

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

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Confédération Nationale du Crédit Mutuel

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	55,994	60,996	59,540	58,696	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	55,994	60,996	59,540	58,696	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	56,241	61,243	59,545	58,701	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	56,241	61,243	59,545	58,701	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	65,016	70,577	67,780	67,950	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,016	70,577	67,780	67,950	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	308,426	312,193	322,440	324,666	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	308,426	312,193	322,440	324,666	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.15%	19.54%	18.47%	18.08%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.15%	19.54%	18.47%	18.08%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.23%	19.62%	18.47%	18.08%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.23%	19.62%	18.47%	18.08%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	21.08%	22.61%	21.02%	20.93%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.08%	22.61%	21.02%	20.93%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	749,869	767,067	772,084	909,672	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.98%	7.71%	6.45%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Confédération Nationale du Crédit Mutuel

-	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	56,241	61,243	59,545	58,701	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	55,880	60,883	59,545	58,701	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	749,869	767,067	772,084	909,672	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	749,869	767,067	772,084	909,672	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.98%	7.71%	6.45%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.45%	7.94%	7.71%	6.45%	[A.2]/[B.2]	

EBA Reserved Transparency Exercise Capital

Confédération Nationale du Crédit Mutuel

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
		OWN FUNDS	65,016	70,577	67,780	67,950	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	55,994	60,996	59,540	58,696	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,207	11,264	11,341	11,465	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	51,428	55,607	54,612	53,435	C 01.00 (r0130,c0010)	Articles $26(1)$ point (c), $26(2)$ and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-445	-178	-196	110	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 05.00 (r0200,c0050)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 05.00 (r0210,c0050)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	25	26	26	27	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-163	-151	-173	-222	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,726	-4,815	-4,789	-4,777	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-17	-31	-23	-15	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-411	-368	-354	-325	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(·) Defined benefit pension fund assets	-16	-69	-68	-88	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) \ + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	$\label{eq:constraints} \begin{array}{l} Articles 4(36), 36(1) point (k) (i) and 89 to 11 of CRI: Articles 36(1) point (k) (i), 243(1) point (k) (ii) and 373(5) of CRI: Articles 36(1) point k) (iii) and 373(5) of CRI: Articles 38(1) point k) (iv) and 153(8) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) and 153(4) of CRI: Articles 38(1) point k) (iv) articles 38($
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	eq:articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-34	-19	-40	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-373	-373	-373	C 01.00 (r0524,c0010)	Article 3 CR
	A.1.20	CET1 capital elements or deductions - other	0	0	-444	-501	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	119	118	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	119	118	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			0		C 01.00 (r0520,c0010) C 01.00 (r0530,c0010)	Articles 469 to 472, 478 and 481 of CRR Article 63 of CRR
	A.2 A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) Additional Tier 1 Capital instruments	247	247	5	5	C 01.00 (r0540,c0010) + C 01.00	ATER 61 G COK
	A2.2	(·) Excess deduction from T2 items over T2 capital	•	0	0	0	(r0670,c0010) C 01.00 (r0720.c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 65:00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	243	243	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,241	61,243	59,545	58,701	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,775	9,334	8,235	9,249	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,454	9,981	8,611	9,598	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-495	-462	-376	-349	$\begin{array}{l} C \ 0.1.00 \ (-0910,c0010) + C \ 01.00 \\ (-0930,c0010) + C \ 01.00 \ (-0930,c0010) + C \\ 01.00 \ (-0930,c0010) + C \ 01.00 \ (-0950,c0010) \\ - C \ 01.00 \ (-0950,c0010) + C \ 01.00 \ (-0974,c0010) + C \\ 01.00 \ (-0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-184	-184	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	308,426	312,193	322,440	324,666	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.15%	19.54%	18.47%	18.08%	CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.23%	19.62%	18.47%	18.08%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	21.08%	22.61%	21.02%	20.93%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	55,875	60,878	59,540	58,696	A.4.3.01.011	•
Fully loaded ¹	•	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.12%	19.50%	18.47% 0	18.08% 0	[D.1]/[B-B.1]	
	F.	Adjustments to CET1 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010) C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	e e	Adjustments to 12 due to 1945 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040) C 05.01 (r0440,c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re			-	U		

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

		RM	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	275,470	278,975	287,633	289,958	C 02.00 (r0040, c3010) -[C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 02.00 (r04470, c3002) + C 08.01 (r0050, c3260, s002) + C 02.00 (r04470, c3010) + C 02.
Of which the standardised approach	74,391	77,471	77,113	79,702	C 02.00 (r0066), c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	8,854	9,143	61,438	63,553	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	117,333	122,227	81,513	83,556	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	68,043	63,187	60,822	55,724	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,209	3,269	3,207	3,498	$ \begin{array}{c} C07.00\left(r0090,c222,s001\right)+C07.00\left(r0110,c2220,s001\right)+C07.00\left(r0130,c2220,s001\right)+C08.01\left(r0090,c2250,s002\right)+C08.01\left(r0090,c2250,s002\right)+C08.01\left(r0090,c2250,s002\right)+C08.01\left(r0090,c2250,s002\right)+C08.01\left(r0090,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r0050,c2250,s002\right)+C08.01\left(r050,c250,s02\right)+C08.01\left(r050,c250,s02\right)+C08.01\left(r050,c250,s02$
Credit valuation adjustment - CVA	805	655	549	625	C 02.00 (r0640, c0010)
Settlement risk	0	0	2	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,364	1,413	1,549	1,555	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,908	2,685	2,551	2,606	C 02.00 (r0520, c0010)
Of which the standardised approach	2,908	2,685	2,551	2,606	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	263	238	240	221	C 19.00 (0010, c6601)*12.5+C 20.00 (7010,c7450)*12.5+MAX(C 24.00(7010, c0090),C 24.00(7010,c3100),C 24.00(7010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	24,670	25,196	26,950	26,425	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,293	2,293	2,371	2,361	C 02.00 (r0600, c0010)
Of which standardised approach	1,269	1,268	1,151	1,151	C 02.00 (r0610, c0010)
Of which advanced measurement approach	21,108	21,635	23,427	22,912	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	308,426	312,193	322,440	324,666	

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

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





P&L Confédération Nationale du Crédit Mutuel

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	12,520	16,443	4,010	8,190
Of which debt securities income	330	412	61	155
Of which loans and advances income	9,094	12,142	3,125	6,386
Interest expenses	6,237	7,918	1,813	3,817
(Of which deposits expenses)	1,956	2,551	682	1,494
(Of which debt securities issued expenses)	1,289	1,712	409	894
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	103	131	11	113
Net Fee and commission income	4,834	6,619	1,776	3,601
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	63	67	39	16
Gains or (-) losses on financial assets and liabilities held for trading, net	245	289	53	97
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	530	858	235	567
Gains or (-) losses from hedge accounting, net	32	-8	-63	-67
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	794	1,082	215	422
TOTAL OPERATING INCOME, NET	12,883	17,565	4,464	9,124
(Administrative expenses)	7,086	9,769	2,589	5,032
(Cash contributions to resolution funds and deposit guarantee schemes)	304	338	383	400
(Depreciation)	652	891	208	437
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	88	90	-3	-115
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-22	-19	3	-14
(Other provisions)	110	109	-6	-101
Of which pending legal issues and tax litigation ¹	0	6	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	562	931	244	553
(Financial assets at fair value through other comprehensive income)	135	135	10	8
(Financial assets at amortised cost)	427	796	234	545
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	73	881	0	12
(of which Goodwill)	68	843	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	878	1,119	240	505
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,997	5,784	1,283	3,311
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,842	4,291	954	2,556
Profit or (-) loss after tax from discontinued operations	10	9	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,852	4,300	954	2,556
Of which attributable to owners of the parent	3,827	4,266	945	2,536

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

Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(min EUR)	As of 30/09/2021					As of 31,	12/2021			As of 31,	/03/2022			As of 30,	06/2022				
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierarc	hy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References		
Cash, cash balances at central banks and other demand deposits	158,607				162,555				156,713				142,045				IAS 1.54 (i)		
Financial assets held for trading	30,195	6,360	22,417	1,417	17,268	4,008	11,659	1,601	27,085	6,061	19,367	1,658	28,626	5,521	21,196	1,910	IFRS 7.8(a)(ii);IFRS 9.Appendix A		
Non-trading financial assets mandatorily at fair value through profit or loss	7,173	1,385	820	4,967	7,172	1,507	751	4,914	7,291	1,527	792	4,972	7,544	1,427	834	5,283	IFRS 7.8(a)(ii); IFRS 9.4.1.4		
Financial assets designated at fair value through profit or loss	599	38	10	550	599	38	12	549	627	39	14	574	845	40	205	600	IFRS 7.8(a)(i); IFRS 9.4.1.5		
Financial assets at fair value through other comprehensive income	43,214	34,998	6,645	1,571	42,840	33,852	7,057	1,930	44,553	33,545	8,879	2,128	44,788	34,233	8,356	2,199	IFRS 7.8(h); IFRS 9.4.1.2A		
Financial assets at amortised cost	617,879				630,192				637,936				658,311				IFRS 7.8(f); IFRS 9.4.1.2		
Derivatives – Hedge accounting	2,355	0	2,354	1	2,271	0	2,270	1	2,783	0	2,783	0	4,499	0	4,498	1	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,364				1,746				-373				-2,775 34.047	-2,775		IAS 39.89A(a); IFRS 9.6.5.8			
Other assets ¹	37,366				37,641				33,606	33,606									
TOTAL ASSETS	899,751				902,286				910,222				917,930				IAS 1.9(a), IG 6		

