



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Confédération Nationale du Crédit Mutuel

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	9,024	5,820	6,326	7,043	3,328	3,408	4,893	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	370	660	660	660	-763	495	495	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,096	23	-1,305	-1,174	-2,695	-2,447	-2,240	
Profit or (-) loss for the year	4,150	2,553	2,068	2,598	-5,110	-2,078	-478	
Coverage ratio: non-performing exposure (%)	48.40%	43.66%	40.29%	37.88%	51.55%	47.59%	44.78%	
Common Equity Tier 1 capital	62,679	64,631	65,446	66,249	53,135	48,834	46,249	
Total Risk exposure amount (all transitional adjustments included)	333,735	337,946	338,608	339,188	398,177	400,673	404,458	
Common Equity Tier 1 ratio, %	18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%	
Fully loaded Common Equity Tier 1 ratio, %	18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%	
Tier 1 capital	62,684	64,637	65,451	66,255	53,140	48,839	46,254	
Total leverage ratio exposures	940,252	940,252	940,252	940,252	940,252	940,252	940,252	
Leverage ratio, %	6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%	
Fully loaded leverage ratio, %	6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	18.96%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

		Actual 31/12/2022*																																																																																																																																																																																																																																																																																																																																
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																		
		A-IRB		F-IRB		A-IRB		F-IRB																																																																																																																																																																																																																																																																																																																										
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																																									
(min EUR, %)																	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	35,623	0	0	0	8,447	0	34,208	1,415	0	0	0	0	20.18%	Corporates		84,403	2,203	83,438	1,208	40,679	1,203	55,236	0	133,725	18,047	3,410	520	544	1,589	46.60%	Corporates - Of Which: Specialised Lending		0	0	12,250	119	0	0	8,682	0	11,991	259	119	21	17	18	14.94%	Corporates - Of Which: SME		47,571	1,223	0	0	18,025	794	0	0	48,760	6,900	1,223	144	168	597	48.89%	Retail		379,535	5,533	0	0	49,867	1,913	0	0	338,160	41,376	5,533	351	1,096	2,664	97.84%	Retail - Secured on real estate property		289,562	2,589	0	0	29,646	808	0	0	249,265	31,227	2,589	143	759	884	34.14%	Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	35,623	0	0	0	8,447	0	34,208	1,415	0	0	0	0	20.18%	Corporates		84,403	2,203	83,438	1,208	40,679	1,203	55,236	0	133,725	18,047	3,410	520	544	1,589	46.60%	Corporates - Of Which: Specialised Lending		0	0	12,250	119	0	0	8,682	0	11,991	259	119	21	17	18	14.94%	Corporates - Of Which: SME		47,571	1,223	0	0	18,025	794	0	0	48,760	6,900	1,223	144	168	597	48.89%	Retail		379,535	5,533	0	0	49,867	1,913	0	0	338,160	41,376	5,533	351	1,096	2,664	97.84%	Retail - Secured on real estate property		289,562	2,589	0	0	29,646	808	0	0	249,265	31,227	2,589	143	759	884	34.14%	Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																	
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Corporates - Of Which: SME		47,571	1,223	0	0	18,025	794	0	0	48,760	6,900	1,223	144	168	597	48.89%	Retail		379,535	5,533	0	0	49,867	1,913	0	0	338,160	41,376	5,533	351	1,096	2,664	97.84%	Retail - Secured on real estate property		289,562	2,589	0	0	29,646	808	0	0	249,265	31,227	2,589	143	759	884	34.14%	Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																						
Retail		379,535	5,533	0	0	49,867	1,913	0	0	338,160	41,376	5,533	351	1,096	2,664	97.84%	Retail - Secured on real estate property		289,562	2,589	0	0	29,646	808	0	0	249,265	31,227	2,589	143	759	884	34.14%	Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																							
Retail - Secured on real estate property		289,562	2,589	0	0	29,646	808	0	0	249,265	31,227	2,589	143	759	884	34.14%	Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																								
Retail - Secured on real estate property - Of Which: SME		25,429	713	0	0	7,738	227	0	0	20,207	6,286	713	58	211	245	24.88%	Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																									
Retail - Secured on real estate property - Of Which: non-SME		245,068	1,876	0	0	21,908	528	0	0	22,057	25,011	1,876	65	538	633	33.86%	Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																										
Retail - Qualifying Revolving		12,063	366	0	0	1,267	0	0	0	10,556	4,066	366	29	26	110	66.13%	Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																											
Retail - Other Retail		86,912	2,778	0	0	18,959	1,079	0	0	78,229	8,679	2,778	181	315	1,654	59.52%	Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																												
Retail - Other Retail - Of Which: SME		39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	58.38%	Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																													
Retail - Other Retail - Of Which: non-SME		47,638	735	0	0	11,326	179	0	0	44,583	3,044	735	54	81	461	62.71%	Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																																														
Equity		0	0	0	0	0	0	0	0	17,629	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																																																															
Securitisation		0	0	0	0	0	0	0	0	7,475	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																																																																																
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																																																																																																	
IRB TOTAL		463,940	7,832	119,041	1,117	83,546	3,215	64,085	0	551,247	56,838	8,950	886	1,643	4,237	47.34%																																																																																																																																																																																																																																																																																																																		

		Actual 31/12/2022*																																																																																																																																																																																																																																																																																																																																
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																		
		A-IRB		F-IRB		A-IRB		F-IRB																																																																																																																																																																																																																																																																																																																										
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																																									
(min EUR, %)																	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	20,253	1	0	0	4,938	0	19,447	805	1	1	1	1	88.50%	Corporates		86,301	2,201	85,161	901	39,657	1,241	37,911	0	120,521	13,101	3,111	461	481	1,471	47.42%	Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	20,253	1	0	0	4,938	0	19,447	805	1	1	1	1	88.50%	Corporates		86,301	2,201	85,161	901	39,657	1,241	37,911	0	120,521	13,101	3,111	461	481	1,471	47.42%	Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	20,253	1	0	0	4,938	0	19,447	805	1	1	1	1	88.50%	Corporates		86,301	2,201	85,161	901	39,657	1,241	37,911	0	120,521	13,101	3,111	461	481	1,471	47.42%	Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																		
Institutions		0	0	20,253	1	0	0	4,938	0	19,447	805	1	1	1	1	88.50%	Corporates		86,301	2,201	85,161	901	39,657	1,241	37,911	0	120,521	13,101	3,111	461	481	1,471	47.42%	Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																			
Corporates		86,301	2,201	85,161	901	39,657	1,241	37,911	0	120,521	13,101	3,111	461	481	1,471	47.42%	Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																				
Corporates - Of Which: Specialised Lending		0	0	4,655	0	0	0	4,098	0	4,535	120	18	4	4	4	0	Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																					
Corporates - Of Which: SME		46,044	1,184	0	0	17,238	770	0	0	39,367	6,679	1,184	136	159	569	48.05%	Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																						
Retail		375,624	5,631	0	0	42,483	1,897	0	0	336,624	40,946	5,631	349	1,097	2,611	67.78%	Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																							
Retail - Secured on real estate property		277,572	2,543	0	0	29,354	795	0	0	246,626	30,947	2,543	142	749	863	33.95%	Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																								
Retail - Secured on real estate property - Of Which: SME		24,417	710	0	0	2,203	277	0	0	20,162	6,276	710	58	217	248	24.84%	Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																									
Retail - Secured on real estate property - Of Which: non-SME		249,121	1,833	0	0	21,651	518	0	0	221,464	24,671	1,833	84	532	614	33.60%	Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																										
Retail - Qualifying Revolving		12,051	163	0	0	1,260	36	0	0	10,606	1,399	163	23	26	108	65.99%	Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																											
Retail - Other Retail		86,001	2,793	0	0	11,869	1,064	0	0	74,744	8,603	2,793	184	313	1,444	59.46%	Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																												
Retail - Other Retail - Of Which: SME		39,201	2,040	0	0	7,615	893	0	0	33,528	5,619	2,040	131	233	1,190	58.36%	Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																													
Retail - Other Retail - Of Which: non-SME		46,800	710	0	0	4,254	174	0	0	41,856	2,981	710	53	80	450	62.58%	Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																																														
Equity		0	0	0	0	0	0	0	0	16,679	0	0	0	0	0	0	Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																																																															
Securitisation		0	0	0	0	0	0	0	0	7,398	0	0	0	0	0	0	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																																																																																
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																																																																																																	
IRB TOTAL		458,226	7,674	89,417	906	82,140	3,141	42,852	0	507,671	54,939	8,580	817	1,571	4,089	47.66%																																																																																																																																																																																																																																																																																																																		

