d	1084	Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	64 609
		f	**1085**	**Trading & AFS securities indicator (10.a + 10.b - 10.c à 10.d)**	**18 867**
Level 3 Assets	**11**	**a**	**1086**	**Level 3 asset indicator**	**15 388**
Cross-Jurisdictional Claims	**12**	**a**	**1087**	**Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis, excluding derivatives activity)**	**248 223**
Cross-Jurisdictional Liabilities	13	a	1088	Foreign liabilities (excluding derivatives and local liabilities in local currency)	111 570
		(1)	1089	Any foreign liabilities to related offices included in item 13.a	25 143
		b	1090	Local liabilities in local currency (excluding derivatives activity)	31 333
		d	**1091**	**Total cross-jurisdictional liabilities indicator (13.a + 13.b - 13.a.1)**	**117 760**