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)		A	s of 30/09/20	021		As of 31/12/2021									As of 31/	03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accumulated impairment (2)		Gross	Gross carrying amount ⁽²⁾			nulated impain	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	ulated impairn	1ent ⁽²⁾	Gross carrying amount ⁽²⁾			Accumulated impairment (2)				
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	significant increase in Stage 3 increase in credit risk since Credit-impaired credit risk since initial assets c initial recognition but		Stage 1 Assets with significant screak in norcease in creat risk since redit risk since inibial recognition but recognition assets impaired		Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in Stage 3 credit risk since Credit-impaired		References	
Financial assets at fair value through other	Debt securities	41,910	220	0	-22	-3	0	41,501	112	0	-22	-4	0	43,228	89	0	-25	-4	0	43,482	95	0	-24	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		5,536	21	109	-1	-1	-65	5,991	21	110	-1	-1	-81	6,116	15	93	-1	-1	-64	6,453	15	91	-2	-1	-62	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	566,058	43,032	13,600	-1,436	-2,301	-7,237	576,962	43,884	13,770	-1,522	-2,408	-7,120	580,526	48,078	13,611	-1,543	-2,452	-7,033	600,042	48,613	13,604	-1,601	-2,481	-6,955	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	22,559	12,467	21,188	22,767	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,156	1,057	1,055	1,247	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	788,442	797,119	796,618	798,346	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,867	2,898	3,471	4,863	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	351	466	1,781	2,541	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,525	3,458	3,483	2,831	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,333	1,363	1,323	1,342	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	12,344	15,088	12,867	15,109	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	872	1,316	1,362	1,095	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	833,450	835,231	843,148	850,140	IAS 1.9(b);IG 6
TOTAL EQUITY	66,301	67,055	67,074	67,790	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	899,751	902,286	910,222	917,930	IAS 1.IG6

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



Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		6,747	7,006	8,262	11,358	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	988	887	911	696	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,350	985	1,255	1,387	Annex V.Part 1.31
	Central banks	54,116	54,442	54,266	45,955	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	632	605	452	493	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,549	6,345	6,801	7,274	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,784	3,650	3,815	3,754	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	41,951	34,294	40,745	46,370	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	8,181	6,350	7,721	8,633	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	49,087	47,705	49,497	52,733	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	31,346	33,411	33,645	34,907	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	214,180	216,305	212,557	207,137	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	167,413	172,303	171,608	169,063	ECB/2013/33 Annex 2.Part 2.9.1
	Households	279,210	282,160	288,147	293,073	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	217,919	220,866	226,962	231,965	Annex V.Part 1.42(f), 44(c)
Debt securities issued		158,118	160,518	157,006	158,013	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	10,588	11,343	11,214	12,356	Annex V.Part 1.37
Other financial liabilities		2,728	2,893	2,884	3,227	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		815,024	813,541	822,331	827,223	

2022 EU-wide Transparency Exercise Market Risk Confédération Nationale du Crédit Mutuel

Conrederation	Nationale	au	Credit	Mutu

	SA			IM										IM								
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (1	Memorandum item)	andum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLI (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021		As of 30/09/2021												As of 31/1	2/2021					
Traded Debt Instruments	1,602	1,388	0	0	0	0							0	0	0	0						
Of which: General risk	587	455	0	0	0	0							0	0	0	0						/ /
Of which: Specific risk Equities	990 1,306	889 1,297	0	0	0	0							0	0	0	0						/ /
Of which: General risk	1,306 366	1,29/ 335	0	0	0	0							0	0	0	0						/ /
Of which: Specific risk	919	942	ő	ő	0	ő							ő	ő	0	0						1
Foreign exchange risk	0	0	ō	ō	ō	ō							ō	ō	ō	ō						/ /
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,908	2,685	Ő	0	0	0	0	0	0	0	0	0	0	0	Ō	Ô	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	1,283	1,269	0	0	0	0							0	0	0	0						
Of which: General risk	222	213	0	0	0	0							0	0	0	0						/ /
Of which: Specific risk	1,049	1,052	0	0	0	0							0	0	0	0						1
Equities	1.267	1.335	0	0	0	0							0	0	0	0						
Of which: General risk	407	469	0	ō	ō	ō							0	ō	ō	ō						
Of which: Specific risk	847	859	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	2,551	2,606	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Z,331		U	U	U	-	U	U	U	U	U	U	U U	U	U	U	U	U	U	U	U	

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



EBA were 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Conféderation Nationale du Crédit Mutuel

			Standardised Approach									
			As of 30,	09/2021			As of 31/	12/2021				
	(min 50%, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	177.773	190,963	2,768		180.456	193.248	2,905				
	Regional governments or local authorities	12.278	10,971	2,105		12.518	11.039	2,129				
	Public sector entities	53,851	53,785	79		53,150	52,908	96				
	Multilateral Development Banks	1,325	1,325	0		1,394	1,393	0				
	International Organisations	1,132	1,132	0		1,130	1,130	0				
	Institutions	5,681	3,157	476		5,254	3,121	513				
	Corporates	43,405	20,481	18,224		44,791	22,651	20,045				
	of which: SME	5,706	5,276	4,345		6,422	5,945	4,901				
	Retail	57,814	43,295	31,453		59,241	44,418	32,241				
Consolidated data	of which: SME	9,071	5,703	3,259		9,496	6,010	3,434				
consolidated data	Secured by mortgages on immovable property	20,543	20,008	8,802		21,297	20,725	8,849				
	of which: SME	2,892	2,839	1,186		3,051	2,992	1,193				
	Exposures in default	5,929	2,476	2,817	3,357	5,980	2,616	2,941	3,288			
	Items associated with particularly high risk	1,463	1,325	1,973		1,634	1,514	2,250				
	Covered bonds	43	43	7		43	43	7				
	Claims on institutions and commentes with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	980	980	2,879		1,209	1,209	2,567				
	Eaulty	236	236	265		448	448	475				
	Other exposures	2,886	2,883	2,842		2,954	2,951	2,918				
	Standardised Total ²	385,338	353,060	74,689	4,907	391,499	359,414	77,936	4,932			

¹⁰ Obgring appears, while Dposers wing, sepond ablem taking in account any effect daris outic convention factors or out it in implants holms (as), substitution effect).
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					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	150,189	164,361	2,420		151,139	164,990	2,387	
	Regional governments or local authorities	11,759	10,462	2,090		12,062	10,593	2,116	
	Public sector entities	53,566	53,387	79		52,726	52,378	92	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,403	1,205	137		3,253	1,215	151	
	Corporates	8,166	6,895	5,367		8,901	7,622	5,811	
	of which: SME	1,083	937	698		1,297	1,139	856	
	Retail	18,177	14,663	10,349		19,028	15,370	10,824	
FRANCE	of which: SME	4,253	3,630	2,074		4,659	3,938	2,250	
	Secured by mortgages on immovable property of which: SME	6,918 229	6,673 219	2,857		7,165	6,891 96	2,858	
	orwnich: SME Exposures in default	2,512	1,277	164	1.194	2,503	96 1,307	1.489	1.13
	Exposures in default Items associated with particularly high risk	2,512 691	1,277		1,194	2,503	1,30/ 572	1,409 837	1,13
	Covered bonds	0,11		014		035			
	Claims on institutions and corporates with a ST credit assessment	, i i i i i i i i i i i i i i i i i i i	ő	0		0	0	ő	
	Collective investments undertakings (CIU)	776	776	2,568		921	921	2,116	
	Equity	136	136	164		154	154	181	
	Other exposures	1.472	1.470	1.447		1.583	1.580		
	Standardiend Total ²				1 749				1.711

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					Scandardisi	a Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,422	7,333	90		7,654	7,554	94	
	Regional governments or local authorities	321	312	5		265	258	5	
	Public sector entities	201	201	0		231	231	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	631	552	99		660	584	99	
	Corporates	13,120	4,728	4,528		13,316	5,141	4,928	
	of which: SME	1,398	1,217	1,024		1,465	1,305	1,100	
	Retail	26,528	18,357	13,588		26,725	18,458		
GERMANY	of which: SME	3,217	1,007	575		3,189	974	556	
	Secured by mortgages on immovable property	51	50	20		53	53	20	
	of which: SME	1.619	23	10	1.110	1,657	25 538	9	1.119
	Exoosures in default	1,619	508	569	1,110	1,65/	538	602	1,119
	Items associated with particularly high risk Covered bonds			110		24	24	141	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2	2	2		0	4	2	
	Conecove investments undertakings (CEO)	9	- -	10		202	202	203	
	Other exposures	394	394	383		392	392	392	
	Standardised Total ²	40	201		1,727		204	200	1,793

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			As of 30/	09/2021			As of 31,	12/2021	
_	(min £15, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	3,133	3,134	0		3,618	3,618	0	
	Public sector entities	0	ů	0		3	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	23		0 98	0	0	
	Institutions	9,604	1.189	1.163		9.142	1.508	1.483	
	of which: SME	133	122	95		134	118	92	
	Retail	254	215	159		260	222	164	
LUXEMBOURG	of which: SME	17 2.042	13	8 929		18 2.100	14 1.972	805	
	Secured by mortoases on immovable property of which: SME	2,042	1,913	929		2,100	1,9/2	4	
	Exposures in default	38	18	20	19	44	24	26	19
	Items associated with particularly high risk	54	54	81		66	66	98	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	58	58	147		63	63	211	
	Equity	17	17	17		16	16	16	
	Other exposures	207	207	207		178	178	178	

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		Standardised Approach								
			As of 30,	09/2021			As of 31,	12/2021		
	(min £15, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,486	2,485	0		2,585	2,584	0		
	Regional governments or local authorities	5	5	1		5	5	1		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	330	0 307	0		273	0 246	0		
	Institutions	2.687	307	1.368		2.890	1.441	49		
	of which: SME	2,067	1,394	1,308		2,890	1,441	1,411		
	Retail	437	76	56		386	63	45		
	of which: SME	18	3	2		19	3	2		
SWITZERLAND	Secured by mortgages on immovable property	5,584	5,565	2,539		5,734	5,709	2.613		
	of which: SME	1,461	1,460	593		1.665	1.665	674		
	Exposures in default	159	94	119	36	196	166	179	28	
	Items associated with particularly high risk	462	462	693		567	567	851		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	61	61	61		103	64 103	103		
	Other exposures Standardised Total ²	101	101	101	49	103	103	103	42	
		m							42	
		⁽¹⁾ Original exposure, unlike Exp (2) Total value adjustments an exposures, but includes generic	d provisions per country of cou					s related to the		



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,565	1,566	0		1,920	1,920	0	
	Regional governments or local authorities	105	105	7		105	105	7	
	Public sector entities	0	0	0		43	43	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	66	5		41	41	8	
	Corporates	935	685	651		976	719	679	
	of which: SME	183	176	145		255	239	199	
	Retail	5,118 479	4,077	2,988		5,175 491	4,123 401	3,020	
BELGIUM	of which: SME	4/9	392 4.036	1.790		491 4,298	401 4.210	1.845	
DELOION	Secured by mortoages on immovable property	4,125	4,036	1,790		4,298	4,210	1,895	
	of which: SME	613	265	297	345	483 584	400 260	290	324
	Exposures in default Items associated with particularly high risk	613	200	201	343	304	200	290	324
	Items associated with particularly high risk Covered bands	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	0	0	
	Collective investments undertakings (CIU)	93	93	93		159	159	159	
	Equity	7	7	7		7	7	7	
	Other exposures	402	402	400		379	379	378	
	Standardised Total ²				446				429
		⁽¹⁾ Original exposure, unlike Exp (2) Total value adjustments an exposures, but includes generic	d provisions per country of cou		t due to credit conversion factors			s related to the	

/As) and other own funds reduction value adjustments and provisions per country of count s, but includes general credit risk adjustments.

