



2023 EU-wide Transparency Exercise

Bank Name	Confédération Nationale du Crédit Mutuel
LEI Code	9695000CG7B84NLR5984
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	57,870	62,679	65,111	65,181	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,870	62,679	65,111	65,181	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	57,875	62,684	65,117	65,187	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	57,875	62,684	65,117	65,187	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	66,885	71,152	74,591	74,111	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,885	71,152	74,591	74,111	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	329,040	333,735	346,575	351,639	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	329,040	333,735	346,575	351,639	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.59%	18.78%	18.79%	18.54%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	18.78%	18.79%	18.54%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.59%	18.78%	18.79%	18.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	18.78%	18.79%	18.54%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.33%	21.32%	21.52%	21.08%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.33%	21.32%	21.52%	21.08%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	926,372	940,252	938,989	942,755	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.25%	6.67%	6.93%	6.91%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,875	62,684	65,117	65,187	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	57,875	62,684	65,117	65,187	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	926,372	940,252	938,989	942,755	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	926,372	940,252	938,989	942,755	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.25%	6.67%	6.93%	6.91%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.25%	6.67%	6.93%	6.91%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	66,885	71,152	74,591	74,111	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	57,870	62,679	65,111	65,181	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,463	11,461	11,449	11,546	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	52,728	56,686	59,165	59,294	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	209	26	29	22	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	28	29	31	31	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-248	-252	-233	-272	C 01.00 (0250,0000)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,792	-3,726	-3,715	-3,739	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-12	-26	-19	-16	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-317	-327	-365	-381	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-86	-95	-94	-95	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) and 258 of CRR, Articles 36(1) point (i) and 258(2) of CRR, Articles 36(1) point (i) and 135(8) of CRR and Articles 36(1) point (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (i) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-82	-57	-57	-88	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-520	-520	-520	-520	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-502	-539	-539	-601	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5	5	5	5	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	5	5	5	5	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0744,0000) + C 01.00 (0746,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0730,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	57,875	62,684	65,117	65,187	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,010	8,468	9,475	8,925	C 01.00 (0750,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,330	9,052	10,016	9,718	C 01.00 (0760,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-320	-583	-541	-793	C 01.00 (0960,0000) + C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000) + C 01.00 (0994,0000) + C 01.00 (0996,0000) + C 01.00 (0998,0000) + C 01.00 (0999,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0996,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	329,040	333,735	346,575	351,639	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.59%	18.78%	18.79%	18.54%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.59%	18.78%	18.79%	18.54%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	20.33%	21.32%	21.52%	21.08%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	57,870	62,679	65,111	65,181	CA3 (1) + CA3 (3) + MIN(A4 + A.2.3 - A.2.3.1)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.59%	18.78%	18.79%	18.54%	(B.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

¹ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	294,771	299,960	312,268	317,324	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	80,293	88,276	88,549	90,093	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	66,314	61,970	62,740	63,478	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	85,761	86,447	87,805	89,774	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	55,398	56,821	66,562	66,263	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,367	3,064	2,712	2,749	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	531	493	497	568	C 02.00 (r0640, c0010)
Settlement risk	2	0	3	5	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,628	1,641	1,586	1,623	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,465	1,955	1,874	1,871	C 02.00 (r0520, c0010)
Of which the standardised approach	2,465	1,955	1,874	1,871	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	229	161	196	213	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(c0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,276	26,622	27,635	27,499	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,309	2,309	2,397	2,397	C 02.00 (r0600, c0010)
Of which standardised approach	1,151	1,145	1,184	1,194	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,815	23,168	24,054	23,908	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	329,040	333,735	346,575	351,639	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2023 EU-wide Transparency Exercise

P&L

Confédération Nationale du Crédit Mutuel

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	12,886	18,662	8,228	17,058
Of which debt securities income	396	591	405	762
Of which loans and advances income	10,100	14,751	5,822	12,079
Interest expenses	6,332	9,638	5,938	12,467
(Of which deposits expenses)	2,608	4,210	2,839	5,870
(Of which debt securities issued expenses)	1,572	2,407	1,196	2,635
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	130	145	12	110
Net Fee and commission income	5,380	7,221	1,796	3,541
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	63	-318	-35	-87
Gains or (-) losses on financial assets and liabilities held for trading, net	172	370	215	351
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	553	601	-37	149
Gains or (-) losses from hedge accounting, net	-93	-37	0	-9
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	618	900	-114	-193
TOTAL OPERATING INCOME, NET	13,377	17,907	3,827	8,453
(Administrative expenses)	7,394	10,331	2,110	4,744
(Cash contributions to resolution funds and deposit guarantee schemes)	400	432	317	302
(Depreciation)	666	917	215	446
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-150	-368	-79	18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	12	-94	3	17
(Other provisions)	-162	-274	-82	1
Of which pending legal issues and tax litigation ¹	0	34	0	0
Of which restructuring ²	0	9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	902	1,096	348	716
(Financial assets at fair value through other comprehensive income)	8	4	0	1
(Financial assets at amortised cost)	893	1,092	348	715
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-9	1,002	0	1
(of which Goodwill)	0	992	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	834	1,051	281	578
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,008	5,547	1,198	2,805
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,950	4,150	894	2,188
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,950	4,150	894	2,188
Of which attributable to owners of the parent	3,921	4,120	891	2,181

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

ASSETS:	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References			
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy										
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3								
Cash, cash balances at central banks and other demand deposits	138,504				147,044				137,343				132,862											IAS 1.54 (i)
Financial assets held for trading	32,514	5,237	24,999	2,278	23,440	4,504	16,335	2,601	28,791	6,159	20,626	2,007	29,776	5,948	21,553	2,275								IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	7,304	1,218	858	5,227	7,479	1,369	861	5,249	7,404	1,195	881	5,328	7,719	1,268	926	5,525								IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	960	48	223	688	954	48	198	707	827	82	16	729	860	81	14	765								IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	45,022	34,125	8,428	2,469	42,827	37,078	4,459	1,291	44,993	37,004	6,850	1,140	45,090	36,979	6,839	1,272								IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	672,484				679,073				687,162				699,094											IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8,451	0	8,449	2	9,818	3	9,813	2	8,904	2	8,900	2	9,041	2	9,037	2								IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,376				-11,522				-10,788				-10,927											IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹	34,815				37,489				41,996				42,836											
TOTAL ASSETS	935,677				936,600				946,632				956,351											IAS 1.9(e), ICG 6

¹ Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	43,655	99	0	-25	-2	0	41,397	2	0	-22	0	43,568	4	0	-23	0	0	43,612	43	0	-23	0	0	Annex V.Part 1.31, 44(b)	
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	6,040	38	92	-2	-1	-61	6,381	25	93	-2	-1	-64	6,907	27	94	-2	0	8,859	24	107	-2	0	-64	Annex V.Part 1.31, 44(b)	
Loans and advances	613,878	49,221	13,910	-1,681	-2,541	-6,978	628,044	40,578	14,506	-1,894	-2,128	-7,022	634,808	41,332	14,691	-1,878	-2,175	645,056	40,544	15,389	-1,920	-2,125	-7,309	Annex V.Part 1.32, 44(a)	