		Actual 31/12/2022*																																																																																																																																																																																																																																																																																																																																
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																		
		A-IRB		F-IRB		A-IRB		F-IRB																																																																																																																																																																																																																																																																																																																										
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																																									
(min EUR, %)																	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	2,628	0	0	0	426	0	2,504	104	0	1	1	1	0	Corporates		79	0	1,007	0	37	0	882	0	1,041	35	0	3	3	3	0	Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	2,628	0	0	0	426	0	2,504	104	0	1	1	1	0	Corporates		79	0	1,007	0	37	0	882	0	1,041	35	0	3	3	3	0	Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	2,628	0	0	0	426	0	2,504	104	0	1	1	1	0	Corporates		79	0	1,007	0	37	0	882	0	1,041	35	0	3	3	3	0	Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																		
Institutions		0	0	2,628	0	0	0	426	0	2,504	104	0	1	1	1	0	Corporates		79	0	1,007	0	37	0	882	0	1,041	35	0	3	3	3	0	Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																			
Corporates		79	0	1,007	0	37	0	882	0	1,041	35	0	3	3	3	0	Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																				
Corporates - Of Which: Specialised Lending		0	0	161	0	0	0	161	0	158	3	0	0	0	0	0	Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																					
Corporates - Of Which: SME		49	0	0	0	21	0	0	0	30	0	0	0	0	0	0	Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																						
Retail		203	4	0	0	20	0	0	0	180	22	4	0	0	0	53.53%	Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																							
Retail - Secured on real estate property		162	3	0	0	18	0	0	0	143	19	3	0	0	0	41.69%	Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																								
Retail - Secured on real estate property - Of Which: SME		11	0	0	0	0	0	0	0	11	0	0	0	0	0	68.90%	Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																									
Retail - Secured on real estate property - Of Which: non-SME		151	3	0	0	18	0	0	0	142	19	3	0	0	0	39.46%	Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																										
Retail - Qualifying Revolving		36	1	0	0	4	0	0	0	31	1	1	0	0	0	78.03%	Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																											
Retail - Other Retail		61	0	0	0	1	0	0	0	46	0	0	0	0	0	89.97%	Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																												
Retail - Other Retail - Of Which: SME		31	0	0	0	1	0	0	0	9	0	0	0	0	0	67.62%	Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																													
Retail - Other Retail - Of Which: non-SME		30	0	0	0	0	0	0	0	37	0	0	0	0	0	95.12%	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																																														
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																																																															
Securitisation		0	0	0	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	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																																																																																
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																																																																																																	
IRB TOTAL		272	4	3,614	0	57	0	1,302	0	3,733	161	4	4	3	2	53.53%																																																																																																																																																																																																																																																																																																																		

		Actual 31/12/2022*																																																																																																																																																																																																																																																																																																																																
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																		
		A-IRB		F-IRB		A-IRB		F-IRB																																																																																																																																																																																																																																																																																																																										
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																																									
(min EUR, %)																	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	301	0	0	0	53	0	289	12	0	0	0	0	0	Corporates		290	57	1,098	0	150	37	696	0	1,310	67	57	1	1	51	89.85%	Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	301	0	0	0	53	0	289	12	0	0	0	0	0	Corporates		290	57	1,098	0	150	37	696	0	1,310	67	57	1	1	51	89.85%	Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Institutions		0	0	301	0	0	0	53	0	289	12	0	0	0	0	0	Corporates		290	57	1,098	0	150	37	696	0	1,310	67	57	1	1	51	89.85%	Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																		
Institutions		0	0	301	0	0	0	53	0	289	12	0	0	0	0	0	Corporates		290	57	1,098	0	150	37	696	0	1,310	67	57	1	1	51	89.85%	Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																			
Corporates		290	57	1,098	0	150	37	696	0	1,310	67	57	1	1	51	89.85%	Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																				
Corporates - Of Which: Specialised Lending		0	0	55	0	0	0	54	0	54	1	0	0	0	0	0	Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																					
Corporates - Of Which: SME		261	57	0	0	128	37	638	0	1,199	65	57	1	1	46	100.00%	Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																						
Retail		324	8	0	0	33	0	0	0	293	35	0	0	1	3	61.95%	Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																							
Retail - Secured on real estate property		197	5	0	0	21	0	0	0	174	24	5	0	1	0	62.03%	Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																								
Retail - Secured on real estate property - Of Which: SME		9	0	0	0	0	0	0	0	7	0	0	0	0	0	0	Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																									
Retail - Secured on real estate property - Of Which: non-SME		188	5	0	0	19	0	0	0	167	24	5	0	1	0	62.03%	Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																										
Retail - Qualifying Revolving		121	0	0	0	11	0	0	0	109	0	0	0	0	0	61.59%	Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																											
Retail - Other Retail		122	0	0	0	12	0	0	0	113	15	0	0	0	0	57.49%	Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																												
Retail - Other Retail - Of Which: SME		16	0	0	0	1	0	0	0	14	0	0	0	0	0	39.71%	Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																													
Retail - Other Retail - Of Which: non-SME		107	0	0	0	11	0	0	0	99	15	0	0	0	0	65.49%	Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																																														
Equity		0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																																																															
Securitisation		0	0	0	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	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																																																																																
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																																																																																																	
IRB TOTAL		618	65	1,399	0	189	36	698	0	1,957	114	65	2	2	56	86.35%																																																																																																																																																																																																																																																																																																																		