			As of 30/	09/2021			As of 31/	12/2021	
	(min £15, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,020	5,016	0		5,344	5,339	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	67	67	10		121	121	21	
	Corporates	689	478	428		705	480	436	
	of which: SME	281	281	238		251	247	210	
	Retail	5	2	1		8	4	2	
UNITED STATES	of which: SME	3	1	1		6	2	1	
UNTILD STATES	Secured by mortgages on immovable property	13	13	5		14	14	5	
	of which: SME	11	11	4		11	11	4	
	Exposures in default	9	7	11	1	23	19	29	1
	Items associated with particularly high risk	34	34	51		45	45	67	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1/		2	4	18	
	Eouitv	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				5				5

um, unite Exposure value, in reported before taking into account any effect due to endit conversion factors or credit nitk mitigation techniques (e.g. substitution effects).

		Standardised Approach								
			As of 30/	09/2021			As of 31,	12/2021		
	(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	1,513	1,486	0		1,314	1,286	0		
	Regional governments or local authorities	1	1	0		1	1	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Oreanisations	0	0	0		0	0	0		
	Institutions	180	46	21		67	66	32		
	Corporates	1,708	1,305	1,203		1,890	1,456	1,342		
	of which: SME	589	541	445		687	614	505		
	Retail	2,233	1,757	1,268		2,317	1,802	1,303		
SPAIN	of which: SME	379	277	158		381	274	157		
	Secured by mortgages on immovable property	1,344 432	1,292	490		1,446 456	1,388 423	521		
	of which: SME	432	405	142	327	455	423	150	324	
	Exposures in default	439	131	143	32/	431	124	124	324	
	Items associated with particularly high risk Covered bonds	0		0			0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	14	14	14		10	10	16		
	Equity	11						1.0		
	Other exposures	180	180	174		181	181	173		
	Standardised Total ²	100	100		464		101		470	

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					Standardis	iu approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUE, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Canifa anomenitar o central taskis Macillator (Karishan Karishan Macillator (Karishan) Macillator (Karishan) Carponitar Carponitar (Karishan) (Karishan) (Karishan) (Karishan) (Karishan) (Karishan) (Karishan) Karawan ha matakan (Karishan) Karawan ha matakan (Karishan) (Karishan) Karawan ha matakan (Karishan) (1 1 0 0 0 999 472 121 151 153 125 300 0 8 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 113 0 0 607 716 6469 619 12 183 183 125 183 185 185 0 0 8 0 0 1 0 0 0	0 0 0 655 643 398 44 7 66 45 23 398 45 23 0 0 1 0 0 2 0 0 0 0 0 0 0 0	3	2 2 0 0 0 594 1,660 187 129 60 187 129 20 0 8 0 8 0 0 1 8 0 0 0 1 1 0 0 0 0 0 0	2 2 0 106 594 451 14 147 129 129 129 129 129 129 129 129 0 8 0 1 1 0 0	0 0 0 75 744 383 43 383 43 8 67 22 0 0 1 0 0 2 0 0 0 0 2 0 0 0 0	2
	Other exposures Standardised Total ²	5	5	5	3	3	3	3	3

Signal eccess units boson value. Is sound blins lains the access an ultimeter and the original control and the access and the original control and the access and the

			As of 30,	/09/2021			As of 31	/12/2021		
	(min EUE, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	
Country of Counterpart 9	Cabital accountancia or cabital tasks Residual accountancia Residual accountancia Residual contactual tasks Residual contactual tasks Residual contactual tasks Instalations Cardinalismo Cardinalismo Cardinalismo Cardinalismo Residual Residual Cardinalismo Residual Residual Cardinalismo Residual Residual Cardinalismo Residual	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0				0	
	Standardised Total ²				0		-		0	

⁽¹⁾ Objinal exposes, unlike Exposes value, is reported before taking into account any effect due to credit convention factors or credit nik molipation techniques (c.g. substitution effects).
(2) Total value adjustments and provincing or country of constrainty enclosed broke fore securitation reposess, additional valuations adjustments (XAA) and other own funds inductions related to the exposess, the induced aread read in adjustments.

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Subsignmentation is cleared at low life its in a life isolation of the life isolatisolation of the life isolation of the life isolation of the life i				0				0
	Standardinado (otal	^(a) Original exposure, unlike Ex-	posure value, is reported befor	e takino into account any effect	-	or credit risk mitigation technic	ues (e.g. substitution effects)		

--uncrue ensource, cettle bioexerv value, is encoded below takes etc account any effect due to cettle convenion factors or cettle risk mititation technicas (i.e., substitution effect).
 (2) Total value applications and provisions accounty of counterparty encludes those for securitation exposures, additional valuation adjustments.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

		Standardised Approach									
			As of 31,	03/2022			As of 30/	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	176,322	188,795	2,776		160,493	172,559	2,356			
	Regional governments or local authorities	12,721	11,292 54,506	2,170		13,582 55.570	12,031 55,482	2,309 119			
	Public sector entities	54,483 1,302		116		1,299	55,482	119			
	Multilateral Development Banks	1,302	1,302 1,098	0		1,299	1,299	0			
	International Organisations Testitutions	4,530	2,841	512		4,671	2,777	504			
	Institutions Comparates	4,530	2,841 22,240	19.981		48.723	2,777	20.753			
	of which: SME	6,050	5,553	4,588		46,723	5.907	4,858			
	or which: SME Retail	58.728	5,553 44,693	4,565		59,992	45,774	33.174			
	of which: SME	9,774	6,299	3,596		10.039	6.477	3,701			
Consolidated data	Secured by mortgages on immovable property	22,074	21,515	9,252		23,199	22,684	9,773			
	of which: SME	3,149	3,090	1,302		3,338	3.281	1.393			
	Experience in default	5.961	2,680	3.025	3.201	5.973	2,712	3.081	3.140		
	Ttems associated with narticularly hinh risk	1.629	1,529	2.278		1,774	1.666	2.482			
	Covered honds	43	43	4		52	52	5			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	2,284	1,146	1,576		1,271	1,271	2,236			
	Eaulty	476	476	503		488	488	510			
	Other exposures	3,021	3,021	2,976		2,872	2,870	2,811			
	Standardised Total ²	390,770	357,177	77,565	4,849	381,029	345,937	80,112	4,817		

(1) Object approxy, with Exposure with, a separated above taking the second end with the second end with relations of end with the second end w

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central oovernments or central banks	147,970 12,219	161,667 10.801	2,421 2,157		129,735 12,988	142,984 11,450	1,963 2,286	
	Regional governments or local authorities	12,219	10,801 53,955	2,157		12,988	11,450 54,932	2,286	
	Public sector entities Multilateral Development Banks	54,005	33,933	110		55,152	54,932	119	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations	2,416	942	155		2.674	986	160	
	Corporates	8,483	7,029	5,507		8,951	7.469	5,808	
	of which: SME	1.221	1,061	804		1,279	1.115	830	
	Retail	17,500	14,657	10,262		17.994	15,024	10,518	
FRANCE	of which: SME	4,828	4,041	2,306		5,047	4,201	2,400	
FRAINCE	Secured by mortgages on immovable property	7,624	7,351	3,089		7,778	7,579	3,115	
	of which: SME	227	220	165		224	219	162	
	Exposures in default	2,515	1,391	1,572	1,058	2,439	1,314	1,511	1,064
	Items associated with particularly high risk	603	503	739		670	563	827	
	Covered bonds	0	0	0		15	15	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,029	891	1,163		1,045	1,045	1,870 188	
	Eauity	156 1.585	156	183		167 1.480	167 1.478	188	
	Other exposures	1,585	1,585	1,562		1,480	1,4/8	1,456	
	Standardised Total ²				1,621				1,628

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					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,713	7,611	95		7,276	7,155	93	
	Regional governments or local authorities	264	255	5		305	293	7	
	Public sector entities	248	248	0		249	249	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	485	427	73		507	420	67	
	Corporates	13,529	5,380	5,230		13,608	5,352	5,200	
	of which: SME	1,041	875	733		1,108	901	757	
	Retail	27,211	19,050	14,093		27,764	19,549	14,467	
GERMANY	of which: SME	3,217	1,094	625		3,245	1,089	622	
	Secured by mortgages on immovable property	57	57	21		66 26	66 26	24	
	of which: SNE Emosures in default	1.647	25	9	1.115	1.674	26	9	1.132
	Exposures in default Items associated with particularly high risk	1,047	530	128	1,115	1,674	103	154	1,132
	Items associated with particularly high risk Covered bonds	83	63	120		103	103	154	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		7	2	6	
	Eouity	203	203	204		205	205	206	
	Other exposures	450	450	438		488	488	475	
	Standardised Total ²	5.0	1.0	54	1,802	16	3.01	10	1,836