¹ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	25,604	19,310	22,458	24,228	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,395	1,379	1,605	1,764	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	806,959	820,580	819,117	825,952	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,949	7,113	6,400	6,634	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,682	-1,897	-1,870	-1,825	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,826	2,718	2,682	2,723	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,252	1,327	1,346	1,170	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	17,435	14,383	20,105	19,449	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	3,039	2,805	2,997	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	867,103	867,949	874,646	883,091	IAS 1.9(b);IG 6
TOTAL EQUITY	68,574	68,651	71,986	73,260	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	935,677	936,600	946,632	956,351	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		15,669	14,663	13,671	14,165	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	645	719	778	658	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,607	1,333	1,532	2,521	Annex V.Part 1.31
Deposits	Central banks	44,718	42,444	36,477	20,562	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	275	44	196	303	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,177	8,120	8,770	8,194	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,818	3,809	4,038	3,863	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	45,147	39,799	37,452	39,947	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,976	6,780	5,043	7,063	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	56,307	50,974	51,283	53,772	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	36,610	35,939	30,860	28,783	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	205,245	211,309	205,107	204,761	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	166,950	164,992	149,813	144,772	ECB/2013/33 Annex 2.Part 2.9.1
	Households	298,477	298,146	303,097	310,062	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	237,426	235,744	236,319	237,351	Annex V.Part 1.42(f), 44(c)
Debt securities issued		161,441	177,099	187,891	199,750	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,306	11,129	12,452	12,362	Annex V.Part 1.37
Other financial liabilities		4,473	3,775	3,522	4,186	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		840,908	848,380	849,580	858,577	