2023 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	464	0	0	0	163	0	445	18	0	0	0	0	0
	Corporates	63	12	513	0	31	0	396	0	552	22	12	0	0	12	99.76%
	Corporates - Of Which: Specialised Lending	0	0	19	0	0	0	14	0	18	0	0	0	0	0	0
	Corporates - Of Which: SME	63	12	504	0	31	0	396	0	552	22	12	0	0	12	100.00%
	Retail	898	23	0	0	1150	0	798	0	798	100	27	1	1	31	52.92%
	Retail - Secured on real estate property	777	20	0	0	96	4	0	0	667	90	20	0	2	10	47.57%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	775	20	0	0	96	4	0	0	665	90	20	0	2	10	47.57%
	Retail - Qualifying Revolving	113	1	0	0	13	0	0	0	130	11	1	0	0	1	63.07%
	Retail - Other Retail	113	1	0	0	13	0	0	0	117	11	1	0	0	1	71.55%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	81.88%
	Retail - Other Retail - Of Which: non-SME	109	1	0	0	13	0	0	0	109	9	1	0	0	1	71.42%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	960	44	976	0	140	13	512	0	1,800	140	44	1	3	31	71.43%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	1,148	0	0	0	396	0	1,102	46	0	0	0	0	0
	Corporates	202	0	4,793	28	147	18	4,134	0	4,828	153	31	18	18	11	42.17%
	Corporates - Of Which: Specialised Lending	0	0	694	0	0	0	567	0	676	18	0	0	0	0	0
	Corporates - Of Which: SME	180	0	0	0	121	4	0	0	151	27	0	1	1	1	93.20%
	Retail	392	0	0	0	29	0	0	0	373	60	0	0	0	0	38.89%
	Retail - Secured on real estate property	287	0	0	0	22	1	0	0	251	34	0	0	0	1	31.75%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	287	0	0	0	22	1	0	0	251	34	0	0	0	1	31.75%
	Retail - Qualifying Revolving	23	0	0	0	0	0	0	0	22	0	0	0	0	0	87.21%
	Retail - Other Retail	79	0	0	0	0	0	0	0	69	26	0	0	0	0	58.44%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	70.88%
	Retail - Other Retail - Of Which: non-SME	78	0	0	0	0	0	0	0	68	26	0	0	0	0	49.23%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	564	7	5,939	28	175	5	4,530	0	6,345	240	35	19	19	15	41.57%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	867	0	0	0	105	0	833	34	0	0	0	0	36.73%
	Corporates	547	2	1,513	0	250	0	1,277	0	1,944	116	0	10	10	0	55.97%
	Corporates - Of Which: Specialised Lending	0	0	196	0	141	0	141	0	191	4	0	0	0	0	0
	Corporates - Of Which: SME	449	2	0	0	107	0	0	0	386	63	2	1	1	1	55.97%
	Retail	202	0	0	0	21	0	0	0	181	24	0	0	0	11	65.63%
	Retail - Secured on real estate property	161	0	0	0	19	0	0	0	141	19	0	0	0	0	53.47%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	55.66%
	Retail - Secured on real estate property - Of Which: non-SME	159	0	0	0	19	0	0	0	139	19	0	0	0	0	51.33%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	4	0	0	0	0	0	83.86%
	Retail - Other Retail	40	0	0	0	0	0	0	0	35	4	0	0	0	0	81.72%
	Retail - Other Retail - Of Which: SME	15	0	0	0	0	0	0	0	11	2	0	0	0	0	87.31%
	Retail - Other Retail - Of Which: non-SME	25	0	0	0	0	0	0	0	23	2	0	0	0	0	79.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	752	2	3,380	0	275	1	1,482	0	3,008	175	0	11	11	1	63.40%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	453	0	0	0	97	0	431	18	0	0	0	0	0
	Corporates	80	0	448	0	45	0	366	0	504	24	0	1	1	1	100.00%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	53	0	23	0	0	0	0	0	0
	Corporates - Of Which: SME	67	0	0	0	37	0	0	0	67	10	0	0	0	0	0
	Retail	121	0	0	0	11	0	0	0	109	12	0	0	0	0	44.91%
	Retail - Secured on real estate property	64	0	0	0	0	0	0	0	57	7	0	0	0	0	33.60%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	0	0	0	0	0	0	0	57	7	0	0	0	0	33.60%
	Retail - Qualifying Revolving	63	0	0	0	0	0	0	0	56	7	1	0	0	0	78.20%
	Retail - Other Retail	54	0	0	0	0	0	0	0	49	5	1	0	0	0	51.13%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	20.20%
	Retail - Other Retail - Of Which: non-SME	46	0	0	0	0	0	0	0	43	4	1	0	0	0	60.94%
	Equity	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
	Securitisation	0	0	0	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	0	0	0	
IRB TOTAL	201	0	899	0	56	0	462	0	1,649	54	1	1	1	1	45.02%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Confédération Nationale du Crédit Mutuel

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	443	21	0	0	0	0	15.00%	439	24	0	0	0	15.00%	435	27	0	0	0	0	0	15.00%			
Corporates	554	19	0	0	0	0	12.76%	554	19	0	0	0	12.76%	554	19	0	0	0	0	0	12.76%			
Corporates - Of Which: Specialised Lending	18	0	0	0	0	0	15.21%	18	0	0	0	0	15.21%	18	0	0	0	0	0	0	15.21%			
Corporates - Of Which: SME	46	0	0	0	0	0	36.34%	47	0	0	0	0	36.34%	46	0	0	0	0	0	0	36.34%			
Retail	233	141	33	0	0	0	46.92%	233	133	33	0	0	43.12%	233	160	33	0	0	0	43.12%				
Retail - Secured on real estate property	647	126	24	0	2	10	41.39%	631	139	28	0	4	10	36.34%	622	143	33	0	4	10	37.62%			
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	4.65%	1	0	0	0	0	0	4.65%	1	0	0	0	0	0	4.65%			
Retail - Secured on real estate property - Of Which: non-SME	646	126	24	0	2	10	41.39%	629	139	28	0	4	10	36.34%	621	143	33	0	4	10	37.62%			
Retail - Qualifying Revolving	7	2	1	0	0	0	61.62%	5	1	0	0	0	1	60.22%	5	1	0	0	0	1	58.97%			
Retail - Other Retail	37	13	3	0	0	0	69.29%	35	13	0	0	0	1	63.11%	34	13	0	0	0	1	62.39%			
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	59.01%	1	0	0	0	0	0	46.91%	1	0	0	0	0	0	39.41%			
Retail - Other Retail - Of Which: non-SME	36	13	0	0	0	0	68.38%	34	13	0	0	0	0	63.56%	33	13	0	0	0	0	61.92%			
Equity	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%			
Securitisation	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0				
IRB TOTAL	1,753	181	49	0	4	32	64.96%	1,732	197	54	0	4	32	59.38%	1,719	204	60	0	4	33	54.72%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Institutions	1,095	52	0	0	0	0	15.00%	1,088	59	0	0	0	15.00%	1,080	66	0	0	0	0	15.00%				
Corporates	4,856	132	36	0	0	0	14.14%	4,861	129	43	0	0	11	33.98%	4,862	118	48	0	0	0	33.83%			
Corporates - Of Which: Specialised Lending	670	24	0	0	0	0	40.38%	665	29	0	0	0	11	40.38%	659	34	0	0	0	0	40.38%			
Corporates - Of Which: SME	149	30	4	0	1	3	71.00%	146	32	5	0	1	3	59.34%	144	31	0	0	1	0	50.91%			
Retail	305	56	6	0	0	0	29.54%	292	60	0	0	0	0	21.79%	292	56	0	0	0	0	20.29%			
Retail - Secured on real estate property	238	47	4	0	1	1	23.50%	232	52	0	0	0	1	18.11%	230	54	0	0	1	0	18.44%			
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	24.37%	1	0	0	0	0	0	65.88%	1	0	0	0	0	0	59.94%			
Retail - Secured on real estate property - Of Which: non-SME	237	47	4	0	1	1	23.50%	231	52	0	0	0	1	18.11%	229	54	0	0	1	0	18.44%			
Retail - Qualifying Revolving	1	0	0	0	0	0	74.37%	1	0	0	0	0	0	65.88%	1	0	0	0	0	0	59.94%			
Retail - Other Retail	65	9	1	0	0	0	44.75%	61	10	0	0	0	0	49.70%	61	10	0	0	0	0	37.25%			
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	61.47%	0	0	0	0	0	0	54.48%	0	0	0	0	0	0	49.09%			
Retail - Other Retail - Of Which: non-SME	64	9	1	0	0	0	43.87%	61	10	0	0	0	0	49.70%	61	10	0	0	0	0	37.25%			
Equity	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%	83	0	0	0	0	0	40.00%			
Securitisation	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0				
IRB TOTAL	6,340	240	42	1	14	16	37.00%	6,331	241	49	1	12	17	33.99%	6,318	246	57	1	11	18	30.99%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Institutions	829	38	0	0	0	0	20.27%	825	42	0	0	0	0	821	46	0	0	0	0	16.94%				
Corporates	1,037	119	0	0	0	2	27.26%	1,031	122	10	0	2	22.00%	1,025	129	10	0	0	0	16.26%				
Corporates - Of Which: Specialised Lending	190	5	0	0	0	0	40.00%	189	5	0	0	0	0	188	6	0	0	0	0	40.00%				
Corporates - Of Which: SME	374	72	4	0	1	3	30.81%	367	77	0	0	1	2	24.39%	362	79	0	0	1	2	21.36%			
Retail	171	13	6	0	1	3	55.94%	162	36	0	0	0	0	164	37	0	0	0	0	42.13%				
Retail - Secured on real estate property	133	27	1	0	0	1	42.40%	130	29	4	0	0	0	135	30	0	0	0	0	30.36%				
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	54.11%	1	0	0	0	0	0	1	0	0	0	0	0	50.43%				
Retail - Secured on real estate property - Of Which: non-SME	128	27	1	0	0	0	34.95%	129	29	4	0	0	0	134	30	0	0	0	0	29.36%				
Retail - Qualifying Revolving	4	1	0	0	0	0	80.77%	4	1	0	0	0	0	77.93%	4	1	0	0	0	0	76.35%			
Retail - Other Retail	34	3	2	0	0	2	71.75%	35	3	0	0	0	0	64.31%	33	0	0	0	0	0	36.51%			
Retail - Other Retail - Of Which: SME	12	2	1	0	0	1	65.71%	11	1	0	0	0	0	53.81%	11	0	0	0	0	0	46.12%			
Retail - Other Retail - Of Which: non-SME	22	3	1	0	0	1	76.65%	22	3	1	0	0	0	72.55%	22	3	0	0	0	0	69.73%			
Equity	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%			
Securitisation	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0				
IRB TOTAL	2,888	190	12	0	10	0	41.82%	2,873	200	10	0	0	0	3,240%	2,866	207	21	0	0	0	27.79%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Institutions	431	20	0	0	0	0	15.00%	426	22	0	0	0	0	426	24	0	0	0	0	15.00%				
Corporates	503	24	0	0	0	0	14.66%	500	24	0	0	0	0	501	25	0	0	0	0	14.67%				
Corporates - Of Which: Specialised Lending	69	0	0	0	0	0	40.30%	68	0	0	0	0	0	68	0	0	0	0	0	40.30%				
Corporates - Of Which: SME	55	11	0	0	0	0	12.30%	54	11	0	0	0	0	55	11	0	0	0	0	12.30%				
Retail	105	17	2	0	2	3	35.28%	101	19	0	0	0	0	99	20	0	0	0	0	26.92%				
Retail - Secured on real estate property	53	10	1	0	1	1	10.33%	52	11	0	0	0	0	51	11	0	0	0	0	11.88%				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	25.35%	0	0	0	0	0	0	0	0	0	0	0	0	17.85%				
Retail - Secured on real estate property - Of Which: non-SME	53	10	1	0	0	0	72.63%	52	11	0	0	0	0	51	11	0	0	0	0	65.25%				
Retail - Qualifying Revolving	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	3	0	0	0	0	0	40.00%				
Retail - Other Retail	47	7	1	0	0	0	46.67%	46	7	0	0	0	0	45	8	0	0</							