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					Standardist	sa Approacn			
			As of 31,	03/2022			As of 30,	06/2022	
_	(min E28, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	3,898	3,898	0		3,906	3,906	0	
1	Regional governments or local authorities Public sector entities	3	1	0		3	3	0	
	Multilateral Development Banks	0	0			182	182	0	
	International Organisations	0	0	0		46	46	0	
	Institutions	86	91	18		91	78	16	
	Corporates	10,412	1,433	1,407		11,870	1,362	1,334	
	of which: SME Retail	122 263	120	94		142 281	235	99 174	
	of which: SME	203	14	105		17	12	1/4	
LUXEMBOURG	Secured by mortgages on immovable property	2,108	1,988	808		2,177	2,058	864	
	of which: SME	9	9	4		. 9	8	3	
	Exposures in default	40	21	25	19	58	26	32	18
	Items associated with particularly high risk	60	60	89		56	56	84	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	61	61	210		60	60	198	
	Equity	36	36	36		35	35	35	
1	Other exposures	149	149	149		131	131	131	
	Standardised Total ²				24				23

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		Standardised Approach												
			As of 31/	03/2022			As of 30/	06/2022						
	(mh E88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	Central ovvernments or central banks	2,390	2,389	0		2,997	2,996	0						
	Regional governments or local authorities Public sector entities	5	5	1		5	5	1						
	Public sector entities Multilateral Development Banks	0	0	0		ő	0	0						
	International Organisations													
	Institutions	260	233	47		244	215	43						
	Corporates	2,954	1,445	1,417		3,029	1,495	1,463						
	of which: SME Retail	161 434	160	135		192 443	185	155						
	of which: SHE	28	11	7		28	13	7						
SWITZERLAND	Secured by mortgages on immovable property	5,781	5,756	2,653		5,972	5,939	2,723						
	of which: SME	1,587	1,587	644		1,668	1,668	673						
	Exposures in default	179	147 647	173	28	248 687	209	234 1,030	29					
	Items associated with particularly high risk Covered honds	047	04/	9/1		00/	667	1,050						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Eauitv	70	70	70		70 97	70	70						
	Other exposures Standardised Total ²	109	109	109	42		97	97						
l									44					
			d provisions per country of cou			is or credit risk mitigation technic al valuation adjustments (AVAs) i								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Reaional oovernments or local authorities Public sector entities	1,739 152 43	1,740 152 43	0 7 0		1,791 204 42	1,792 204 42	0 14 0	
	Multilateral Development Banks International Organisations Institutions Corporates	0 0 26 948	0 0 26 695	0 0 3 655		0 0 60 1.150	0 0 60 857	000	
BELGIUM	of which: SME Retail of which: SME	247 5,343 517	235 4,250 421	195 3,112 241		284 5,407 549	270 4,323 442	224 3,163 252	
DECOIDIN	Secured by mortpages on immovable property of which: SNE Exposures in default Items associated with particularly high risk	4,460 507 581 0	4,375 489 264 0	1,919 190 295 0	316	4,808 552 577 0	4,711 531 269 0	2,095 208 301	307
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 134	0 0 134	0 0 133		0 0 109	0 0 109	0 0 109	
	Eouilly Other exposures Standardised Tetal ²	7 391	7 391	7 390	423	8 317	8 317	8 311	415
		 Original exposure, unlike Exposure, unlike Exposures, and exposures, but includes generation. 	d provisions per country of cou						

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	4,225	4.220			6.000	5.994		
	Central oovernments or central banks Regional governments or local authorities	9,223	9,220	0		6,000	3,994		
	Regional governments or local authorities Public sector entities	0	0	0		0			
	Public sector entities Multilateral Development Banks	0	0	0		0	0		
	International Organisations		0						
	International Organisations Testitutions	234	234	38		145	146	20	
	Corporates	894	505	461		1,052	565		
	of which: SHE	247	241	205		237	231	196	
	Retail	11	3	2		9	3	2	
	of which: SME	10	2	1			2	1	
UNITED STATES	Secured by mortgages on immovable property	14	14	s		14	14	-	
	of which: SME	12	12	4		11	11	4	
	Exposures in default	22	21	32	1	26	26	38	1
	Items associated with particularly high risk	46	46	69		51	51	77	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	2		0	0	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandrash and Wester ²				5				

(1) Original exposure, unrise Exposure value, in reported before taking into account any effect due to evelit conversion factors or could nik mégazion indemisiona (e.g. substitution effects).
(2) Total value adjustments and providences per country of constribution party endudes these for securitisation exposure, additional valuation adjustments (AVAs) and other own funds reductions reliated to the commonstructure land endure of the AVA securities.

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR. %) Central governments or central banks	1.385	1,361	0		1.303	1.279	0	
	Regional governments or local authorities	1,005	1,001			1,003	1,275	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	87	62	28		99	41	19	
	Corporates	1,907	1,488	1,366		2,014	1,595	1,466	
	of which: SME	745	662	546		766	689	569	
	Retail	2,382	1,800	1,301		2,265	1,708	1,235	
SPAIN	of which: SME	385	274	157		362	256	146	
	Secured by mortgages on immovable property	1,552	1,497	579 189		1,886	1,819	/60	
	of which: SME Exposures in default	508	4/6	189	318	554	524	147	277
	Exposures in default Items associated with particularly high risk	43/	011	100	310	419	134	147	20
	Items associated with particularly high risk Covered bonds	0	0	0			0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			ő	0	0	
	Collective investments undertakings (CIU)	13	13	13		13	13	13	
	Equity	4	4	4		4	4	4	
	Other exposures	196	196	188		223	223	207	
	Standardised Total ²				465				418

(1) Okpini mpoun, udle Eupsum viska, is ngožido taking isto accuset avy effect dar ta tello manistri factos na celt nisi milipation latelnigas (c.g. adolbatos filecis). (2) Talvi al ado adpostant al provinces per caustry of accumptary adolasi finan for ascritization expounse, adolbatori visadion algotimeta (14%) and dare one finds milicitos militati to the

	Standardised Approach												
		As of 31,	03/2022			As of 30/	06/2022						
(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Central anovernments or contral basis Resional anovernments or local authorities Public actor entities Multilateral Develoment Banks International Organizations Institutions	2 0 0 0 802	2 0 109 0 0 694	0 0 0 0 92		3 0 0 643	3 0 106 0 625	0 0 0 91						
Corporates of which: SHE Retail of which: SHE Socured by mortases on immovable property	1,059 526 120 53 188	821 514 60 12 188	743 436 47 7 67		1,122 614 124 55 187	853 582 68 14 187	775 495 48 8 67						
of which: SHE Excosures in default Teams associated with carticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	130 15 0 8 0	130 12 0 8 0	46 17 0 1 0	2	131 16 0 3 0	131 14 0 3 0	47 19 0 0	2					
Collective investments undertakinos (CIU) Eouitv Other exclosures Standardised Total ²	2 0 3	2 0 3	3 0 3	4	2 0 4	2 0 4	2 0 4	3					

2 3 3 3 4 4 4 4

		Standardised Approach											
			As of 31	/03/2022			As of 30	(06/2022					
	(mh 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 9	Control and experimentation or control banks Received accommentation Particle and accommentation Received accommentation Received accommentation Received accommentation Commentation of accommentation Comm			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Executes in default Exerna association the artificiative high risk Covered bonds Calanics in institutions and corporates with a ST credit assessment Calactive investments undertakings (CIU) Really Other executes Tendardises Total ²			0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0	0				
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Certific genomends or certef labels Regular Journement or Koll addrefices Regular Journement of Koll addrefices Regular Journement of Koll addrefices Institutions Certifications Certifications Regular Certifications				•				•
i	Standardised Total ²								0
			nd provisions per country of co	ine taking into account any effec unterparty excludes those for se					

Confédération Nationale du Crédit Mutuel

			IRB Approach											
				As of 3	0/09/2021			As of 31/12/2021						
		Original E	Original Exposure ¹ Exposure Risk exposure amount Value Value ¹						Exposure ¹	Exposure Value ¹			Value adjustments and	
	(min EUR, %)		Of which: defaulted	T SIDE		Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions	
	Central banks and central governments Institutions	0 39.762	0	0 36.917	0 6.942	0	0	0 38.657	0	0 36.036	0 7.857	0	0	
	Corporates	39,762	3,704	36,917	6,942	1,388	2,754	38,657	3	36,036	7,857	1,449	9 2,843	
	Corporates Corporates - Of Which: Specialised Lending	12,530	161	11.877	9,206	1,300	45	193,239	3,637	12,171	9,473	1,449	2,0%3	
	Corporates - Of Which: SME	49.557	1.428	43.201	16.667	872	1.019	51,108	1.429	44,716	17.384	866	1.014	
	Retail	389.469	5.822	354,885	40.698	1.883	4.192	396.181	5,784	361.729	41,893	1,850	4,147	
	Retail - Secured on real estate property	213,413	2,542	209,573	24,958	779	1,606	218,209	2,495	214,247	25,881	764	1,597	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	32,320	739	31,797	6,865	286	530	33,008	720	32,458	7,008	276	525	
CONSOIIDALED DALA	Retail - Secured on real estate property - Of Which: non-SI			177,776	18,093	493	1,075	185,202	1,777	181,788	18,872	489	1,072	
	Retail - Qualifying Revolving	23,519	156	11,827	1,177	32	142	23,458	157	11,841	1,220	33	151	
	Retail - Other Retail	152,538	3,124	133,485	14,564	1,071	2,444	154,513	3,130	135,641	14,792	1,053	2,399	
	Retail - Other Retail - Of Which: SME	50,764	2,221	38,974	7,929	862	1,737	51,105	2,239	39,363	8,036	844 210	1,709	
	Retail - Other Retail - Of Which: non-SME	101,774 21.621	903	94,511 20.648	6,635 68,299	209	/0/	103,408 20,503	891	96,279 19.452	6,756 63.823	210	690	
	Equity Other non credit-obligation assets	21,021	3	20,0%	6.848	11		20,503	6	19,452	6.948	17		
					204.138						204.859			
	IRB Total ²				204,138									