2023 EU-wide Transparency Exercise
Market Risk

Confédération Nationale du Crédit Mutuel

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	1,328	1,161	0	0	0	0					0	0	0	0						0		
Of which: General risk	270	307	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	1,049	846	0	0	0	0					0	0	0	0						0		
Equities	1,136	792	0	0	0	0					0	0	0	0						0		
Of which: General risk	404	218	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	723	569	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0		
Commodities risk	2	1	0	0	0	0					0	0	0	0						0		
Total	2,465	1,955	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	1,106	1,078	0	0	0	0					0	0	0	0						0		
Of which: General risk	162	140	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	934	881	0	0	0	0					0	0	0	0						0		
Equities	768	793	0	0	0	0					0	0	0	0						0		
Of which: General risk	211	248	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	549	536	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0		
Commodities risk	1	1	0	0	0	0					0	0	0	0						0		
Total	1,874	1,871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	127,272	126,904	2,444	0	155,829	176,763	2,222	0
	Regional governments or local authorities	14,441	13,544	2,468	0	15,043	13,666	2,669	0
	Public sector entities	57,460	57,297	188	0	58,968	59,051	125	0
	Multilateral Development Banks	1,213	1,213	0	0	1,268	1,268	0	0
	International Organisations	1,085	1,085	0	0	1,136	1,136	0	0
	Institutions	4,683	2,776	497	0	5,069	3,054	480	0
	Corporates	49,027	23,452	20,882	0	56,774	29,782	26,537	0
	of which: SME	6,112	5,580	4,603	0	6,987	6,051	7,405	0
	Retail	61,224	46,656	33,676	0	63,070	48,202	34,970	0
	of which: SME	9,978	9,288	3,279	0	10,768	9,551	3,074	0
	Secured by mortgages on immovable property	23,792	23,313	10,003	0	23,890	23,442	9,903	0
	of which: SME	3,460	3,392	1,438	0	3,505	3,453	1,634	0
	of which: SME	6,140	2,859	2,251	3,179	6,280	3,264	3,659	3,321
	Exposures in default	1,948	1,830	2,227	0	2,151	2,055	3,012	0
	Items associated with particular/hish risk	86	86	5	0	95	95	12	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	784	784	1,041	0	798	798	1,081	0
Collective investments undertakings (CIU)	497	497	518	0	494	494	546	0	
Equity	3,026	3,026	7,622	0	3,643	3,643	7,015	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	382,774	346,460	80,727	5,003	464,771	366,754	88,839	5,059	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Exposure value does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	125,324	125,777	2,085	0	123,881	147,789	1,890	0
	Regional governments or local authorities	14,129	12,255	2,447	0	14,650	13,326	2,661	0
	Public sector entities	56,500	56,721	188	0	58,315	58,296	116	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,614	114	114	0	2,963	1,158	154	0
	Corporates	8,741	7,268	5,435	0	10,836	6,230	7,173	0
	of which: SME	1,222	1,071	898	0	1,762	1,234	1,217	0
	Retail	18,176	15,084	10,607	0	19,468	16,303	11,382	0
	of which: SME	4,954	3,969	2,227	0	5,884	4,728	2,701	0
	Secured by mortgages on immovable property	7,796	7,667	3,145	0	7,723	7,661	3,058	0
	of which: SME	228	221	161	1,045	162	159	111	1,021
	of which: SME	2,483	1,295	1,295	0	2,709	1,295	1,295	0
	Exposures in default	588	588	862	0	730	730	1,070	0
	Items associated with particular/hish risk	14	14	5	0	15	15	5	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	577	577	626	0	574	574	627	0	
Equity	158	158	178	0	181	181	222	0	
Other exposures	1,619	1,618	1,525	0	2,023	2,020	1,967	0	
Standardised Total ⁽⁴⁾	212,111	202,111	42,111	1,721	212,111	202,111	42,111	1,654	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	6,820	6,409	69	0	5,832	5,409	114	0
	Regional governments or local authorities	77	58	7	0	72	55	6	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	958	485	79	0	680	561	85	0
	Corporates	12,979	5,157	5,386	0	12,050	8,863	8,451	0
	of which: SME	1,041	826	692	0	3,155	2,643	2,318	0
	Retail	26,246	20,027	14,628	0	26,640	20,189	14,963	0
	of which: SME	3,288	1,114	627	0	3,273	1,029	588	0
	Secured by mortgages on immovable property	68	67	25	0	68	68	25	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1,708	948	615	1,152	1,838	654	743	1,177
	Items associated with particular/hish risk	113	113	165	0	113	113	126	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	7	7	8	0	7	7	8	0
Equity	250	250	251	0	257	257	258	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	212,111	202,111	42,111	1,875	212,111	202,111	42,111	1,969	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	4,620	4,620	0	0	4,320	4,320	0	0
	Regional governments or local authorities	4	1	0	0	5	1	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	177	177	129	0	191	191	141	0
	International Organisations	45	45	0	0	45	45	0	0
	Institutions	35	38	8	0	49	49	12	0
	Corporates	12,237	1,460	1,420	0	12,341	2,255	2,144	0
	of which: SME	184	140	139	0	184	140	141	0
	Retail	271	230	171	0	268	227	169	0
	of which: SME	18	11	8	0	18	11	8	0
	Secured by mortgages on immovable property	2,221	2,085	881	0	2,275	2,144	909	0
	of which: SME	9	9	9	0	9	9	9	0
	of which: SME	38	31	24	13	32	14	11	13
	Exposures in default	66	66	99	0	70	70	106	0
	Items associated with particular/hish risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	39	39	187	0	41	41	194	0	
Equity	35	35	35	0	18	18	18	0	
Other exposures	152	152	152	0	152	152	152	0	
Standardised Total ⁽⁴⁾	212,111	202,111	42,111	23	212,111	202,111	42,111	23	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	1,540	1,541	0	0	1,448	1,448	0	0
	Regional governments or local authorities	152	152	18	0	151	151	0	0
	Public sector entities	41	41	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	37	36	4	0	34	34	4	0
	Corporates	1,115	853	853	0	1,055	755	755	0
	of which: SME	245	232	193	0	280	269	223	0
	Retail	5,894	4,465	2,225	0	5,189	4,064	2,289	0
	of which: SME	583	442	252	0	580	464	265	0
	Secured by mortgages on immovable property	5,062	4,088	2,189	0	5,147	5,068	2,217	0
	of which: SME	579	257	159	0	590	568	224	0
	Exposures in default	565	263	291	302	569	269	302	297
	Items associated with particular/hish risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	74	74	74	0	2	2	2	0
Equity	7	7	7	0	6	6	6	0	
Other exposures	251	251	285	0	281	281	368	0	
Standardised Total ⁽⁴⁾	212,111	202,111	42,111	411	212,111	202,111	42,111	417	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED STATES	Central governments or central banks	7,221	7,224	0		8,311	8,325	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		111	111	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	184	184	35		305	305	17	
	Corporates	1,187	694	66		646	1,202	621	621
	of which: SME	277	267	227		288	277	235	
	Retail	11	4	2		13	3	2	
	of which: SME	10	3	2		12	3	2	
	Secured by mortgages on immovable property	22	22	0		21	21	0	
	of which: SME	12	12	0		11	11	0	
	Exposures in default	46	35	51	5	26	23	23	3
	Items associated with particularly high risk	31	31	0		46	46	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	1		0	0	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				11				11	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWITZERLAND	Central governments or central banks	2,201	2,200	0		2,309	2,303	0	
	Regional governments or local authorities	5	5	1		5	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	354	335	67		318	288	58	
	Corporates	3,173	1,723	1,694		3,385	1,644	1,668	
	of which: SME	188	181	152		244	222	186	
	Retail	491	77	55		404	62	45	
	of which: SME	59	12	9		38	12	7	
	Secured by mortgages on immovable property	6,194	6,088	2,788		6,940	6,025	2,718	
	of which: SME	1,723	1,723	68		1,752	1,752	69	
	Exposures in default	283	241	301	31	268	223	250	31
	Items associated with particularly high risk	827	817	1,226		762	751	1,126	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	74	74	74		72	72	72		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				47				69	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SPAIN	Central governments or central banks	1,333	1,272	0		1,199	1,153	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	881	58	38		133	44	22	
	Corporates	1,983	1,521	1,400		1,692	1,361	1,283	
	of which: SME	723	644	531		652	546	446	
	Retail	2,285	1,285	1,268		2,061	1,257	1,257	
	of which: SME	348	231	132		325	204	117	
	Secured by mortgages on immovable property	2,054	1,855	786		2,159	2,056	852	
	of which: SME	600	560	249		655	609	274	
	Retail	427	127	159		423	155	169	
	Exposures in default	0	0	0	203	0	0	0	270
	Items associated with particularly high risk	0	0	0		139	139	209	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	14	14	14		14	14	14		
Equity	4	4	4		1	1	1		
Other exposures	224	224	203		253	253	223		
Standardised Total ^b				424				466	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED KINGDOM	Central governments or central banks	3	3	0		3	3	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	520	520	68		594	594	89	
	Corporates	1,188	953	851		1,424	1,200	1,077	
	of which: SME	698	629	526		840	820	657	
	Retail	146	79	56		144	71	51	
	of which: SME	58	35	0		60	32	7	
	Secured by mortgages on immovable property	191	191	68		182	182	64	
	of which: SME	133	133	63		128	128	45	