2023 EU-wide Stress Test: Credit risk STA
Confédération Nationale du Crédit Mutuel

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Confédération Nationale du Crédit Mutuel	Central banks	143,992	0	0	0	143,277	1,210	0	0	0	0	0.00%		
	Central governments	30,274	0	2,154	0	30,274	0	0	15	0	0	0.00%		
	Regional governments or local authorities	13,676	0	2,409	0	13,556	120	0	0	0	0	0.00%		
	Public sector entities	50,060	113	1,620	0	52,066	1,029	11	0	0	0	0.00%		
	Multilateral Development Banks	4,266	0	0	0	4,266	0	0	0	0	0	0.00%		
	International Organisations	1,136	0	0	0	1,136	0	0	0	0	0	0.00%		
	Institutions	3,002	0	460	0	3,002	0	0	0	0	0	0.00%		
	Corporate	29,926	1,248	26,517	1,246	28,678	1,850	1,248	114	64	268	18.88%		
	of which: SME	14,563	708	12,961	690	14,669	546	308	114	21	12	13.82%		
	Retail	49,996	4,712	34,976	1,892	46,583	3,224	4,712	1,186	429	2,863	62.88%		
	of which: SME	25,478	421	20,274	230	25,053	938	215	23	40	158	11.11%		
	Secured by mortgages on immovable property	25,478	421	20,274	230	25,053	938	215	23	40	158	11.11%		
	of which: SME	3,443	74	3,434	66	3,089	469	74	7	3	15	20.55%		
	Items associated with particularly high risk	2,027	0	3,012	0	2,027	1,066	0	1	0	0	0.00%		
	Covered bonds	99	0	12	0	99	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	798	0	1,083	0	798	0	0	0	0	0	0.00%		
	Reserve	494	0	585	0	494	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	1,640	0	1,560	0	1,640	0	0	0	0	0	0.00%		
Standardised Total	365,334	6,489	85,140	3,499	337,262	6,134	6,489	1,364	481	3,236	49.86%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
FRANCE	Central banks	124,114	0	0	0	123,246	1,067	0	0	0	0	0.00%		
	Central governments	23,466	0	1,890	0	23,466	0	0	0	0	0	0.00%		
	Regional governments or local authorities	13,136	0	2,461	0	13,218	117	0	0	0	0	0.00%		
	Public sector entities	50,301	0	1,144	0	52,246	1,166	11	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	1,195	0	1,113	0	1,195	0	0	0	0	0	0.00%		
	Corporate	4,241	770	2,172	771	4,799	900	770	4	1	146	18.76%		
	of which: SME	1,951	452	1,217	454	1,481	100	452	4	0	39	21.21%		
	Retail	18,870	1,469	11,382	895	15,613	1,217	1,668	413	158	889	53.27%		
	of which: SME	4,763	261	2,701	272	4,301	303	361	11	20	68	25.14%		
	Secured by mortgages on immovable property	7,668	188	3,056	189	7,577	31	188	2	0	10	8.25%		
	of which: SME	160	11	113	10	147	24	11	0	0	2	16.67%		
	Items associated with particularly high risk	722	0	1,029	0	722	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	676	0	827	0	676	0	0	0	0	0	0.00%		
	Reserve	181	0	235	0	181	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	1,010	0	1,047	0	1,010	0	0	0	0	0	0.00%		
Standardised Total	298,130	2,653	30,590	1,796	254,181	4,001	2,455	441	167	1,055	39.73%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
GERMANY	Central banks	4,572	0	0	0	4,513	59	0	0	0	0	0.00%		
	Central governments	924	0	114	0	929	0	0	0	0	0	0.00%		
	Regional governments or local authorities	55	0	4	0	54	0	0	0	0	0	0.00%		
	Public sector entities	232	0	0	0	232	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	561	0	461	0	561	0	0	0	0	0	0.00%		
	Corporate	4,921	139	8,431	154	5,264	699	139	41	19	15	14.90%		
	of which: SME	2,845	17	2,218	21	2,479	167	17	1	1	4	29.61%		
	Retail	20,988	1,693	14,943	989	19,293	1,693	1,693	581	182	1,161	68.11%		
	of which: SME	1,049	11	588	8	958	85	11	4	1	6	49.10%		
	Secured by mortgages on immovable property	48	0	22	0	48	0	0	0	0	0	0.00%		
	of which: SME	25	0	9	0	22	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	91	0	139	0	91	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	7	0	0	0	7	0	0	0	0	0	0.00%		
	Reserve	217	0	218	0	217	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	596	0	572	0	596	0	0	0	0	0	0.00%		
Standardised Total	37,142	1,811	24,639	743	34,814	2,308	1,431	583	206	1,181	64.47%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
BELGIUM	Central banks	727	0	0	0	720	0	0	0	0	0	0.00%		
	Central governments	723	0	0	0	723	0	0	0	0	0	0.00%		
	Regional governments or local authorities	192	0	0	0	192	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	64	0	4	0	64	0	0	0	0	0	0.00%		
	Corporate	760	34	2,091	42	721	39	34	3	2	15	13.42%		
	of which: SME	372	34	1,021	24	323	34	22	3	2	4	12.24%		
	Retail	4,546	463	3,291	197	4,399	141	463	89	24	280	62.17%		
	of which: SME	48	0	22	0	48	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	5,077	67	2,217	148	5,000	67	67	0	0	0	0.00%		
	of which: SME	578	10	224	16	511	67	19	0	0	4	22.22%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	46	0	1	0	46	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	2	0	2	0	2	0	0	0	0	0	0.00%		
	Reserve	4	0	4	0	4	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	381	0	388	0	381	0	0	0	0	0	0.00%		
Standardised Total	12,006	569	6,592	302	12,291	250	568	89	29	301	51.82%			

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	Actual											
	31/12/2022*		31/12/2022*		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	Exposure values	Risk exposure amounts	Non-defaulted	Defaulted								Non-defaulted
(inb EUR, %)												
Central banks	2,248	0	0	0	2,223	19	0	0	0	0	0	0.00%
Central governments	127	0	0	0	127	0	0	0	0	0	0	0.00%
Regional governments or local authorities	5	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	289	0	18	0	289	0	0	1	0	0	0	0.00%
Corporates	4,525	53	1,628	15	1,528	128	0	13	13	13	21	14.83%
of which: SME	221	0	186	0	209	19	0	1	1	1	0	2.72%
Retail	44	23	46	20	66	4	25	4	4	4	4	12.20%
of which: SME	34	0	7	0	34	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	6,925	174	2,748	166	5,242	281	120	0	0	21	21	14.83%
of which: SME	1,724	0	292	0	1,299	202	0	0	0	0	0	0.00%
Items associated with particularly high risk	751	0	1,124	0	751	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	73	0	73	0	73	0	0	0	0	0	0	0.00%
Securitisation	98	0	98	0	98	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	11,346	250	5,726	250	10,914	433	238	21	12	38	14.86%	