C) Object appears, unlik Equate while, is separated labor laboration prior to the to coalt conversion factors or coalt cities and target in the factor laboration of flocks)
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		IRB Approach											
		As of 30/09/2021 As of 31/12/2021											
		Original E	Original Exposure ¹ Exposure Risk exposure amount Value adjustments							Exposure Value ³			Value adjustments and
	(min EUR, %)	Value ¹ Value ¹ Of which: defaulted defaulted										Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 4 748	0	0
	Institutions	19,328	2	18,805	3,652		3	20,210	2 3,404	19,716		0	
	Corporates Corporates - Of Which: Specialised Lending	155,423 6.243	3,283 78	122,580 5.736	65,370	1,335	2,393	160,958 6.500	3,404	127,054 5.983	67,927	1,410	2,471
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	47.558	1.359	41.396	15 860	821	964	48,848	10	3,963	16.459	828	957
	Retail	385.602	5,747	351.241	40.303	1.864	4.145	392.102	5.713	357.876	41,441	1.833	4,100
	Retail - Secured on real estate property	210.954	2,493	207.154	24,682	766	1,143	215.670	2,450	211.748	25.601	1,653	1.572
	Retail - Secured on real estate property - Of Which: SME	32,260	737	31.738	6.847	285	529	32,947	717	32.398	6.991	275	573
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	178.694	1.756	175.416	17.835	480	1.051	182.724	1.733	179.351	18.610	477	1.048
	Retail - Qualifying Revolving	23,415	153	11,773	1,170	32	139	23,354	154	11,786	1,213	32	148
	Retail - Other Retail	151,234	3,102	132,314	14,451	1,067	2,426	153,078	3,109	134,341	14,627	1,049	2,380
	Retail - Other Retail - Of Which: SME	50,665	2,216	38,904	7,911	861	1,732	50,904	2,235	39,193	7,968	843	1,703
	Retail - Other Retail - Of Which: non-SME	100,568	885	93,410	6,540	206	694	102,174	874	95,148	6,659	205	676
	Equity	20,380	3	19,407	65,025	11	0	19,275	6	18,225	60,629	17	0
	Other non credit-obligation assets												
	IRB Total												

			As of :	30/09/2021					As of :	31/12/2021		
	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	1000		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
tral governments	0	0	0	0	0	0	0	0	0	0	0	0
	3,649	0	3,630	348	0	0	2,425	0	2,407	327	0	0
	4,589	5	3,817	2,421	2	26	4,672	9	3,843	2,425	4	24
- Of Which: Specialised Lending	278	0	277	259	0	1	283	0	281	269	0	1
- Of Which: SME	239	5	192	101	2	6	384	6	320	183	4	8
	210	5	190	20	1	3	214	5	195	21	1	3
ecured on real estate property	120	- 4	117	12	1	2	125	3	122	14	1	2
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-Sh	119	3	116	12	1	1	124	3	121	14	1	1
ualifying Revolving	8	0	4	1	0	0	8	0	4	1	0	0
ther Retail	82	2	69	7	0	2	81	2	69	7	0	2
Retail - Other Retail - Of Which: SME	10	1	7	2	0	1	11	1	7	2	0	1
Retail - Other Retail - Of Which: non-SME	72	1	62	6	0	1	70	1	62	5	0	1
	7	0	7	20	0	0	5	0	5	18	0	0
ation assets												
ation as		sets	sets	sets	sets	sets	sets	sets	sees in	sees Image: sees		state Image: Control of the state Image: Contred and state Image: Control of the s

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	579	0	558	36	0	0	806	0	754	80	0	0
	Corporates	2,562	2	2,081	1,175	0	54	2,645	2	2,145	1,250		51
	Corporates - Of Which: Specialised Lending	501	0	497	381	0	0	469	0	467	357	0	0
	Corporates - Of Which: SME Retail	317 199	2	254 181	156 22	0	6	388 206	2	313 184	175 22	0	1
	Retail - Secured on real estate property	199		101	14	0	3	121	0	119	14	1	
	Retail - Secured on real estate property - Of Which: SME	9	1	11/	2	0	2	121	3	119	24	0	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: she		1	108	11	0	i	112	i	110	11	0	1
	Retail - Qualifying Revolving	7	0	4	0	0		7	0	4	1	0	0
	Retail - Other Retail	72	3	60	8	1	3		3	61	8	ī	2
	Retail - Other Retail - Of Which: SME	17	1	13	3	1	1	20	1	13	3	1	1
	Retail - Other Retail - Of Which: non-SME	55	2	47	4	0	1	57	1	48	4	0	1
	Equity	76	0	76	255	0	0	19	0	19	62	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,331	0	515	112	0	0	2,040	0	460	105	0	0
	Corporates	779	17	494	199	12	17	742	17	471	188	10	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	93	16	89	46	11	16	94	17	86	41	9	17
	Retail	888	26	832	112	6	16	928	25	866	116	5	16
	Retail - Secured on real estate property	644	19	627	90	5	11	671	18	653	93	4	11
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-Si		19	625	89	5	11	670	18	652	93	4	11
	Retail - Qualifying Revolving	21	1	11	2	0	1	22	1	11	2	0	1
	Retail - Other Retail	223	6	195	20	1	4	235	7	202	21	1	5
	Retail - Other Retail - Of Which: SME	6	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	217	6	193	20	1	4	229	6	200	20	1	5
	Equity	3	0	3	/	0	0	3	0	3	/	0	0
	Other non credit-obligation assets												
	IRB Total												

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Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	334	0	333	58	0	0	309	0	308	63	0	0
	Corporates	1,928	59	1,393	573	2	60	1,739	58	1,267	555	1	56
	Corporates - Of Which: Specialised Lending	67	0	57	56	0	0	66	0	56	55	0	0
	Corporates - Of Which: SME	294	- 4	229	117	2	4	276	3	232	114	1	4
	Retail	341	7	321	37	1	6	350	7	330	40	2	6
	Retail - Secured on real estate property	175	4	173	19	1	2	176	4	174	20	1	3
BELGIUM	Retail - Secured on real estate property - Of Which: SME		0	/	2	0	0	8	0	8	2	0	0
DELOION	Retail - Secured on real estate property - Of Which: non-SM	168 15	4	166	17	1	2	168 15	4	166	18	1	2
	Retail - Qualifying Revolving Retail - Other Retail	15	1	8	1	0	1	15	1	8	1	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		3	140	1/	1	3	159	3	14/	19	1	3
		17	0	12	3	0	0	18 141	1	134	4	0	0
1	Retail - Other Retail - Of Which: non-SME Equity	134	3	128	13	0	2	141	3	134	15	0	2
1	Equity Other non-credit-obligation assets	60	0	60	121	0	0	53	0	53	105	0	0
1	IRB Total												
					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,761	0	1,668	582	0	0	2,143	0	2,049	871	0	0
	Corporates	6,432	25	4,880	3,213	4	48	6,295	21	4,716	3,124	3	61
	Corporates - Of Which: Specialised Lending	801	0	789	626	0	1	740	0	729	564	0	0
	Corporates - Of Which: SME	383	3	383	52	4	3	432	3	422	73	3	3
	Retail	289	4	275	25	1	3	306	3	295	27	1	2
	Retail - Secured on real estate property	183	3	181	17	1	2	200	3	198	20	1	2
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0			0	0		0		0	0	0
ONTICE STATES	Retail - Secured on real estate property - Of Which: non-Si	183	3	181	17	1	2	200 3	3	198	20	1	2
	Retail - Qualifying Revolving	3	0	1	0	0	0		0	2	0	0	0
	Retail - Other Retail	103	1	93	8	0	1	103	1	96	/	0	1
	Retail - Other Retail - Of Which: SME	1 101	0	1 92	0	0	0	2 101	0	2 94	0	0	
	Retail - Other Retail - Of Which: non-SME Equity	101	1	92	478	0	1	101	1	99	419	0	
	Equity Other non credit-obligation assets	121	0	121	9.28	0	0	118	0	118	419	0	0
	IRB Total												
					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	337	0	334	101	0	0	258 593	0	256	81 251	0	0
	Corporates	591	10		249		13	98	13	471 98	75	6	16
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	108	10	108	84 54	0	12	135	10	96	75	0	12
	Retail	105	10	113	10	,	12	135	10	110	11	0	12
	Retail - Secured on real estate property	51	0	50	4	0	0	52	1	51	5	0	ů
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	ő	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SP	50	0	50	4	0	0	51	1	51	5	0	0
	Retail - Qualifying Revolving	6	ō	3	o i	ō	ō	6	0	3	ō	ō	ō
	Retail - Other Retail	63	1	59	6	0	1	62	1	59	6	0	1
	Retail - Other Retail - Of Which: SME	9	0	7	2	0	0	8	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	55	1	52	4	0	0	55	1	53	5	0	0
	Equity	1	0	1	2	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accourt	nt any effect due t	to credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,705	0	1,700	369	0	0	1,548	0	1,544	433	0	0
	Corporates	3,039	41	2,470	1,755	0	25	3,205	41	2,591	1,886	0	28
	Corporates - Of Which: Specialised Lending	695	7	643	546	0	0	775	7	721	632	0	0
	Corporates - Of Which: SME Retail	230	0	222	70	0	0	279	0	269 394	93 34	0	1
		418	1	39/ 283		1	3	410	4	394		1	3
	Retail - Secured on real estate property	285	3	283	23	1	2	295	3	292	25	1	2
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	285	0	1 282	23	0	0	294	0	1 292	25	0	0
	Retail - Qualifying Revolving	200	3	202	23	1	2	294	3	292	4	-	2
	Retail - Other Retail	129	1	112	12	0	1	112	1	100		0	1
	Retail - Other Retail - Of Which: SME	4		2	1	0		4		200	í	ő	
	Retail - Other Retail - Of Which: she	125	1	109	11	0	1	108	1	97	8	ő	1
	Equity	5	ó	5	10	ő	ő	7	ô	7	16	ő	ô
	Other non credit-obligation assets			-		-			-				
	IRB Total												
		(1) Original expos.	ire, unlike Exposu	e value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation techn	niques (e.g. substi	ution effects).		