	Exposures in default	19	16	22	2	24	21	28	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				2				3	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in Bn EUR, %)								
	Central governments or central banks	156,710	156,637	1,023		156,768	152,454	4,999	
	Regional governments or local authorities	14,062	13,135	2,561		13,615	12,750	2,482	
	Public sector entities	63,195	63,062	276		66,200	66,218	386	
	Multilateral Development Banks	1,056	1,062	0		1,133	1,133	0	
	International Organisations	1,577	1,577	0		1,256	1,256	0	
	Institutions	5,012	3,359	461		5,890	3,607	577	
	Corporates	53,389	28,149	25,434		53,253	28,333	25,867	
	of which: SME	2,265	6,711	5,546		1,407	6,531	5,711	
	Retail	65,024	49,730	35,994		65,794	58,359	36,465	
	of which: SME	11,423	2,207	4,178		11,449	2,201	4,172	
	Secured by mortgages on immovable property	23,915	23,493	10,164		24,195	23,773	10,256	
	of which: SME	2,746	2,650	1,500		3,864	3,766	1,520	
	Exposures in default	6,779	6,779	3,332	3,388	7,075	7,075	3,516	3,369
	Items associated with particularly high risk	2,181	2,081	3,083		2,251	2,191	3,286	
Covered bonds	111	111	11		112	112	14		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	733	733	1,014		626	626	922		
Equity	499	499	551		535	535	615		
Other exposures	373	373	513		359	357	376		
Standardised Total ⁴	392,772	362,674	88,832	5,137	396,639	366,796	92,409	5,231	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the reporting year or the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in Bn EUR, %)								
	Central governments or central banks	111,030	103,096	2,000		123,076	130,211	2,242	
	Regional governments or local authorities	13,713	12,769	2,550		13,341	12,379	2,472	
	Public sector entities	63,050	62,651	276		65,935	65,843	386	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,862	1,847	171		3,513	1,843	143	
	Corporates	9,794	8,320	6,497		9,072	7,774	5,993	
	of which: SME	1,588	1,418	1,225		1,448	1,248	1,211	
	Retail	18,512	16,326	11,434		19,828	16,565	11,606	
	of which: SME	5,556	4,540	2,294		5,658	4,382	2,618	
	Secured by mortgages on immovable property	6,779	7,485	3,950	1,065	7,510	7,428	3,920	
	Exposures in default	359	359	161		385	344	161	
	Items associated with particularly high risk	881	815	1,195		970	920	1,380	
	Covered bonds	5	5	5		5	5	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	633	633	876		633	576	674		
Equity	184	184	234		215	215	294		
Other exposures	2,152	2,148	2,081		2,225	2,223	2,158		
Standardised Total ⁴				1,675				1,793	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in Bn EUR, %)								
	Central governments or central banks	4,659	5,142	114		7,588	8,114	109	
	Regional governments or local authorities	106	107	0		80	82	4	
	Public sector entities	178	178	0		147	147	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	708	597	86		853	719	115	
	Corporates	16,598	16,526	12,251		17,074	16,964	14,685	
	of which: SME	1,878	1,693	1,425		1,911	1,793	1,477	
	Retail	20,996	21,206	15,685		20,225	21,541	15,910	
	of which: SME	3,869	3,460	3,760		3,775	3,775	3,775	
	Secured by mortgages on immovable property	74	74	27		76	76	28	
	Exposures in default	963	963	444	1,173	1,884	1,649	1,228	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	7	7	6		9	9	8		
Equity	217	217	218		213	213	214		
Other exposures	610	610	610		599	599	614		
Standardised Total ⁴				2,064				2,064	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in Bn EUR, %)								
	Central governments or central banks	3,790	3,740	0		4,011	4,011	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	77	77	0		46	46	0	
	Institutions	795	881	141		26	41	6	
	Corporates	11,819	1,902	1,871		11,699	1,937	1,905	
	of which: SME	166	163	178		152	148	116	
	Retail	272	230	170		264	222	163	
	of which: SME	26	13	9		26	19	11	
	Secured by mortgages on immovable property	2,209	131	1,065		2,215	267	1,011	
	Exposures in default	11	10	5	17	10	5	10	20
	Items associated with particularly high risk	31	14	17		36	15	18	
	Covered bonds	65	65	97		64	64	96	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	63	63	212		63	63	187		
Equity	17	17	17		17	17	17		
Other exposures	134	134	134		130	130	130		
Standardised Total ⁴				23				29	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in Bn EUR, %)								
	Central governments or central banks	1,484	1,713	0		1,325	1,616	0	
	Regional governments or local authorities	180	180	0		196	196	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	54	54	3		105	105	3	
	Corporates	1,041	793	715		1,041	796	715	
	of which: SME	279	270	224		267	257	212	
	of which: SME	1,665	1,653	1,236		1,575	1,630	1,202	
	Secured by mortgages on immovable property	623	492	283		624	508	290	
	of which: SME	5,225	5,142	2,253		5,364	5,276	2,312	
	Exposures in default	604	604	295	297	627	627	300	284
	Items associated with particularly high risk	563	265	295		550	264	296	
	Covered bonds	8	8	13		4	4	10	
Claims on institutions and corporates with a ST credit assessment	58	58	6		70	70	7		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	6	6	6		6	6	6		
Standardised Total ⁴	362	362	354	416	381	381	376	403	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	5,311	5,305	0		6,206	6,200	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	49	49	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	256	255	44		373	373	69	
	Corporates	3,269	645	623		4,246	996	562	
	of which: SME	250	236	201		196	189	161	
	Retail	12	5	3		13	18	2	
	of which: SME	14	4	2		12	3	2	
	Secured by mortgages on immovable property	23	21	9		18	18	8	
	of which: SME	11	11	4		8	8	3	
	Exposures in default	28	23	32	5	36	24	35	5
	Items associated with particularly high risk	46	46	72		0	0	85	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	2		0	0	1		
Equity	0	0	0		0	0	8		
Other exposures	0	0	0		0	0	0		
Standardised Total²				12				12	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	2,072	2,071	0		1,330	1,228	0	
	Regional governments or local authorities	5	5	1		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	254	223	45		279	232	46	
	Corporates	3,291	1,899	1,861		3,361	1,903	1,877	
	of which: SME	179	159	147		175	162	136	
	Retail	483	120	84		456	98	68	
	Secured by mortgages on immovable property	68	34	19		68	33	19	
	Exposures in default	316	257	307	44	380	286	343	43
	Items associated with particularly high risk	649	615	923		641	641	961	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	71	71	71		72	72	72		
Other exposures	0	0	0		0	0	0		
Standardised Total²				68				65	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	928	890	0		1,001	973	0	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	86	37	18		39	38	19	
	Corporates	1,860	1,442	1,353		1,899	1,470	1,379	
	of which: SME	507	436	356		554	491	401	
	Retail	2,404	1,718	1,248		2,421	1,706	1,246	
	Secured by mortgages on immovable property	360	225	128		362	219	125	
	Exposures in default	2,257	2,167	867		2,400	2,313	914	
	Items associated with particularly high risk	698	650	297		695	651	292	
	Covered bonds	448	151	166	290	422	155	168	295
	Claims on institutions and corporates with a ST credit assessment	158	158	237		159	159	238	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	16	16	16		15	15	15		
Other exposures	5	5	5		1	1	1		
Standardised Total²				406				406	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	11	11	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	516	474	63		456	414	52	
	Corporates	1,394	1,071	961		1,428	1,099	982	
	of which: SME	789	755	642		803	771	655	
	Retail	150	80	58		136	70	51	
	Secured by mortgages on immovable property	54	13	8		54	13	7	
	Exposures in default	167	167	59		168	168	60	
	Items associated with particularly high risk	115	115	41		119	119	42	
	Covered bonds	30	27	35	2	44	38	49	5
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				5	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart exclude those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		39,815	21	37,691	9,028	0	37,793	14	35,622	8,447	0
Corporates		213,020	3,649	176,279	101,798	2,768	206,252	4,044	171,252	97,620	2,263
Corporates - Of Which: Specialised Lending		14,028	161	13,221	35,355	54	13,142	119	12,969	9,822	16
Corporates - Of Which: SME		53,918	1,388	47,436	18,260	795	55,038	1,408	48,793	18,820	794
Retail		417,256	5,995	381,462	49,238	1,873	413,665	6,074	385,065	44,789	1,812
Retail - Secured on real estate property		231,201	2,463	226,624	27,581	765	231,931	2,484	229,540	28,039	780
Retail - Secured on real estate property - Of Which: SME		36,095	756	35,360	7,757	276	36,915	776	36,208	7,996	277
Retail - Secured on real estate property - Of Which: non-SME		195,156	1,708	191,294	19,824	489	197,015	1,709	193,334	20,044	503
Retail - Qualifying Revolving		24,188	161	12,063	1,274	35	24,542	168	12,228	1,304	37
Retail - Other Retail - Of Which: SME		161,907	3,330	142,743	15,381	1,073	161,329	3,422	143,207	15,457	1,095
Retail - Other Retail - Of Which: non-SME		53,367	2,450	41,261	8,463	875	52,879	2,540	41,317	8,526	893
Equity		108,740	870	101,496	6,500	198	108,510	863	101,960	6,511	202
Other non credit-obligation assets		18,049	8	17,086	36,398	25	18,674	10	17,623	36,821	30
IRB Total											314,114