	Actual											
	31/12/2022*		31/12/2022*		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	Exposure values	Risk exposure amounts	Non-defaulted	Defaulted								Non-defaulted
(inb EUR, %)												
Central banks	4,879	0	0	0	4,839	41	0	0	0	0	0	0.00%
Central governments	3,452	0	0	0	3,452	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	11	0	0	0	11	0	0	0	0	0	0	0.00%
Multilateral Development Banks	4	0	0	0	4	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	107	0	107	0	107	0	0	0	0	0	0	0.00%
Corporates	621	23	621	32	619	53	23	0	0	0	0	2.53%
of which: SME	277	20	233	20	239	17	20	0	0	0	0	4.60%
Retail	3	0	2	0	3	0	0	0	0	0	0	0.00%
of which: SME	3	0	2	0	3	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	71	0	71	0	71	0	0	0	0	0	0	0.00%
of which: SME	11	0	4	0	10	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	66	0	66	0	66	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	9,193	23	722	33	9,097	96	30	0	0	6	6	13.35%

	Actual											
	31/12/2022*		31/12/2022*		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	Exposure values	Risk exposure amounts	Non-defaulted	Defaulted								Non-defaulted
(inb EUR, %)												
Central banks	3,885	0	0	0	3,856	33	0	0	0	0	0	0.00%
Central governments	393	0	0	0	393	0	0	0	0	0	0	0.00%
Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	191	0	0	0	191	0	0	0	0	0	0	0.00%
International Organisations	6	0	0	0	6	0	0	0	0	0	0	0.00%
Institutions	99	14	99	0	99	0	0	0	0	0	0	0.00%
Corporates	2,777	11	2,402	8	2,406	91	15	0	0	11	11	24.84%
of which: SME	624	0	491	0	620	0	0	0	0	0	0	0.00%
Retail	228	0	189	3	215	12	0	0	0	0	0	21.46%
of which: SME	11	0	6	0	10	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	2,144	0	909	8	2,097	47	0	0	0	2	2	17.15%
of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	95	0	83	0	95	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	61	0	104	0	61	0	0	0	0	0	0	0.00%
Equity	38	0	38	0	38	0	0	0	0	0	0	0.00%
Securitisation	152	0	152	0	152	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	9,510	32	3,703	17	9,227	183	32	0	1	19	19	17.57%

	Actual											
	31/12/2022*		31/12/2022*		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	Exposure values	Risk exposure amounts	Non-defaulted	Defaulted								Non-defaulted
(inb EUR, %)												
Central banks	241	0	0	0	239	2	0	0	0	0	0	0.00%
Central governments	914	0	0	0	914	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	46	0	46	0	46	0	0	0	0	0	0	0.00%
Corporates	1,562	20	1,402	17	1,404	30	0	0	0	0	0	0.00%
of which: SME	330	21	448	22	526	14	21	0	0	21	21	17.52%
Retail	1,257	20	1,257	0	1,256	70	0	0	0	0	0	26.81%
of which: SME	202	67	117	20	189	12	67	0	0	45	45	67.62%
Secured by mortgages on immovable property	1,026	0	613	0	1,026	0	0	0	0	0	0	0.00%
of which: SME	609	0	238	0	639	70	42	0	0	0	0	21.09%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	14	0	14	0	14	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	1	0	1	0	1	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	263	0	228	0	253	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	6,091	420	3,826	169	6,206	180	420	106	26	273	273	63.45%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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	31/12/2023										31/12/2024						31/12/2025														
	Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure			Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure			Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
Central banks	149,274	1,217	1	1	1	1	45,00%	149,274	1,218	1	1	1	45,00%	149,298	1,219	1	1	1	45,00%	149,298	1,219	1	1	1	45,00%	149,298	1,219	1	1	1	45,00%
Central governments	99,171	0	0	0	0	0	45,00%	99,171	0	0	0	0	45,00%	99,171	0	0	0	0	45,00%	99,171	0	0	0	0	45,00%	99,171	0	0	0	0	45,00%
Regional governments or local authorities	13,125	154	19	0	0	0	45,00%	13,125	154	19	0	0	45,00%	13,125	154	19	0	0	45,00%	13,125	154	19	0	0	45,00%	13,125	154	19	0	0	45,00%
Public sector entities	96,869	2,168	30	0	0	0	45,00%	96,869	2,168	30	0	0	45,00%	96,869	2,168	30	0	0	45,00%	96,869	2,168	30	0	0	45,00%	96,869	2,168	30	0	0	45,00%
Multilateral Development Banks	1,488	0	0	0	0	0	45,00%	1,488	0	0	0	0	45,00%	1,488	0	0	0	0	45,00%	1,488	0	0	0	0	45,00%	1,488	0	0	0	0	45,00%
International Organisations	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Institutions	3,929	181	1	0	0	0	45,00%	3,929	181	1	0	0	45,00%	3,929	181	1	0	0	45,00%	3,929	181	1	0	0	45,00%	3,929	181	1	0	0	45,00%
Corporates	27,206	2,139	1,244	0	0	0	45,00%	27,206	2,139	1,244	0	0	45,00%	27,206	2,139	1,244	0	0	45,00%	27,206	2,139	1,244	0	0	45,00%	27,206	2,139	1,244	0	0	45,00%
of which: SME	9,377	563	526	0	0	0	45,00%	9,377	563	526	0	0	45,00%	9,377	563	526	0	0	45,00%	9,377	563	526	0	0	45,00%	9,377	563	526	0	0	45,00%
Retail	46,949	3,662	6,018	34	0	0	45,00%	46,949	3,662	6,018	34	0	45,00%	46,949	3,662	6,018	34	0	45,00%	46,949	3,662	6,018	34	0	45,00%	46,949	3,662	6,018	34	0	45,00%
of which: SME	6,574	500	500	0	0	0	45,00%	6,574	500	500	0	0	45,00%	6,574	500	500	0	0	45,00%	6,574	500	500	0	0	45,00%	6,574	500	500	0	0	45,00%
Secured by mortgages on immovable security	22,558	750	750	0	0	0	45,00%	22,558	750	750	0	0	45,00%	22,558	750	750	0	0	45,00%	22,558	750	750	0	0	45,00%	22,558	750	750	0	0	45,00%
of which: SME	3,088	232	177	0	0	0	45,00%	3,088	232	177	0	0	45,00%	3,088	232	177	0	0	45,00%	3,088	232	177	0	0	45,00%	3,088	232	177	0	0	45,00%
Items associated with particularly high risk	2,227	0	0	0	0	0	45,00%	2,227	0	0	0	0	45,00%	2,227	0	0	0	0	45,00%	2,227	0	0	0	0	45,00%	2,227	0	0	0	0	45,00%
Covered bonds	99	0	0	0	0	0	45,00%	99	0	0	0	0	45,00%	99	0	0	0	0	45,00%	99	0	0	0	0	45,00%	99	0	0	0	0	45,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Collective investments undertakings (CIU)	798	0	0	0	0	0	45,00%	798	0	0	0	0	45,00%	798	0	0	0	0	45,00%	798	0	0	0	0	45,00%	798	0	0	0	0	45,00%
Equity	454	0	0	0	0	0	45,00%	454	0	0	0	0	45,00%	454	0	0	0	0	45,00%	454	0	0	0	0	45,00%	454	0	0	0	0	45,00%
Securitisation	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Other exposures	3,463	0	0	0	0	0	45,00%	3,463	0	0	0	0	45,00%	3,463	0	0	0	0	45,00%	3,463	0	0	0	0	45,00%	3,463	0	0	0	0	45,00%
Standardised Total	352,643	10,064	8,113	447	654	3,949	48,97%	350,854	11,170	9,921	449	686	4,685	47,70%	348,937	11,009	11,540	428	692	5,432	48,99%										

