

2014 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY

FRBPCE

Groupe BPCE

1 Main Results and Overview

A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)

END 2013

		END 2013
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR 1 065 430,20
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Mill. EUR 2 669,00
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR 42 260,49
A4	Total risk exposure * according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR 409 398,54
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR 1 092 459,50
A6	CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014 A6=A3/A4	% 10,32%
A7	Tier 1 Ratio (where available) according to CRD3 definition, as of 31.12.2013 as reported by the bank	% 12,82%
A8	Core Tier 1 Ratio (where available) according to EBA definition	% 11,37%
A9	Leverage ratio	% 4,25%
A10	Non-performing exposures ratio	% 2,64%
A11	Coverage ratio for non-performing exposure	% 53,04%
A12	Level 3 instruments on total assets	% 1,38%

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

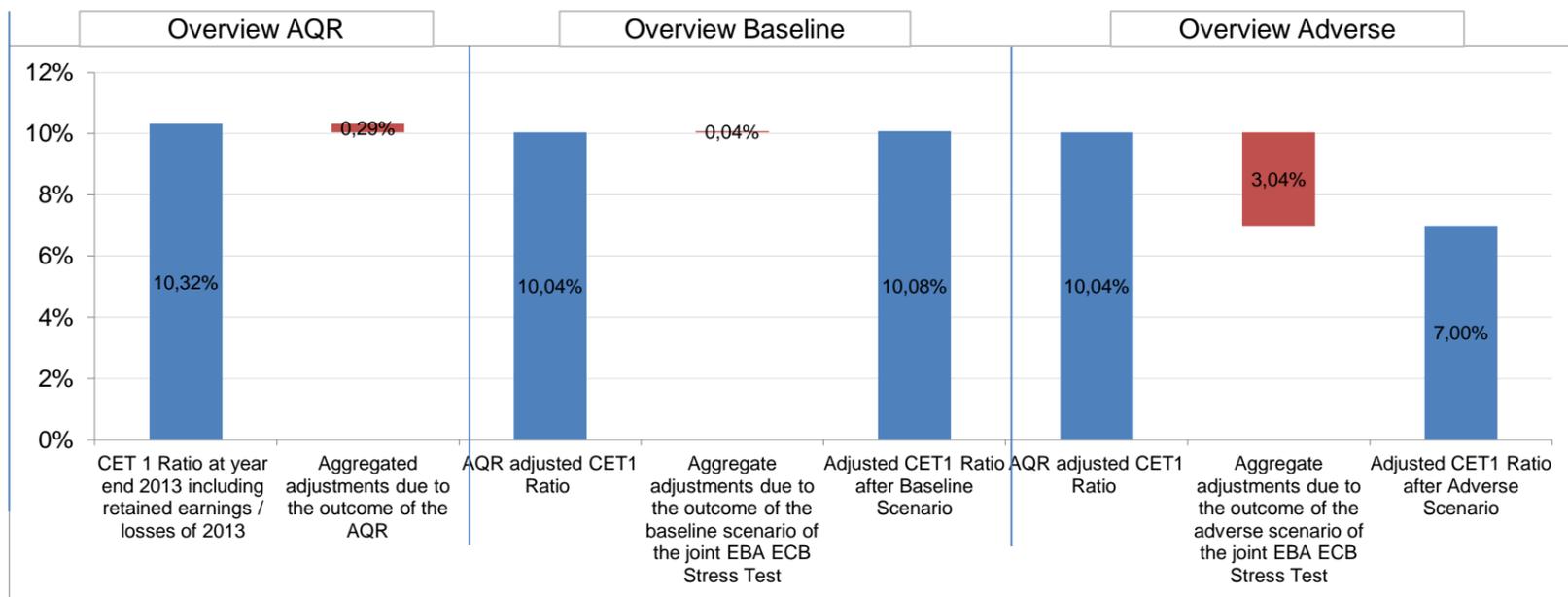
B1	CET1 Ratio at year end 2013 including retained earnings / losses of 2013 B1 = A6	%	10,32%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-29
B3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	10,04%
B4	Aggregate adjustments due to the outcome of the baseline scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	4
B5	Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	%	10,08%
B6	Aggregate adjustments due to the outcome of the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-304
B7	Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6	%	7,00%

Capital Shortfall

	Basis Points ¹	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	0 0,00
B9	to threshold of 8% in Baseline Scenario	0 0,00
B10	to threshold of 5.5% in Adverse Scenario	0 0,00
B11	Aggregated Capital Shortfall of the Comprehensive Assessment B11 = max(B8, B9, B10)	0 0

* Total risk exposure figure is pre-AQR. Please note that the corresponding Year End 2013 figure in the EBA Transparency template is post-AQR and therefore may not match exactly.

¹ RWA used corresponds to relevant scenario in worst case year



C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 1 JANUARY 2014 TO 30 SEPTEMBER 2014

Issuance of CET1 Instruments		Impact on Common Equity Tier 1 Million EUR
C1	Raising of capital instruments eligible as CET1 capital	1 105,07
C2	Repayment of CET1 capital, buybacks	0,00
C3	Conversion to CET1 of hybrid instruments becoming effective between January and September 2014	0,00
Net issuance of Additional Tier 1 Instruments		Impact on Additional Tier 1 Million EUR
C4	with a trigger at or above 5.5% and below 6%	0,00
C5	with a trigger at or above 6% and below 7%	0,00
C6	with a trigger at or above 7%	0,00
Fines/Litigation costs		Million EUR
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	0,00