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 98 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected after the following rule: Countries of countries covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		20,779	2	20,280	4,781	0	20,759	2	20,253	4,938	0
Corporates		174,825	1,254	144,825	28,420	1,231	174,668	1,747	144,861	28,824	1,244
Corporates - Of Which: Specialised Lending		7,138	0	6,556	5,047	0	7,238	0	6,656	5,098	0
Corporates - Of Which: SME		53,335	1,239	46,199	17,402	760	53,366	1,389	47,239	18,089	770
Retail		413,102	5,876	377,507	43,823	1,858	416,668	6,006	381,889	44,380	1,897
Retail - Secured on real estate property		226,650	2,421	222,960	27,292	755	221,151	2,443	226,819	27,725	770
Retail - Secured on real estate property - Of Which: SME		35,986	713	35,301	7,741	275	35,955	713	36,148	7,860	277
Retail - Secured on real estate property - Of Which: non-SME		192,469	1,707	188,659	19,550	479	190,694	1,729	190,670	19,775	493
Retail - Qualifying Revolving		246,079	358	154,546	16,029	24	245,422	1,857	245,119	36	1,127
Retail - Other Retail		160,568	3,298	141,542	15,265	1,069	160,078	3,398	141,003	15,329	1,091
Retail - Other Retail - Of Which: SME		53,351	2,440	41,178	8,438	874	52,776	2,556	41,246	8,508	893
Retail - Other Retail - Of Which: non-SME		107,517	851	100,364	6,827	195	107,302	862	100,857	6,821	199
Equity		16,872	8	15,909	52,275	25	17,524	10	16,479	53,831	30
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,244	0	1,213	278	0	1,269	0	1,268	320	0
Corporates		5,136	9	4,552	3,984	4	28	1,342	0	1,076	99
Corporates - Of Which: Specialised Lending		463	3	428	277	0	166	0	161	141	0
Corporates - Of Which: SME		261	6	220	134	4	64	0	45	21	0
Retail		236	4	215	27	1	226	5	207	21	1
Retail - Secured on real estate property		134	3	130	13	0	141	1	136	14	1
Retail - Secured on real estate property - Of Which: SME		1	0	1	0	0	1	0	1	0	0
Retail - Secured on real estate property - Of Which: non-SME		133	2	129	13	0	140	1	135	14	1
Retail - Qualifying Revolving		9	0	4	1	0	9	0	4	1	0
Retail - Other Retail		93	1	81	14	0	2	2	6	2	0
Retail - Other Retail - Of Which: SME		22	0	18	9	0	1	9	0	6	1
Retail - Other Retail - Of Which: non-SME		71	1	62	5	0	1	68	1	61	0
Equity		6	0	6	0	0	6	0	6	0	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		391	0	368	47	0	380	0	367	105	0
Corporates		2,976	2	2,579	2,008	0	46	2,469	2	2,062	1,630
Corporates - Of Which: Specialised Lending		628	0	617	460	0	0	203	0	196	141
Corporates - Of Which: SME		227	2	235	95	0	49	2	45	197	0
Retail		230	6	208	23	1	4	232	5	210	22
Retail - Secured on real estate property		143	3	140	14	1	2	142	2	139	14
Retail - Secured on real estate property - Of Which: SME		9	1	9	2	0	1	8	1	8	2
Retail - Secured on real estate property - Of Which: non-SME		135	2	131	12	0	1	134	1	131	12
Retail - Qualifying Revolving		8	0	4	1	0	0	8	0	5	1
Retail - Other Retail		79	2	64	8	0	2	81	2	66	8
Retail - Other Retail - Of Which: SME		22	1	15	4	0	1	23	1	15	4
Retail - Other Retail - Of Which: non-SME		57	2	49	4	0	1	58	2	51	4
Equity		89	0	89	190	0	51	0	51	151	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		358	0	357	58	0	302	0	301	53	0
Corporates		1,565	26	1,289	287	1	55	1,658	57	1,455	34
Corporates - Of Which: Specialised Lending		66	0	56	55	0	0	55	0	55	54
Corporates - Of Which: SME		161	3	151	27	1	3	260	3	264	24
Retail		364	7	342	42	1	6	359	8	336	40
Retail - Secured on real estate property		188	4	186	21	1	3	186	4	184	21
Retail - Secured on real estate property - Of Which: SME		9	0	9	2	0	0	9	0	9	2
Retail - Secured on real estate property - Of Which: non-SME		179	4	177	19	1	2	177	4	174	18
Retail - Qualifying Revolving		16	1	9	1	0	0	17	0	9	1
Retail - Other Retail		161	3	148	21	1	3	156	4	144	18
Retail - Other Retail - Of Which: SME		20	0	16	4	0	0	21	1	17	5
Retail - Other Retail - Of Which: non-SME		140	3	132	16	0	3	135	3	127	14
Equity		62	0	62	160	0	0	64	0	64	164
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	978	0	978	305	0	0	1,348	0	1,348	396
	Corporates	7,117	16	5,473	4,532	4	49	6,637	32	5,024	4,284
	Corporates - Of Which: Specialised Lending	768	0	761	638	0	0	889	0	694	507
	Corporates - Of Which: SME	182	3	179	301	4	4	196	9	183	124
	Retail	370	3	358	31	1	2	378	4	367	29
	Retail - Secured on real estate property	267	2	265	24	0	2	271	3	269	22
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	267	2	265	24	0	2	271	3	269	22
	Retail - Qualifying Revolving	3	0	2	0	0	0	4	0	2	0
	Retail - Other Retail	100	1	91	7	0	1	103	1	96	7
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	99	1	90	7	0	1	102	1	95	7
Equity	127	0	127	446	0	0	83	0	83	294	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,670	0	433	132	0	0	1,568	0	464	163
	Corporates	869	18	708	486	10	19	738	17	591	387
	Corporates - Of Which: Specialised Lending	20	0	16	11	0	0	23	0	19	14
	Corporates - Of Which: SME	100	18	85	44	10	18	85	17	65	34
	Retail	996	28	939	116	6	17	990	27	935	115
	Retail - Secured on real estate property	735	18	710	88	4	11	731	18	706	83
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	733	18	708	88	4	11	729	18	704	83
	Retail - Qualifying Revolving	22	1	12	2	0	1	12	1	12	2
	Retail - Other Retail	238	8	207	20	1	6	236	8	206	21
	Retail - Other Retail - Of Which: SME	6	0	2	0	0	0	6	0	2	0
	Retail - Other Retail - Of Which: non-SME	232	8	205	19	1	6	230	8	204	20
Equity	4	0	4	8	0	0	3	0	3	7	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	525	0	525	119	0	0	451	0	451	97
	Corporates	780	3	580	443	0	5	727	0	528	410
	Corporates - Of Which: Specialised Lending	93	0	93	72	0	0	71	0	71	53
	Corporates - Of Which: SME	66	0	64	35	0	2	71	0	67	37
	Retail	130	1	133	12	0	1	130	1	122	12
	Retail - Secured on real estate property	55	1	54	5	0	0	55	1	55	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	54	1	54	5	0	0	55	1	54	5
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0
	Retail - Other Retail	70	1	66	7	0	1	68	1	64	6
	Retail - Other Retail - Of Which: SME	9	0	7	2	0	9	0	7	2	0
	Retail - Other Retail - Of Which: non-SME	61	0	58	5	0	0	59	1	57	5
Equity	2	0	2	7	0	0	4	0	4	12	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,726	0	1,722	653	0	0	1,305	0	1,274	405
	Corporates	3,161	39	2,746	2,397	0	26	3,015	32	2,552	2,202
	Corporates - Of Which: Specialised Lending	720	5	687	249	0	7	723	0	682	248
	Corporates - Of Which: SME	125	0	124	58	0	1	119	0	119	52
	Retail	418	3	388	33	1	2	455	2	394	32
	Retail - Secured on real estate property	302	2	297	24	0	1	301	2	295	24
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	302	2	297	24	0	1	301	2	294	24
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0
	Retail - Other Retail	113	1	99	9	0	1	111	1	97	8
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	4	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	109	1	97	9	0	1	107	1	95	8
Equity	4	0	4	25	0	0	5	0	5	12	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	39,409	6	36,276	8,970	0	41,189	9,221	0	0	2,744
	Corporates	289,757	4,005	172,864	96,548	1,138	2,691	211,707	1,119	175,388	100,300
	Corporates - Of Which: Specialised Lending	13,708	110	12,895	9,994	0	14,002	104	13,154	103,183	1,413
	Corporates - Of Which: SME	55,747	1,451	49,683	19,610	843	824	55,351	1,501	49,608	19,530
	Retail	412,290	6,393	397,365	45,452	1,062	4,699	414,277	6,393	386,315	46,670
	Retail - Secured on real estate property	235,855	2,498	231,706	26,317	791	1,670	287,374	2,563	282,060	28,474
	Retail - Secured on real estate property - Of Which: SME	37,469	715	36,755	8,264	278	322	39,623	717	39,023	7,364
	Retail - Other Retail	198,375	1,783	194,911	20,083	513	1,147	247,562	1,846	243,037	21,108