	31/12/2023										31/12/2024						31/12/2025														
	Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure			Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure			Stock of provisions for Stage 1 exposure			Stock of provisions for Stage 2 exposure			Stock of provisions for Stage 3 exposure						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
Central banks	125,403	1,060	1	1	1	1	45,00%	125,403	1,060	1	1	1	45,00%	125,403	1,060	1	1	1	45,00%	125,403	1,060	1	1	1	45,00%	125,403	1,060	1	1	1	45,00%
Central governments	22,463	0	0	0	0	0	45,00%	22,463	0	0	0	0	45,00%	22,463	0	0	0	0	45,00%	22,463	0	0	0	0	45,00%	22,463	0	0	0	0	45,00%
Regional governments or local authorities	13,125	150	18	0	0	0	45,00%	13,125	150	18	0	0	45,00%	13,125	150	18	0	0	45,00%	13,125	150	18	0	0	45,00%	13,125	150	18	0	0	45,00%
Public sector entities	56,138	2,164	20	0	0	0	45,00%	56,138	2,164	20	0	0	45,00%	56,138	2,164	20	0	0	45,00%	56,138	2,164	20	0	0	45,00%	56,138	2,164	20	0	0	45,00%
Multilateral Development Banks	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
International Organisations	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Institutions	1,183	12	1	0	0	0	45,00%	1,173	24	1	0	0	45,00%	1,160	35	2	0	0	45,00%	1,160	35	2	0	0	45,00%	1,160	35	2	0	0	45,00%
Corporates	8,492	630	296	2	0	0	45,00%	8,492	630	296	2	0	45,00%	8,492	630	296	2	0	45,00%	8,492	630	296	2	0	45,00%	8,492	630	296	2	0	45,00%
of which: SME	1,473	103	120	0	0	0	45,00%	1,473	103	120	0	0	45,00%	1,473	103	120	0	0	45,00%	1,473	103	120	0	0	45,00%	1,473	103	120	0	0	45,00%
Retail	15,006	1,419	2,022	339	237	1,077	53,33%	14,627	1,512	2,184	305	257	1,279	53,07%	14,204	1,560	2,277	302	268	1,385	53,15%										
of which: SME	6,529	398	318	10	0	0	45,00%	6,269	401	314	18	0	0	45,00%	6,114	396	413	18	0	45,00%	6,114	396	413	18	0	45,00%					
Secured by mortgages on immovable security	7,947	221	229	2	0	0	45,00%	7,947	221	229	2	0	45,00%	7,947	221	229	2	0	45,00%	7,947	221	229	2	0	45,00%	7,947	221	229	2	0	45,00%
of which: SME	146	10	15	0	0	0	45,00%	146	10	15	0	0	45,00%	146	10	15	0	0	45,00%	146	10	15	0	0	45,00%	146	10	15	0	0	45,00%
Items associated with particularly high risk	223	0	0	0	0	0	45,00%	223	0	0	0	0	45,00%	223	0	0	0	0	45,00%	223	0	0	0	0	45,00%	223	0	0	0	0	45,00%
Covered bonds	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Collective investments undertakings (CIU)	676	0	0	0	0	0	45,00%	676	0	0	0	0	45,00%	676	0	0	0	0	45,00%	676	0	0	0	0	45,00%	676	0	0	0	0	45,00%
Equity	183	0	0	0	0	0	45,00%	183	0	0	0	0	45,00%	183	0	0	0	0	45,00%	183	0	0	0	0	45,00%	183	0	0	0	0	45,00%
Securitisation	0	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%	0	0	0	0	0	45,00%
Other exposures	2,013	0	0	0	0	0	45,00%	2,013	0																						

2023 EU-wide Stress Test: Credit risk STA
Confédération Nationale du Crédit Mutuel

	31/12/2023										31/12/2024						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure			
	(mli EUR, %)																							
Central banks	149,274	1,217	1	1	1	1	40.00%	149,274	1,218	1	1	1	40.00%	149,298	1,218	1	1	1	1	1	1	40.00%		
Central governments	39,473	0	0	0	0	0	40.00%	39,229	0	0	0	0	40.00%	39,268	0	0	0	0	0	0	0	40.00%		
Regional governments or local authorities	17,488	174	21	0	10	2	43.25%	13,455	194	35	0	11	15	43.00%	13,441	194	48	0	11	20	11	20	41.27%	
Public sector entities	36,462	2,388	24	0	0	0	27.31%	35,950	2,024	31	0	0	0	28.00%	35,410	1,624	30	0	0	0	0	17	30.00%	
Multilateral Development Banks	1,468	0	0	0	0	0	40.00%	1,468	0	0	0	0	40.00%	1,468	0	0	0	0	0	0	0	40.00%		
International Organisations	1,136	0	0	0	0	0	50.00%	1,136	0	0	0	0	50.00%	1,136	0	0	0	0	0	0	0	50.00%		
Institutions	3,027	20	1	0	0	0	32.56%	3,027	0	0	0	0	32.56%	2,922	0	0	0	0	0	0	0	2	52.00%	
Corporates	27,484	2,489	1,424	96	54	414	29.07%	26,628	2,884	1,434	28	64	28	32.34%	26,206	3,048	1,484	1,846	66	66	66	12	34.50%	
of which: SME	9,488	684	326	22	14	140	29.01%	7,988	2,884	326	22	14	140	34.24%	7,664	2,96	326	61	61	61	6	38.00%		
of which: SME	46,459	4,203	6,227	962	718	4,041	64.98%	45,281	4,985	6,040	478	848	5,038	62.66%	44,631	5,233	5,745	481	901	901	5	61.48%		
Secured by mortgages on immovable security	6,574	959	538	54	49	251	51.89%	5,274	1,058	789	53	61	361	58.50%	5,260	1,139	864	174	51	51	51	13	58.32%	
of which: SME	22,516	2,771	1,888	100	1	259	29.00%	21,464	1,485	1,485	180	0	0	30.00%	21,060	1,139	1,139	15	15	15	0	62.00%		
Secured by mortgages with particularly high risk	3,004	258	257	113	0	0	50.00%	2,888	190	461	80	0	0	287	53.50%	2,788	145	404	20	1	1	1	30	54.64%
of which: SME	2,207	0	0	0	0	0	40.00%	2,207	0	0	0	0	40.00%	2,207	0	0	0	0	0	0	0	0	40.00%	
Covered bonds	99	0	0	0	0	0	40.00%	99	0	0	0	0	40.00%	99	0	0	0	0	0	0	0	40.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	788	0	0	0	0	0	40.00%	788	0	0	0	0	40.00%	788	0	0	0	0	0	0	0	40.00%		
Covered bonds	454	0	0	0	0	0	40.00%	454	0	0	0	0	40.00%	454	0	0	0	0	0	0	0	40.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
Other exposures	3,663	0	0	0	0	0	40.00%	3,663	0	0	0	0	40.00%	3,663	0	0	0	0	0	0	0	40.00%		
Standardised Total	351,997	11,250	8,579	648	783	4,721	55.84%	347,963	13,471	11,091	795	936	6,094	54.59%	343,884	14,512	13,438	628	994	7,282	7,282	54.27%		