							IRB Ap	proach								
				As of	30/09/2021					As of	31/12/2021					
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure ad Value ³ Of which: p						
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value.			and			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0		0	0	0	0	0			
	Retail	ő	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SMI	0	0	0	0	0	0	0	0	0	0	0	0			
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: nor	-51 0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0			
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
	IRB Total															
		(1) Original expo	sure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit	isk mitigation tech	iques (e.g. substi	ution effects).					

							IRB Ap	oproach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SI		0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	ő		0	ő	0	ő		0		0	ő	0
	Retail - Other Retail	ő	0	0	0	0	ő	ő	0	ő	ő	0	ő
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												



Confédération Nationale du Crédit Mutuel

		Original Expenses* Despenses Graduati Anal. Reporters* Despenses Despens Despenses Despen													
	(As of :	31/03/2022					As of 3	0/06/2022				
		Original I	Exposure ¹		Risk exposure	amount	adjustments	Original E	Exposure ¹		Risk exposur	amount	Value adjustments and		
	(min ELR, %)			value						Value			provisions		
	Central banks and central governments		0				0			0			0		
	Institutions						9						14		
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail Retail - Secured on real estate property	402,082 221,795	2,508	366,840 217,662	92,935	1,863	4,203	412,743 226,101	5,889	3/5,/05 221.801	43,589 26.970	1,857	9,292 1.615		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	33.947	732	33.364	7,206	282	532	34,977	2,480	34,348	26,970	280	545		
Consolidated data	Retail - Secured on real estate property - Of Which: sone Retail - Secured on real estate property - Of Which: non-St	187,848	1.776	184,298	19.061		1.070	191.124	1.751	187,453	19.483	485	1.070		
	Retail - Qualifying Revolving	23,709	158	11.852	1.225	33	145	23.964	161	12.002	1.248	34	152		
	Retail - Other Retail	156.578	3.218	137.326	14.942	1,058	2.455	162.678	3.249	141.902	15.371	1,058	2.475		
	Retail - Other Retail - Of Which: SME	51.656	2.333	39,799	8.173	856	1.756	52,954	2,371	40.875	8.353	858	1.784		
	Retail - Other Retail - Of Which: non-SME	104,922	894	97,527	6.769	202	699	109.724	878	101.027	7.018	200	691		
	Equity	19,987	10	18,850	61,343	30		18,678	9	17,620	56,951	26			
	Other non credit-obligation assets				6,747						7,423				
	188 Total ²				213,717						214,503				
	This Total Display deposes, utilité Beposes value, le reported Salore tailing into accurd any effect due to credit convertion factors or credit num integration effection. Display deposes, utilité Beposes value, le reported Salore tailing into accurd any effect due to credit convertion factors or credit num integration effection. (1) Bit faid does not induide the Soundation provide salore tailing into accurd any effect due to credit convertion factors or credit num integration effection. (2) (2) Bit faid does not induide the Soundation or taile the treads provi taile to the 2008 encreas. (3)														

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18,036 160.495	3,301	17,583 130.090	3,538 74,543	1.288	3 2.445	18,863 169,136	0 3.202	18,368 138,292	4,114 75.976	1.231	2 2.428
	Corporates Corporates - Of Which: Specialised Lending	160,495	3,301	6.105	4 684	1,288	2,995	6.921	3,202	6.318	/5,9/6 4.859	1,231	2,428
	Corporates - Of Which: SME	50.019	1.340	43,784	16.889	779	957	51,945	1.287	45.415	17.296	723	930
	Retail	398.039	5,811	363.030	42.027	1.845	4,157	408,542	5,818	371,771	43.155	1.840	4.195
	Retail - Secured on real estate property	219,219	2,460	215.128	25.985	759	1.577	223,424	2,436	219.170	26.666	754	1.590
	Retail - Secured on real estate property - Of Which: SME	33.886	729	33.303	7.189	281	531	34,913	726	34,285	7,469	279	544
FRANCE	Retail - Secured on real estate property - Of Which: non-St	185,333	1,730	181,825	18,795	477	1,046	188,510	1,709	184,885	19,197	475	1,046
	Retail - Qualifying Revolving	23,601	155	11,796	1,219	32	143	23,856	157	11,945	1,241	33	149
	Retail - Other Retail	155,218	3,196	136,105	14,823	1,054	2,438	161,263	3,225	140,656	15,249	1,053	2,456
	Retail - Other Retail - Of Which: SME	51,553	2,330	39,728	8,156	855	1,752	52,846	2,368	40,802	8,335	857	1,780
	Retail - Other Retail - Of Which: non-SME	103,665	866	96,377	6,668	199	685	108,417	857	99,854	6,914	196	676
	Equity	9,285	10	8,147	23,171	30	0	17,420	9	16,362	53,678	26	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach

				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,876	0	2,861	461	0	1	3,356	0	3,342	558	0	1
	Corporates	4,850	9	4,103	3,274	4	29	4,960	9	4,246	3,270	- 4	27
	Corporates - Of Which: Specialised Lending	410	0	404	363	0	1	445	0	440	363	0	1
	Corporates - Of Which: SME	235	6	190	118	- 4	9	272	6	228	135	4	9
	Retail	209 125	5	191 122	19 13	1	3	223 128	4	200	20 12	1	3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	125	3	122	13	1	1	128	3	125	12	0	1
GERMANY	Retail - Secured on real estate property - UF Which: SME Retail - Secured on real estate property - Of Which: non-Si	1 124	0	1 121	13	0	0	1	0	1 124	12	0	0
	Retail - Secured on real estate property - Ur Which: non-Si Retail - Qualifying Revolving	129	3	121	13	1	1	12/	2	129	12	0	1
	Retail - Other Retail	76		65	-	0	0	85		70	1	0	0
	Retail - Other Retail - Of Which: SME	10	2			0	2	11	-	70	,	0	-
	Retail - Other Retail - Of Which: non-SME	65	1	58	É	0	1	75		63	Ê	0	1
	Equity	9	0	9	25	0		6		6	21	ő	0
	Other non credit-obligation assets	, í	Ű	, í		, i i i i i i i i i i i i i i i i i i i	, i i i i i i i i i i i i i i i i i i i		, i i i i i i i i i i i i i i i i i i i	Ű			L U
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is i	eported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ri	sk mitigation tech	nniques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ^s	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	732	0	732	73	0	0	1,341	0	1,319	210	0	0
	Corporates	2,561	2	2,184	1,856	0	50	2,722	2	2,384	1,882	0	46
	Corporates - Of Which: Specialised Lending	503	0	501	375	0	0	576	0	575	421	0	0
	Corporates - Of Which: SME	391	2	327	181	0	- 4	341	2	307	125	0	2
	Retail	215	5	191	22	1	4	230	5	202	22	1	4
	Retail - Secured on real estate property	126	3	124	14	0	2	134	3	131	13	0	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non		1	9 114	11	0	1	125	1	9	11	0	1
Loneriboono		5/ 11/	1	119	11	0	1	125	1	122	11	0	1
	Retail - Qualifying Revolving Retail - Other Retail	81	2	4 63	1 0	0	0	8	2	67	1	0	2
	Retail - Other Retail - Of Which: SME	22	1	14	2	0	1	24	2	14	4		1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	60	i i	50	ŝ	0	1	65	1	53	4		i i
	Equity	28	0	28	94	0		49		49	134	ő	, î
	Other non credit-oblication assets	10		10		, in the second s	Ű		Ŭ				
	IRB Total			1								1	
		(1) Original ex	oosure, unlike Ex	posure value, is	reported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tech	nniques (e.g. substitutio	on effects).	

		As of 31/03/2022 As of 30/06/2022											
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	entral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	stitutions	1,835	0	413	101	0	0	1,568	0	417	127	0	0
Co	orporates	690	18	516	362	10	18	615	18	459	327	10	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	20	0	15	11	0	0
	Corporates - Of Which: SME etail	97 936	17 28	92 873	43 113	9	17	93 973	17	89 904	42 117	9	17
Re		935	28	8/3 662	91		1/	9/3 710	29	904	95		1/
	Retail - Secured on real estate property	681	21	662	91	5	11	710	20	68/	95	5	10
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	1 680	21	1 660	91	0	11	2 708	20	2 685	1 95	0	10
	Retail - Qualifying Revolving	22	21	12	91	3		22	20	12	20	3	10
	Retail - Other Retail	233	7	200	20	ĩ	ŝ	242	8	205	20	1	6
	Retail - Other Retail - Of Which: SME	7	0	3	0		0	7	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	226	6	197	19	1	5	235	8	203	20	1	6
Ed	quity	3	ō	3	7	ō	ō	4	ō	4	8	0	ō
	ther non credit-obligation assets												
18	RB Total												

Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	332 1.861	0	331 1.533	60 857	0	0	362 1.565	0 58	361 1.265	69 727	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,861	58	1,533	85/ 55	1	55	1,565	58	1,265	55	1	55
	Corporates - Of Which: SPEcialised century Corporates - Of Which: SME	155	3	137	68	1	4	246	3	227	33 99	1	4
	Retail	356	7	334	42		6	359	7	335	41	1	6
	Retail - Secured on real estate property	179	4	176	20	1	3	181	4	179	19	1	3
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	9	0	9	2	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si		4	168	18	1	2	172	4	170	17	1	3
	Retail - Qualifying Revolving	16	1	8	1	0	0	16	1	8	1	0	0
	Retail - Other Retail	162	3	149	21	1	3	162	3	148	21	1	3
	Retail - Other Retail - Of Which: SME	20	0	15	4	0	0	20	0	15	4	0	0
	Retail - Other Retail - Of Which: non-SME	142	3	134	17	0	4	143	3	134	17	0	2
	Equity Other non-credit-obligation assets	56	0	56	114	0	0	44	0	44	91	0	0
													4
	IRB Total												