	Retail - Qualifying Revolving	24,066	172	12,415	1,302	38	160	25,911	178	10,283	1,208
	Retail - Other Retail - Of Which: SME	180,238	1,621	173,296	15,786	1,113	2,689	111,713	1,575	95,672	16,387
Retail - Other Retail - Of Which: non-SME	52,613	2,637	41,369	8,952	507	1,577	63,510	2,737	40,541	10,185	
Equity	107,503	884	101,944	6,814	206	691	60,263	608	55,351	6,262	
Other non credit-obligation assets	21,345	13	20,414	66,362	35	0	21,546	6	20,498	66,363	
IRB Total ³				226,098						229,571	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	21,719	2	20,899	5,209	0	2	20,312	2	24,882	5,383
	Corporates	176,320	3,724	147,110	79,992	1,300	1,463	181,187	3,945	146,400	81,700
	Corporates - Of Which: Specialised Lending	7,445	0	6,850	5,286	0	14	7,482	0	6,875	5,305
	Corporates - Of Which: SME	52,162	1,444	47,865	18,681	820	877	51,665	1,463	47,538	18,765
	Retail	412,098	6,123	383,178	44,992	1,947	4,055	420,000	6,246	384,175	45,605
	Retail - Secured on real estate property	233,099	2,456	228,910	26,942	781	1,696	284,277	2,519	278,971	28,139
	Retail - Secured on real estate property - Of Which: SME	37,469	713	36,755	8,215	278	322	39,751	714	38,862	7,296
	Retail - Other Retail	195,630	1,743	192,238	19,807	503	1,325	244,476	1,804	240,009	20,863
	Retail - Qualifying Revolving	14,793	169	12,355	1,294	37	158	15,208	174	10,232	1,261
	Retail - Other Retail	119,234	1,498	114,051	15,556	1,128	2,251	110,695	3,553	94,971	16,246
Retail - Other Retail - Of Which: SME	55,213	2,628	41,267	6,933	926	1,574	51,263	2,735	40,623	10,155	
Retail - Other Retail - Of Which: non-SME	106,721	865	100,764	6,723	202	677	59,334	800	54,549	6,090	
Equity	20,216	13	19,265	63,630	35	0	20,325	6	19,277	63,059	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,876	0	2,348	369	0	0	2,492	0	2,223	0
	Corporates	1,415	0	1,208	1,003	0	3	1,490	0	1,325	1,088
	Corporates - Of Which: Specialised Lending	243	0	215	207	0	0	224	0	204	0
	Corporates - Of Which: SME	32	0	27	14	0	0	45	0	40	21
	Retail	223	5	206	20	1	3	263	5	243	26
	Retail - Secured on real estate property	137	1	13	13	1	1	139	1	134	13
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	1	1	1	0
	Retail - Other Retail	3	1	12	136	1	0	158	13	133	13
	Retail - Qualifying Revolving	9	0	4	1	0	0	9	0	4	1
	Retail - Other Retail - Of Which: SME	77	1	80	7	0	2	86	12	86	12
Retail - Other Retail - Of Which: non-SME	11	0	8	2	0	0	52	1	49	7	
Equity	66	1	60	4	0	1	43	1	37	5	
Other non credit-obligation assets	9	0	9	26	0	0	9	0	8	24	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	688	0	744	28	0	0	800	0	880	37
	Corporates	2,456	2	2,042	1,618	0	26	2,646	2	2,212	1,607
	Corporates - Of Which: Specialised Lending	216	0	210	149	0	0	230	0	221	161
	Corporates - Of Which: SME	500	2	465	196	0	3	464	2	433	174
	Retail	226	5	206	22	1	4	226	5	204	26
	Retail - Secured on real estate property	143	2	139	14	0	2	158	3	154	16
	Retail - Secured on real estate property - Of Which: SME	9	1	9	2	0	1	9	1	9	3
	Retail - Other Retail	134	1	130	12	0	1	149	0	145	13
	Retail - Qualifying Revolving	8	0	5	1	0	0	8	0	4	1
	Retail - Other Retail - Of Which: SME	76	2	63	8	0	2	60	2	46	9
Retail - Other Retail - Of Which: non-SME	21	1	14	4	0	1	14	4	5	5	
Equity	54	2	80	2	0	1	37	2	32	4	
Other non credit-obligation assets	46	0	46	120	0	0	52	0	52	151	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	330	0	349	62	0	0	343	0	343	61
	Corporates	1,468	0	1,265	621	34	53	1,313	0	1,123	699
	Corporates - Of Which: Specialised Lending	65	0	55	54	0	0	64	0	54	63
	Corporates - Of Which: SME	261	3	253	102	0	4	253	3	224	86
	Retail	338	8	336	40	2	6	361	8	339	51
	Retail - Secured on real estate property	181	4	178	20	1	3	206	3	203	22
	Retail - Secured on real estate property - Of Which: SME	9	0	9	2	0	0	9	0	9	3
	Retail - Other Retail	172	4	169	18	1	3	197	3	194	19
	Retail - Qualifying Revolving	17	0	9	1	0	0	17	0	7	1
	Retail - Other Retail - Of Which: SME	161	4	149	20	1	3	137	4	128	29
Retail - Other Retail - Of Which: non-SME	25	1	21	6	1	0	26	1	23	2	
Equity	136	3	138	14	1	2	111	3	105	21	
Other non credit-obligation assets	80	0	80	195	0	0	80	0	80	197	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	6,736	31	5,152	4,333	4	46	6,869	29	5,399	4,327	4	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6,736	31	5,152	4,333	4	46	6,869	29	5,399	4,327	4	
	Retail	536	3	209	131	4	4	191	3	191	117	2	2
	Retail - Secured on real estate property	376	5	368	30	1	2	381	4	370	29	2	2
	Retail - Secured on real estate property - Of Which: SME	274	3	272	23	1	1	305	3	303	22	1	1
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	99	2	94	7	1	1	72	0	66	6	1	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	98	2	93	6	1	1	72	1	66	6	1	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,065	17	866	864	0	17	880	17	634	628	0	
	Corporates - Of Which: Specialised Lending	22	0	19	14	0	0	22	0	19	14	0	
	Corporates - Of Which: SME	1,043	17	847	850	0	17	858	17	615	614	0	
	Retail	980	26	923	111	5	17	1,004	26	936	129	9	
	Retail - Secured on real estate property	1	0	1	0	0	0	2	1	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	794	18	712	91	4	10	810	19	788	100	7	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	222	7	198	18	1	6	188	6	135	26	2	
	Retail - Other Retail	6	0	2	0	0	0	6	0	2	0	0	
	Retail - Other Retail - Of Which: SME	216	7	196	18	1	6	163	6	134	25	2	
Retail - Other Retail - Of Which: non-SME	2	0	3	0	0	0	4	0	10	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	530	0	335	151	0	633	0	617	148	0	0	
	Corporates	707	0	523	406	0	2	697	0	515	369	0	
	Corporates - Of Which: Specialised Lending	103	0	102	76	0	0	90	0	89	65	0	
	Corporates - Of Which: SME	604	0	421	330	0	2	607	0	426	304	0	
	Retail	131	2	124	12	1	1	130	2	123	14	1	
	Retail - Secured on real estate property	55	1	54	4	0	0	68	1	68	5	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	54	1	53	4	0	0	67	1	67	5	0	
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0	0	
	Retail - Other Retail	69	1	65	7	0	1	56	1	53	8	0	
	Retail - Other Retail - Of Which: SME	9	0	7	2	0	0	9	0	7	3	0	
Retail - Other Retail - Of Which: non-SME	60	1	58	5	0	1	47	1	46	5	0		
Equity	5	0	5	15	0	0	4	0	4	11	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,956	0	1,952	969	0	1,835	0	1,832	920	0	0	
	Corporates	3,069	32	2,601	2,083	0	3,187	34	2,673	2,155	0	10	
	Corporates - Of Which: Specialised Lending	721	0	662	636	0	8	778	0	723	600	0	
	Corporates - Of Which: SME	138	0	137	55	0	0	120	1	118	46	0	
	Retail	411	3	303	32	1	412	3	294	38	1	3	
	Retail - Secured on real estate property	303	2	288	24	0	1	321	2	317	25	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	303	2	288	24	0	1	321	2	317	25	1	
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	
	Retail - Other Retail	100	1	91	8	0	1	87	1	76	12	0	
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	4	0	3	1	0	
Retail - Other Retail - Of Which: non-SME	100	1	91	8	0	1	83	1	73	11	0		
Equity	6	0	6	29	0	0	5	0	5	10	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		48	48	0	0	0	0	48	0	0	0	0	0	0	0	0	
		33	33	0	0	0	0	33	0	0	0	0	0	0	0	0	
		27	27	0	0	0	0	27	0	0	0	0	0	0	0	0	
		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	
		94	94	0	0	0	0	94	0	0	0	0	0	164	0	0	
		60	60	0	0	0	0	60	0	0	0	0	0	0	0	0	
		292	292	0	0	0	0	292	0	0	0	0	0	164	0	0	47
		75	75	0	0	0	0	75	0	0	0	0	0	10	0	0	
		112	112	0	0	0	0	78	34	0	0	0	0	0	0	0	
		141	141	0	0	0	0	110	31	0	0	0	0	0	0	0	
		267	267	0	0	0	0	216	51	0	0	0	0	0	0	0	
		235	235	0	0	0	0	267	67	0	0	0	0	0	0	0	
		295	295	0	0	0	0	237	59	0	0	0	0	0	0	0	
		70	70	0	0	0	0	70	0	0	0	0	0	0	0	0	
		1,245	1,245	0	0	995	250	0	0	0	0	0	0	10	0	0	6