	31/12/2023										31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		
	(mli EUR, %)																						
Central banks	12,403	1,067	1	1	1	1	40.00%	12,241	1,067	1	1	1	40.00%	12,248	1,067	1	1	1	1	1	1	40.00%	
Central governments	21,461	0	0	0	0	0	40.00%	21,461	0	0	0	0	40.00%	21,461	0	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	13,153	170	20	0	10	9	47.79%	13,120	189	34	5	11	14	41.68%	13,106	190	47	5	11	15	15	41.27%	
Public sector entities	55,019	2,344	22	0	0	0	21.30%	55,281	1,051	24	0	0	0	27.00%	54,602	1,179	29	0	0	0	0	12	31.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	1,182	13	1	0	0	0	28.15%	1,189	26	0	0	0	11	1	34.80%	1,158	38	3	0	0	0	1	39.64%
Corporates	8,472	738	414	16	10	231	28.40%	8,274	894	113	6	26	28	28.81%	8,167	957	802	143	8	20	20	10	30.81%
of which: SME	1,451	131	177	8	5	99	33.30%	1,454	129	103	4	49	35	35.15%	1,451	131	131	30	4	4	4	27	32.00%
Retail	14,712	1,448	2,185	1,416	273	1,211	56.45%	13,884	1,889	2,905	110	120	1,580	56.52%	13,307	1,903	3,322	189	326	1,988	326	54.61%	
of which: SME	4,216	461	361	42	30	143	39.50%	4,216	461	361	43	36	156	41.00%	4,216	461	461	31	31	31	35	40.00%	
Secured by mortgages on immovable security	7,380	232	234	11	0	35	14.81%	7,084	400	123	9	0	30	15.24%	6,994	478	424	18	1	1	0	0	15.30%
of which: SME	344	13	36	1	0	0	32.25%	317	0	0	0	0	0	31.20%	310	0	0	0	0	0	0	0	31.20%
Secured by mortgages with particularly high risk	223	0	0	0	0	0	40.00%	223	0	0	0	0	40.00%	223	0	0	0	0	0	0	0	40.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	676	0	0	0	0	0	40.00%	676	0	0	0	0	40.00%	676	0	0	0	0	0	0	0	40.00%	
Equity	181	0	0	0	0	0	40.00%	181	0	0	0	0	40.00%	181	0	0	0	0	0	0	0	40.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Other exposures	2,013	0	0	0	0	0	40.00%	2,013	0	0	0	0	40.00%	2,013	0	0	0	0	0	0	0	40.00%	
Standardised Total	251,297	6,212	3,273	213	293	1,513	46.29%	249,209	7,518	4,090	169	342	1,910	47.16%	247,831	8,215	4,741	154	390	2,239	2,239	47.65%	

	31/12/2023										31/12/2024						31/12/2025					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
	(mli EUR, %)																					
Central banks	4,533	30	0	0	0	0	40.00%	4,533	30	0	0	0	40.00%	4,533	30	0	0	0	0	0	0	40.00%
Central governments	604	0	0	0	0	0	40.00%	604	0	0	0	0	40.00%	604	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	189	11	0	0	0	0	55.00%	188	11	0	0	0	50.00%	188	11	0	0	0	0	0	0	48.00%
Public sector entities	223	0	0	0	0	0	40.00%	220	11	0	0	0	40.00%	218	11	0	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	560	11	0	0	0	0	46.00%	560	0	0	0	0	46.00%	550	0	0	0	0	0	0	0	46.00%
Corporates	7,963	892	202	20	0	0	31.00%	7,788	1,071	305	20	0	0	32.00%	7,699	1,079	319	0	0	0	0	33.00%
of which: SME	2,418	187	40	18	1	29	48.00%	2,277	187	184	13	13	13	49.27%	2,249	176	137	12	12	12	46	49.61%
Retail	16,308	1,824	2,466	373	184	1,612	65.75%	17,272	2,146	3,076	202	202										

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Confédération Nationale du Crédit Mutuel

	31/12/2023													31/12/2024												
	Adverse Scenario													Adverse Scenario												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					
(mln EUR, %)																										
Central banks	3,223	10	0	0	0	0	40.00%	3,223	10	0	0	0	40.00%	3,223	10	0	0	0	40.00%							
Central governments	5	0	0	0	0	0	40.00%	5	0	0	0	0	40.00%	5	0	0	0	0	40.00%							
Rational governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Multilateral Development Banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
International Organizations	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Institutions	389	10	0	0	0	0	46.00%	288	1	0	0	0	46.00%	287	2	0	0	0	46.00%							
Corporates	1,028	127	72	0	11	32	35.35%	5,289	127	150	1	11	42	42.37%	1,488	128	122	11	11	35	41.13%					
of which: SME	203	13	0	0	0	0	40.00%	1,099	21	0	0	0	40.00%	1,055	23	0	0	0	40.00%							
of which: SME	140	1	0	0	0	0	40.00%	552	3	0	0	0	40.00%	48	3	0	0	0	40.00%							
Secured by mortgages on immovable security	5,494	234	349	122	0	127	36.47%	5,348	235	381	36	0	202	54.23%	5,108	232	273	83	0	305	47.14%					
of which: SME	1,232	120	131	56	0	61	45.88%	1,421	97	284	47	0	100	55.60%	1,320	79	119	41	0	129	56.06%					
of which: SME	124	10	0	0	0	0	40.00%	251	0	0	0	0	40.00%	251	0	0	0	0	40.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Covered bonds	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Securitisation	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Other exposures	98	0	0	0	0	0	40.00%	98	0	0	0	0	40.00%	98	0	0	0	0	40.00%							
Standardised Total	10,766	382	456	131	12	166	36.38%	10,502	385	718	185	12	309	43.09%	10,288	383	634	61	11	427	45.78%					

	31/12/2023													31/12/2024												
	Adverse Scenario													Adverse Scenario												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					
(mln EUR, %)																										
Central banks	4,838	41	0	0	0	0	40.00%	4,838	41	0	0	0	40.00%	4,838	41	0	0	0	40.00%							
Central governments	3,401	0	0	0	0	0	40.00%	3,401	0	0	0	0	40.00%	3,401	0	0	0	0	40.00%							
Rational governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Public sector entities	11	0	0	0	0	0	40.00%	11	0	0	0	0	40.00%	11	0	0	0	0	40.00%							
Multilateral Development Banks	4	0	0	0	0	0	40.00%	4	0	0	0	0	40.00%	4	0	0	0	0	40.00%							
International Organizations	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Institutions	101	0	0	0	0	0	40.00%	101	0	0	0	0	40.00%	101	0	0	0	0	40.00%							
Corporates	597	72	25	1	0	4	14.54%	581	84	27	1	0	5	18.69%	574	91	29	1	0	6	21.75%					
of which: SME	282	26	21	1	0	1	13.75%	283	26	21	1	0	4	16.50%	240	31	23	1	0	4	18.18%					
of which: SME	3	0	0	0	0	0	40.00%	3	0	0	0	0	40.00%	3	0	0	0	0	40.00%							
Secured by mortgages on immovable security	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
of which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
of which: SME	10	1	0	0	0	0	31.64%	10	1	0	0	0	31.64%	10	1	0	0	0	31.64%							
Items associated with particularly high risk	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Covered bonds	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Securitisation	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Standardised Total	9,074	116	31	1	0	9	20.25%	9,068	128	34	1	0	11	31.63%	9,061	136	36	1	0	12	39.24%					

	31/12/2023													31/12/2024												
	Adverse Scenario													Adverse Scenario												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					
(mln EUR, %)																										
Central banks	3,856	33	0	0	0	0	40.00%	3,856	33	0	0	0	40.00%	3,856	33	0	0	0	40.00%							
Central governments	281	0	0	0	0	0	40.00%	281	0	0	0	0	40.00%	281	0	0	0	0	40.00%							
Rational governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Multilateral Development Banks	104	0	0	0	0	0	40.00%	104	0	0	0	0	40.00%	104	0	0	0	0	40.00%							
International Organizations	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Institutions	58	0	0	0	0	0	40.00%	58	0	0	0	0	40.00%	58	0	0	0	0	40.00%							
Corporates	3,165	60	34	0	1	32	64.37%	3,148	61	51	0	1	37	59.18%	3,120	66	74	0	1	41	56.96%					
of which: SME	616	46	14	1	0	4	34.31%	601	46	21	0	1	12	34.88%	598	46	33	0	1	12	31.65%					
of which: SME	208	10	10	1	0	0	29.41%	202	21	11	0	0	0	26.25%	199	25	12	0	0	0	23.85%					
of which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Secured by mortgages on immovable security	2,087	54	12	1	0	4	33.51%	2,075	62	15	1	0	4	36.15%	2,064	70	19	1	0	2	37.48%					
of which: SME	7	1	0	0	0	0	15.52%	7	0	0	0	0	0	16.28%	7	0	0	0	0	0	16.45%					
Items associated with particularly high risk	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Covered bonds	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Securitisation	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Other exposures	152	0	0	0	0	0	40.00%	152	0	0	0	0	40.00%	152	0	0	0	0	40.00%							
Standardised Total	9,290	197	65	10	1	33	60.47%	9,289	211	81	9	2	46	57.03%	9,221	218	104	8	1	57	55.39%					

	31/12/2023													31/12/2024												
	Adverse Scenario													Adverse Scenario												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					
(mln EUR, %)																										
Central banks	239	2	0	0	0	0	40.00%	239	2	0	0	0	40.00%	239	2	0	0	0	40.00%							
Central governments	814	0	0	0	0	0	40.00%	814	0	0	0	0	40.00%	814	0	0	0	0	40.00%							
Rational governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
Multilateral Development Banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%							
International Organizations	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.							