As of 31/03/2022 As of 30/06/2022 Value idjustme and provisio Risk e Risk Exposure Value¹ Exposur Value¹ Of wh Of wh 0 1,146 6,318 656 432 337 218 0 218 3 115 2 114 117 0 1,073 4,801 639 430 324 216 0 216 2 106 2 106 2 105 0 1,556 4,876 668 212 352 235 0 234 1 116 2 114 117 0 581 3,983 537 75 30 20 0 20 0 9 0 1 55 5 3 2 2 0 1,629 6,368 673 220 368 237 0 236 3 128 2 126 2 0 644 4,115 529 137 38 27 0 27 0 27 0 11 0 10 0 1 49 1 0
15
0 03 und on neal actate property Retail - Sourcel on neal actate property - Of Which: SHE Retail - Sourcel on neal actate property - Of Which: non-S Mythe Records of Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE UNITED STATES Retail - Qu Retail - Ot

ffect due to credit conversion factors or credit risk mitigation techniques (e.g

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0 280	0	0	0	0	0
	Institutions Corporates	265 608	0	275 546	83 432	0	0	280	0	280 478	113 376	0	0
	Corporates Corporates - Of Which: Specialised Lending	608 97	3	97	432 75	0	0	94	3	4/8	3/6	0	4
	Corporates - Of Which: SME	95	0	91	54	0	2	71	0	65	35	0	2
	Retail	125	1	116	12	0	1	129	2	121	12	1	1
	Retail - Secured on real estate property	53	0	53	5	ō	ō	54	ī	53	5	0	ō
CDATA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	52	0	52	5	0	0	53	1	53	5	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	67	1	61	6	0	1	69	1	65	7	0	1
	Retail - Other Retail - Of Which: SME	8	0	7	2	0	0	10	0	8	2	0	0
	Retail - Other Retail - Of Which: non-SME	58	1	54	5	0	0	60	1	57	5	0	0
	Equity Other non credit-obligation assets	1	0	1	3	0	0	1	0	1	4	0	0
	IRB Total												

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

							тко ар	prouch					
				As of	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustmer and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,328	0	1,325	411	0	0	1,374	0	1,370	473	0	0
	Corporates	3,308	41	2,813	2,408	0	29	3,381	40	2,895	2,510	0	29
	Corporates - Of Which: Specialised Lending	750	6	700	761	0	7	730	6	683	744	0	7
	Corporates - Of Which: SME	139	0	133	60	0	1	273	0	266	92	0	1
	Retail	406	3	390	36	1	3	418	3	395	37	1	2
	Retail - Secured on real estate property	287	2	285	26	1	1	299	2	295	27	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-S	287	2	284	25	1	1	298	2	294	27	1	1
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	115	1	103	10	0	1	116	1	97	10	0	1
	Retail - Other Retail - Of Which: SME	5	0	3	1	0	0	4	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	110	1	100	10	0	1	112	1	95	9	0	1
	Equity	5	0	5	10	0	0	4	0	4	10	0	0
	Other non credit-obligation assets												4
	IRB Total												6

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure1	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	0	ŏ	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets		0					0			, , , , , , , , , , , , , , , , , , ,		0
	IRB Total					1							

are value, is reported before taking into account any errect use to or

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	~	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	ő	0		0	0		0	0	ő	0
	Retail - Other Retail - Of Which: Jone Retail - Other Retail - Of Which: non-SME		0	ő	0		ő	0		0	0	ő	0
	Equity	0	0	ő	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	-	-	-	-	-	-	-	-	-	-		
	IRB Total												
		(1) Original exp	oosure, unlike Exp	posure value, is i	reported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tecl	hniques (e.g. substitutio	n effects).	





						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	2 6 2111 0 75 123 27 27 444	27	22		0 185 54 53 295 295	0 0 22 41			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 1		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	55 20 97 42 16 625 11 10 90 90	11	0 0 0 0 48 11 59		28 17 65 16 58 532 0 709	32 32 58 45 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic										0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Conféd	ération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		0 104	0	0	0	0 100	0	C	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	() 34 83 () 221	0 0 0 34 8 33 0 221	0 0 0 0		0 0 0 29 0 56 0 0 185	0 0 5 27 0 36		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0
[0-3M]		687 1,255 1,323 4,030 3,781 1,335 1,356 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,255 1,	2221 687 1,257 1,324 1,337 4,036 3,781 1,383 1,383 13,806	0	0	2	685 452		000	0	05	499 1,781 159 14	1	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	1,337 4,036 3,781	1,337 4,036 3,781	0		3 717 3 721 1 754 2 3,137 3 2,304 563 563 4 8,281	595 583 899 1,477	0 0 1	5 205 12	0 13 4	3 219 70	10	0	
Total	-	1,383 13,806	1,383 13,806	11 11 0	13	563 8,281	809 5,501	39 41	101 324	52 69	626 922	311 2,786 111	0 1	967
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [12 16) 8(4) 313 288 33	12 161 80 41	0		0 0 128 0 45			0	0	0	0	0	
	Germany	313 289 38	313 289 38	52 39 38	0	199 167 0	83 0		0	0	0	0 2 0	0 0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[107 - more Total	Croatia		932 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	129 0 0 0 0 0 0 0 0 0 0 0 0 0 0			263 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	113 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	5
[0 - 2M [0	0		0	0		0	0	0	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece		0 0 4 0 4	0 0 4 0			000000000000000000000000000000000000000		0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland		30 0 0 0	000000000000000000000000000000000000000		30 0 0 0 0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	00000	000000000000000000000000000000000000000	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		129 41 10 210	10	0 41 10		129 0 0 0 159	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	210 (1) 2002 224 224 33 (1) 11 5525	0 52 203 224 35 0 0	0 0 0 17 0		159 0 0 0 52 0 203 0 224 18 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	22
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Conféd	ération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3m-1y]		C	0	0	(0	0	C	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 10 5 0	0 0 10 5 0	0 0 10 5 0			0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Luxembourg	75 52 0 110 110 72 282 282	75 5 20 0 110 72 0 282			0 0 0 90 40 0 1 30	75 5 20 0 9 32 0 152					2 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	16 0 45 10 16 42 2 0	16 0 45 10 16 42 0 0				16 0 45 10 16 42 0				0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	129 0 18 24 0 24	129 0 18 0 24 0 0 0			0 0 0 18 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	129 0 0 0 22 0 0 0							0
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		93 0			0 0 83 170 93 0 7 252	0 0 0 0 0 0							
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania		8 0 0 0 0 0 0 0 8 8	8 0 0 0 0 0 0 0 8 8							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0				1 0 0 0 0 0 1			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia											0 0 0 0 0 0 0 0		0



							ération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
				On holorest	haat	Direc	t exposures		Donim	tives		Off halo	ees shoot	
	(mln EUR)			On balance s	neet				Deriva	tives			nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 33 128 199 144 144 144 57 712 712	0 38 128 195 144 149 57	0 0 0 0 0 0 41		0 38 128 196 144 149 17 671	0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	712 15 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	712 15 0 2 0 0 0 0 0 0 2 2 18	0 0 0 0 0 0 2 2			1 15 0 2 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0
IO - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom										0 0 0 0 0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 2 2 0 0 19	0 9 0 2 2 8 0 9 9 9 9	0 9 0 0 0 0 0 9		0 0 0 2 8 0 0 10	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		2
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 47 108 22 183	0 0 0 0 7 7 108 27 183	0 0 33 19 27 78		0 0 0 14 90 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	1 9 22 121 217 217 25 0 0 632	1 9 26 121 217 258 0 632	0		0 0 24 97 140 105 0 365	0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	274 33 6 2 2 2 7 5 7 7 7 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8	8 38 2 0 0 2 2 2 79 0	0 0 0 0 6 0 6 6		276 38 2 0 0 0 73 0 0 390	0 0 22 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		82
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	3 25 22 44 47 7 2,314 2,314	40 71	0 0 0 0 0 0 469 469		0 0 0 15 1,663 1,684	3 29 25 16 37 52 0 161		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	111					0 0 0 0 0 0 0					0 0 0 0 0 0		23
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 5 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 2		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	26 8 5 5 7 8 3 3 3 3 3 3 5 9 5 9	262 88 52 85 38 38 33 33 596	0 2 11 0 0 23 25		262 86 41 88 38 38 38 550	0 0 0 0 0 0 0							
10-3M1 13M-1Y1 13Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East	9 9 133 10 21 21 21 21 21 3 3 3 6 30 6 30	0				0 99 130 06 213 78 0 625	0				0 0 161 3 100 0 0 265		
10431 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	55 14 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	3 3 4 9 9 7 9 0 0 0 0 52	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			023 3 14 12 5 4 4 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 266 0 0 0 266		17



General governments exposures by country of the counterparty

						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 100 47 33 45 55 29 309	0 100 47 33 45 55 29 309	0 5 0 0 0 0 0 5 5			0 86 47 33 45 55 29 295 295					0 0 0 0 243 0 243		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	13 60 134 138 433 397 0	13 60 134 138 443 397	0 0 0 0 0 0 0 0		(11 98 11(37) 31)	13 44 38 28 72 80 0					0 43 13 0 0 0		0
Total		1,194	1,194	8	0	910	276	0		0	0	56		0 50