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	1	-1	0	0	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y]		35	35	0	0	0	0	35	0	0	0	0	0	0	0	0
[1Y - 2Y]		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0
[2Y - 3Y]		24	24	0	0	0	0	24	0	0	0	0	0	1	0	0
[3Y - 5Y]		25	25	0	0	0	0	25	0	0	0	0	0	154	0	0
[5Y - 10Y]		102	102	0	0	0	0	102	0	0	0	0	0	0	0	0
[10Y - more]	52	52	0	0	0	0	52	0	0	0	0	0	0	0	0	
Total	271	271	0	0	0	0	271	0	0	0	0	0	155	0	0	43
[0 - 3M]	Others	58	58	0	0	50	8	0	0	0	0	0	0	0	0	0
[3M - 1Y]		118	118	0	0	75	43	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		201	201	0	0	171	30	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		270	270	0	0	219	52	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		169	169	0	0	95	74	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		374	374	0	0	322	52	0	0	0	0	0	0	0	0	0
[10Y - more]	100	100	13	0	87	0	0	0	0	0	0	0	0	0	0	
Total	1,291	1,291	13	0	1,019	260	0	0	0	0	0	0	0	0	0	5

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Confédération Nationale de Crédit Mutuel

	As of 30/09/2022										As of 31/12/2022																			
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾				Of which: defaulted		Of which Stage 3 ⁴⁾				Of which: defaulted		Of which Stage 3 ⁴⁾				Of which: defaulted	Of which Stage 3 ⁴⁾
Cash balances at central banks and other demand deposits	136,826	0	0	0	0	0	0	0	0	145,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	51,133	0	92	92	92	29	61	61	0	49,094	2	93	93	93	25	64	64	0	0	0	0	0	0	0	0					
Central banks	1,237	0	0	0	0	0	0	0	0	1,126	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	20,462	0	0	0	0	6	0	0	0	19,283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Credit institutions	15,515	0	0	0	0	5	0	0	0	15,477	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	10,462	0	2	2	2	12	1	1	1	10,161	0	2	2	2	12	1	1	1	1	1	1	1	1	1	0					
Non-financial corporations	3,468	0	90	90	90	6	61	61	0	2,747	2	91	91	91	3	63	63	0	0	0	0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	677,771	2,314	14,509	14,509	13,910	4,234	7,129	6,978	4,720	683,852	2,350	15,064	15,064	14,506	4,022	7,165	7,022	5,032												
Central banks	525	0	0	0	0	0	0	0	0	470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	14,532	80	33	33	27	11	4	4	14	15,026	85	33	33	28	11	5	4	15												
Credit institutions	58,909	26	2	2	2	7	1	1	1	58,805	11	3	3	3	10	1	1	1												
Other financial corporations	17,174	15	204	204	201	60	102	100	90	13,984	11	190	190	187	60	114	112	70												
Non-financial corporations	286,791	1,436	7,983	7,983	7,465	2,147	3,448	3,223	3,470	290,291	1,302	8,532	8,532	8,046	1,847	3,481	3,364	3,762												
of which: small and medium-sized enterprises	231,737	1,023	6,700	6,700	6,312	1,708	2,978	2,874	2,867	233,433	990	6,933	6,933	6,567	1,350	2,920	2,832	3,053												
of which: Loans collateralised by commercial immovable property	44,606	45	956	956	923	301	361	349	590	45,990	60	968	968	934	265	362	351	602												
Households	302,840	756	6,277	6,277	6,210	2,010	3,574	3,550	1,140	304,376	861	6,306	6,306	6,248	2,097	3,564	3,541	1,162												
of which: Loans collateralised by residential immovable property	154,602	152	1,396	1,396	1,378	391	389	382	999	154,598	179	1,401	1,401	1,384	432	379	372	1,015												
of which: Credit for consumption	57,038	510	3,832	3,832	3,786	1,257	2,435	2,430	140	58,095	595	3,856	3,856	3,822	1,304	2,465	2,452	138												
NET INSTRUMENTS other than NPT	865,721	2,314	14,601	14,601	14,002	4,264	7,190	7,020	4,720	878,450	2,352	15,157	15,157	14,600	4,047	7,220	7,086	5,032												
OFF-BALANCE SHEET EXPOSURES	209,005		590	590	546	394	186	181	135	205,435		648	648	617	282	184	181	131												