2023 EU-wide Stress Test: Securitisations

Confédération Nationale du Crédit Mutuel

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)								
Exposure values	SEC-IRBA	0						
	SEC-SA	1,237						
	SEC-ERBA	7,212						
	SEC-IAA	0						
	Total	8,450						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	182	195	215	238	202	241	296
	SEC-ERBA	1,459	1,603	1,788	1,979	1,817	3,390	5,845
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,641	1,798	2,003	2,217	2,019	3,631	6,141
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

Confédération Nationale du Crédit Mutuel

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	304,666	308,877	309,539	310,120	367,194	368,969	371,524
Risk exposure amount for securitisations and re-securitisations	1,641	1,798	2,003	2,217	2,019	3,631	6,141
Risk exposure amount other credit risk	303,025	307,079	307,536	307,903	365,175	365,338	365,383
Risk exposure amount for market risk	2,447	2,447	2,447	2,447	2,590	2,590	2,591
Risk exposure amount for operational risk	26,622	26,622	26,622	26,622	26,820	27,541	28,771
Other risk exposure amounts	0	0	0	0	1,573	1,573	1,573
Total risk exposure amount	333,735	337,946	338,608	339,188	398,177	400,673	404,458
Total Risk exposure amount (transitional)	333,735	337,946	338,608	339,188	398,177	400,673	404,458
Total Risk exposure amount (fully loaded)	333,735	337,946	338,608	339,188	398,177	400,673	404,458

2023 EU-wide Stress Test: Capital

Confédération Nationale du Crédit Mutuel

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
		(min EUR, %)								
A	OWN FUNDS			71,152	73,029	74,041	74,940	61,203	57,281	54,892
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			62,679	64,631	65,446	66,249	53,135	48,834	46,249
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			11,481	11,481	11,481	11,481	11,481	11,481	11,481
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			56,686	58,981	60,790	63,118	51,577	49,499	49,021
A.1.3	Accumulated other comprehensive income			26	26	26	26	-1,442	-1,442	-1,442
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			26	26	26	26	-1,442	-1,442	-1,442
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions			0	0	0	0	0	0	0
A.1.4	Other Reserves			0	0	0	0	0	0	0
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			29	29	29	29	29	29	29
A.1.7	Adjustments to CET1 due to prudential filters			-252	-233	-233	-233	-330	-330	-330
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-203	-203	-203	-203	-300	-300	-300
A.1.7.2	Cash flow hedge reserve			-19	0	0	0	0	0	0
A.1.7.3	Other adjustments			-30	-30	-30	-30	-30	-30	-30
A.1.8	(-) Intangible assets (including Goodwill)			-3,726	-3,726	-3,726	-3,726	-3,726	-3,726	-3,726
A.1.8.1	of which: Goodwill (-)			-2,873	-2,873	-2,873	-2,873	-2,873	-2,873	-2,873
A.1.8.2	of which: Software assets (-)			-409	-409	-409	-409	-409	-409	-409
A.1.8.3	of which: Other intangible assets (-)			-445	-445	-445	-445	-445	-445	-445
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-26	-26	-26	-26	-2,554	-3,782	-4,324
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-327	-327	-327	-327	-327	-327	-327
A.1.11	(-) Defined benefit pension fund assets			-95	-95	-95	-95	-95	-95	-95
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Confédération Nationale du Crédit Mutuel

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-57	-418	-1,412	-2,937	-418	-1,413	-2,977
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-520	-520	-520	-520	-520	-520	-520
	A.1.20	CET1 capital elements or deductions - other			-539	-539	-539	-539	-539	-539	-539
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Capital

Confédération Nationale du Crédit Mutuel

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5	5	5	5	5	5	5
	A.2.1	Additional Tier 1 Capital instruments		5	5	5	5	5	5	5
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		62,684	64,637	65,451	66,255	53,140	48,839	46,254
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,468	8,393	8,590	8,686	8,063	8,442	8,637
	A.4.1	Tier 2 Capital instruments		9,052	9,052	9,052	9,052	9,052	9,052	9,052
	A.4.2	Other Tier 2 Capital components and deductions		-583	-659	-462	-366	-988	-610	-414
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		333,735	337,946	338,608	339,188	398,177	400,673	404,458
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
	C.2	Tier 1 Capital ratio		18.78%	19.13%	19.33%	19.53%	13.35%	12.19%	11.44%
	C.3	Total Capital ratio		21.32%	21.61%	21.87%	22.09%	15.37%	14.30%	13.57%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		62,679	64,631	65,446	66,249	53,135	48,834	46,249
	D.2	TIER 1 CAPITAL (fully loaded)		62,684	64,637	65,451	66,255	53,140	48,839	46,254
	D.3	TOTAL CAPITAL (fully loaded)		71,152	73,029	74,041	74,940	61,203	57,281	54,892

2023 EU-wide Stress Test: Capital

Confédération Nationale du Crédit Mutuel

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
	E.2	Tier 1 Capital ratio		18.78%	19.13%	19.33%	19.53%	13.35%	12.19%	11.44%
	E.3	Total Capital ratio		21.32%	21.61%	21.87%	22.09%	15.37%	14.30%	13.57%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		940,252	940,252	940,252	940,252	940,252	940,252	940,252
	H.2	Total leverage ratio exposures (fully loaded)		940,252	940,252	940,252	940,252	940,252	940,252	940,252
	H.3	Leverage ratio (transitional)		6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
	H.4	Leverage ratio (fully loaded)		6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.50%	1.00%	1.00%	0.50%	1.00%	1.00%
	P.3	O-SII buffer		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.03%	3.50%	4.00%	4.00%	3.50%	4.00%	4.00%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.78%	13.25%	13.75%	13.75%	13.25%	13.75%	13.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.52%	8.98%	9.48%	9.48%	8.98%	9.48%	9.48%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		64,696						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		341,198						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.96%						

2023 EU-wide Stress Test: P&L

Confédération Nationale du Crédit Mutuel

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	9,024	5,820	6,326	7,043	3,328	3,408	4,893
Interest income	18,662	21,597	21,631	20,520	28,492	29,388	27,798
Interest expense	-9,638	-15,777	-15,305	-13,477	-25,135	-25,950	-22,877
Dividend income	145	78	82	84	67	69	72
Net fee and commission income	7,221	7,221	7,221	7,221	5,540	6,295	6,913
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	370	660	660	660	-763	495	495
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,588		
Other operating income not listed above, net	1,293	829	857	881	574	854	863
Total operating income, net	18,054	14,609	15,147	15,889	7,155	11,122	13,237
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,096	23	-1,305	-1,174	-2,695	-2,447	-2,240
Other income and expenses not listed above, net	-11,412	-11,434	-11,337	-11,454	-12,098	-11,980	-12,017
Profit or (-) loss before tax from continuing operations	5,546	3,197	2,504	3,261	-7,637	-3,306	-1,020
Tax expenses or (-) income related to profit or loss from continuing operations	-1,396	-644	-436	-663	2,528	1,228	543
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	4,150	2,553	2,068	2,598	-5,110	-2,078	-478
Amount of dividends paid and minority interests after MDA-related adjustments	262	259	260	269	0	0	0
Attributable to owners of the parent net of estimated dividends	3,887	2,295	1,809	2,329	-5,110	-2,078	-478
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Confédération Nationale du Crédit Mutuel

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0