¹⁾ For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRBEP framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,486	4,271	1,998	1,683	3,698	1,726	6,961	4,103	1,859	1,635	3,363	1,662
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	5	1	1	5	5	7	5	1	1	5	4
Credit institutions	1	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	188	88	66	59	108	28	155	87	75	69	65	16
Non-financial corporations	4,062	2,205	855	690	2,541	1,269	3,655	2,059	733	656	2,315	1,211
of which: small and medium-sized enterprises	3,122	1,515	608	468	2,096		2,746	1,423	493	429	1,885	
Households	3,227	1,972	1,076	932	1,045	424	3,143	1,951	1,050	910	979	429
DEBT INSTRUMENTS other than HFT	7,486	4,271	1,998	1,683	3,698		6,961	4,103	1,859	1,635	3,363	
Loan commitments given	154	89	3	0	31	0	113	76	1	0	29	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	6,975	4,327	1,938	1,720	3,245	1,688	6,858	4,366	1,999	1,794	3,178	1,674	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	5	1	1	4	4	8	5	1	1	4	4	
Credit institutions	2	0	0	0	0	0	3	0	0	0	0	0	0
Other financial corporations	171	87	77	68	63	17	184	94	83	75	68	19	
Non-financial corporations	3,707	2,238	798	720	2,217	1,236	3,537	2,211	829	760	2,145	1,209	
of which: small and medium-sized enterprises	2,701	1,445	503	437	1,744		2,819	1,640	634	574	1,769		
Households	3,088	1,998	1,063	931	960	431	3,126	2,055	1,087	958	961	442	
DEBT INSTRUMENTS other than HFT	6,975	4,327	1,938	1,720	3,245		6,858	4,366	1,999	1,794	3,178		
Loan commitments given	110	72	1	0	42	3	146	98	4	0	50	4	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Confédération Nationale du Crédit Mutuel

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	12,656	507	507	12,656	336	0	12,546	494	494	12,546	349	0	12,779	491	491	12,779	347	0	13,033	495	495	13,033	343	0
B Mining and quarrying	639	4	4	639	4	0	591	2	2	591	3	0	604	2	2	624	5	0	592	4	4	592	6	0
C Manufacturing	20,480	951	951	20,480	469	0	20,330	1,011	1,011	20,330	463	0	19,314	947	947	19,314	465	0	19,786	955	955	19,777	445	0
D Electricity, gas, steam and air conditioning supply	3,431	62	62	3,431	45	0	3,520	60	60	3,520	49	0	3,611	57	57	3,611	42	0	3,642	50	50	3,642	39	0
E Water supply	1,230	24	24	1,230	20	0	1,221	30	30	1,221	21	0	1,206	32	32	1,206	24	0	1,204	30	30	1,204	23	0
F Construction	15,186	643	643	15,186	385	0	15,530	681	681	15,530	411	0	15,569	701	701	15,569	421	0	15,544	720	720	15,544	425	0
G Wholesale and retail trade	26,230	1,253	1,253	26,230	866	0	26,095	1,256	1,256	26,095	770	0	25,744	1,265	1,265	25,744	775	0	25,300	1,285	1,285	25,294	740	0
H Transport and storage	9,444	319	319	9,444	144	0	9,594	292	292	9,591	133	0	9,804	277	277	9,802	132	0	9,953	277	277	9,951	126	0
I Accommodation and food service activities	7,265	380	380	7,265	661	0	7,173	978	978	7,173	299	0	7,176	998	998	7,176	309	0	7,243	636	636	7,243	313	0
J Information and communication	4,326	99	99	4,326	65	0	4,262	115	115	4,262	67	0	4,271	118	118	4,271	67	0	3,973	140	140	3,973	73	0
K Financial and insurance activities	17,762	382	382	17,762	325	0	16,807	393	393	16,807	318	0	17,264	408	408	17,263	332	0	17,082	533	533	17,082	364	0
L Real estate activities	90,821	1,433	1,433	90,802	992	0	92,712	1,532	1,532	92,701	1,058	0	94,282	1,521	1,521	94,288	1,068	0	95,120	1,607	1,607	95,120	1,072	0
M Professional, scientific and technical activities	23,888	637	637	23,888	429	0	25,502	903	903	25,502	468	0	25,622	1,045	1,045	25,622	503	0	26,093	943	943	26,093	515	0
N Administrative and support service activities	9,643	360	360	9,643	230	0	9,469	346	346	9,469	203	0	9,655	354	354	9,655	210	0	9,714	354	354	9,714	211	0
O Public administration and defence, compulsory social security	197	0	0	197	0	0	211	0	0	211	1	0	221	0	0	221	1	0	220	0	0	220	1	0
P Education	2,090	37	37	2,090	25	0	2,099	39	39	2,099	28	0	2,096	40	40	2,096	29	0	2,092	41	41	2,092	29	0
Q Human health services and social work activities	11,171	119	119	11,171	103	0	11,349	124	124	11,349	124	0	11,315	135	135	11,315	129	0	11,526	218	218	11,526	140	0
R Arts, entertainment and recreation	1,963	87	87	1,963	111	0	1,952	90	90	1,952	54	0	1,954	95	95	1,954	55	0	1,985	94	94	1,985	55	0
S Other services	28,267	496	496	28,267	393	0	28,928	585	585	28,928	505	0	28,537	517	517	28,537	477	0	29,187	655	655	29,187	553	0
Loans and advances	286,391	7,991	7,991	286,768	5,094	0	290,491	8,532	8,532	290,777	5,322	0	291,165	8,601	8,601	291,148	5,389	0	294,460	9,036	9,036	294,452	5,474	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.