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

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

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



						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	3 38 17/5 0 105 71 17 17 411	3 38 176 0 105 71 17 411	0 0 0 0 9 9 4 1 3		33 33 150 76 26 13 300	0 0 30 36 36			0 0 0 0 0 0 0 0 0		1 0 0 0 0 0 0 0 1		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	43 82 47 16 213 522 81 1,006	45 82 47 6 16 213 522 81 1,006	0		116 500 115 1150 1150 4800 670 788	32 6 63 1 42 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic									0 0 0 0 0 0 0 0 0 0				
1041 10 - 3M 1 13M - 1Y 1 1Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Denmark						0 5 0 0 0 0				0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Conféd	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		101	101	0	0	101	0	0	0	0	0	0	a a	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	(22) 116 273 273	29	0 0 13 13 26		0 0 26 75 16 217	0 0 2 29 0 30			0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0-3M]		213 1,277 1,255 1,611 1,89 2,433 3,783 1,450 1,450 1,450	2/3 1,270 1,254 1,611 1,894 2,432 3,782 1,450 13,692	20	0	277	715	(0	0	1,134 1,000 241 90		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	1,894 2,432 3,782	1,894 2,432 3,782	0		743 694 1,084 1,753 2,296 571 7,417	713 510 904 810 679 1,487 877 5,982	6	204	2	205	90 6 17	0	
Total	-	1,450 13,692	1,450 13,692	3 280	13	571 7,417	5,982	16	94	12	227 461	481 2,970 142	1	1,033
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [114 86 35 50 50 255 25 25	114 86 38 55	0		101 60 0	26			0	0	0	0	
	Germany	502 2552 25	502 259 29	0 6 22		20 200 187 7	38 35 301 67 0			0	0	0	0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[107 - more Total	Croatia	1,082 (222 ((((((((((((((((1,082 0 22 0 0 0 0 0 0 0 22 2	27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		575 0 22 0 0 0 0 0 0 0 0 0 2 2	480 0 0 0 0 0 0 0 0 0 0 0 0					146 0 0 0 0 0 0 0 0 0 0 0		7
[0 - 2M [(0	0		0	0	0		0	0	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece		0 0 7 0 7			000000000000000000000000000000000000000	0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] [3Y - 5Y [[5Y - 10Y [Ireland		0 0 0 112 0 0 0 0			0 0 0 112 0	0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0		
Total		112	0	0 0 0	() () ()	0 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	((0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	2 2 343 22 41 66 22 536	26 343 29 47 6 6 6 8 1 23	0 0 17 45 23 85		26 343 29 30 23 0 23	0			0 0 0 0	0 0 0 0	0 0 0 0 0		
Totai [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[53 - 5Y [[55 - 10Y [[10Y - more Total	Latvia	536	536	85		451	0		0		0	0	0	23



						Conféd	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	C	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania						000000000000000000000000000000000000000			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	5 12 30 115 45 22 218	45	0 0 0 0 11 2 14		5 0 21 102 0 0 21	0 1 20 9 13 34 0 77			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 45 10 16 47 7 0	0 0 45 0 10 16 47 7 7 0 118				0 0 45 10 16 47 0 77			0 0 0 0 0 0 0		1 0 0 0 0 0 0 0		-
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	118 0 0 18 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	118 0 0 18 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 18 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 245 0 0 8 0 0 3 3 3 3 3 3	0 81 0 31			0 0 245 0 81 0 255 352	0 0 0 0 0 0							
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania									0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 2 0 0 2				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 3 2 5 5			0 0 0 0 0 3 2 5				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0



							ération Nationale du Cré	dit Mutuel						
							As of 30/06/2022							
				On holorest	haat	Direc	t exposures		Denim	tives		Off halo	ees shoot	
	(mln EUR)			On balance s	neet				Deriva	tives			nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y]		0 62	0 0	0	0	0 0	0	C	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	62 254 0 101 193 55 6655	101 193	42		254 0 101 151 21 588	0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	26 2 5 3 3 3 0 0		21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			2 2 0 5 5 5 0 0 0 0							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0					0 0 0 0 0 0 0		0
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland		0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								
10121 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		19	y		y								2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 0 13 28 0 0	0 0 0 1 3 28 0 4 1			0 0 0 13 28 0 41	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	0 0 0 15 13 37 65 5 65	0 0 0 15 13 37 65	0 0 0 2 13 37 52		0 0 0 0 14 0 0 14	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	2 7 125 93 206 308 0 741	2 7 125 93 206 308 0 741	0		2 0 120 75 147 253 0 598	18 59 7		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	370 65 0 21 1 5 6 5 24 5 24	0 0 21 1 67	0 0 21 0 6 0 27 7		37(65) (() () () () () () () () ()		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		98
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	15 22 34 34 63 79 2,586 2,795	15 27 0 34 6 3 79 2,580 2,798	0 0 16 0 0 245 261		0 0 0 1 2,38 2,358	15 27 0 17 60 61 0 180		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 09 14 0 0 0 4 3		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	214 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	214 0 0 0 0 0 0 0 0 0 0 0 0 0 0									0 0 0 0 0 0		43
10-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland						0 0 0 0 0 5 0					2 0 0 0 0 0 0 0 0 0 2		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	100 293 16 80 33 21 47 598	80 39 21 47	0 14 0 0 0 0 39 53		102 275 16 80 35 21 8 545	0 0 0 0 0 0 0							
10-3M1 13M-1Y1 11Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Other Central and eastern Europe countries non EEA													3
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East	0 103 133 14 199 62 62 61 61 61	0				0 102 137 114 199 62 0 614	0				0 175 0 92 0 0 273		
Total Total Total Total Total	Latin America and the Caribbean	33 33 4 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 1 5 4 7 0 0 0 0 60	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0			3 3 4 6 4 2 0 0 0 0 30	0 0 0 0 0 0 0 0 0 0				0 0 273 0 0 0 0 273		33



General governments exposures by country of the counterparty

						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nut of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 99 31 31 38 55 26 275	0 90 36 31 38 55 26 275	0 5 0 0 0 0 0 0 5 5			0 0 70 36 31 38 55 26 255			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 243 0 243		65
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	7 88 175 203 303 295 6 .078	7 88 175 203 303 295 6 1,078	0 0 0 0 0 0 0 0 0 0) () 44) 12) 17) 23) 22 () 811	4 29 5 68 5 69 5 0					0 14 0 0 0 0 0 1 14		

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures Confédération Nationale du Crédit Mutuel

Image: propering state Image: propooo Image: properintex						As of 30/09/2021									As of 31/12/2021				
Image: propering state Image: propooo Image: properintex			Gross	arrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ^{4,8}	egative changes in fair	Collisionals and		Gross c	arrying amount/ Nomina	lamount		Accumulated imp value due to cred	airment, accumulated n it risk and provisions ⁴³	egative changes in fair	Collaterals and
Infracta Multing			but past due >30 days	a	f which non-performing	r		On non-perform	ning exposures ^a	financial guarantees received on non-		but past due >30 days		Of which non-performing	•		On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
Media	(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
miniput	Cash balances at central banks and other demand deposits	157,03	7 (0	0	0	0	0	0	0	160,923	G	G	0	0	0	٥		ه د
magnage	Debt securities (including at amortised cost and fair value)	48,86	6 (109	109	109	27	65	65	0	48,626	0	110	110	110	28	81	81	
Single bin	Central banks	70	IS I				0	0	0	0	1,027			0	0	0	0		a 0
Model space	General governments	20,39	16	• •	0	0	6	0	0	0	19,890	0	0	0	0	5	0		J 0
Model control Model	Credit institutions	18,18	16	1	1	1	8	1	1	0	18,279	0	1	1	1	7	1		1 0
Land additionability and set of the set	Other financial corporations	5,71	6	2	2	2	7	1	1	0	6,622	0	2	2	2	6	1		1 0
CallandsRand <t< td=""><td>Non-financial corporations</td><td>3,86</td><td>3</td><td>105</td><td>106</td><td>105</td><td>7</td><td>63</td><td>63</td><td>0</td><td>2,808</td><td></td><td>107</td><td>107</td><td>107</td><td>10</td><td>75</td><td>7</td><td></td></t<>	Non-financial corporations	3,86	3	105	106	105	7	63	63	0	2,808		107	107	107	10	75	7	
And ContractionLeng <th< td=""><td>Loans and advances(including at amortised cost and fair value)</td><td>623,48</td><td>5 1,934</td><td>14,281</td><td>14,281</td><td>13,600</td><td>3,744</td><td>7,439</td><td>7,237</td><td>4,172</td><td>635,412</td><td>2,314</td><td>14,424</td><td>14,424</td><td>13,770</td><td>3,938</td><td>7,295</td><td>7,120</td><td>0 4,426</td></th<>	Loans and advances(including at amortised cost and fair value)	623,48	5 1,934	14,281	14,281	13,600	3,744	7,439	7,237	4,172	635,412	2,314	14,424	14,424	13,770	3,938	7,295	7,120	0 4,426
Contraction 3	Central banks	30	11	• •	0	0	0	0	0	0	408	0	0	0	0	0	0		3 O
One-function process Non-standing	General governments	12,93	12 8	39	35	34	8	4	4	19	13,058	65	33	33	27	9	3	3	3 11
Image: Second secon	Credit institutions	56,39	12 1	2	2	2	6	1	1	0	54,718	7		4	4	6	1		1 2
d above that the size of the left on the lef	Other financial corporations	14,08	19 17	9 194	194	192	44	101	99	79	15,351	500	220	220	217	40	105	5 10	3 106
a shorts large share	Non-financial corporations	259,55	6 1,19	5 7,649	7,649	7,033	1,965	3,595	3,421	2,968	266,107	1,098	7,920	7,920	7,336	2,021	3,556	5 3,40	3 3,223
Nacandrifi 282.26 3.65 6.36 6.36 1.72 1.16 285.77 6.66 6.36 6.36 1.60	of which: small and medium-sized enterprises	209,72	0 82	6,549	6,549	6,081	1,594	3,178	3,040	2,482	217,741	788	6,706	6,706	6,245	1,629	3,133	3,02	1 2,612
of elds: Lass calaxies/laber/lab	of which: Loans collateralised by commercial immovable property	31,93	12 2	817	817	793	221	337	322	477	32,385	41	860	860	833	218	334	4 32	523
of which, Cold for answerption 33,652 368 3,58 1,58 1,68 2,59 2,40 140 53,652 411 1,78 3,78 3,70 1,60 2,40	Households	280,21	5 51	6,397	6,397	6,340	1,720	3,738	3,712	1,106	285,772	643	6,248	6,248	6,186	1,862	3,631	3,60	5 1,084
	of which: Loans collateralised by residential immovable property	144,58	0 12	1,425	1,425	1,405	326	442	433	978	147,357	151	1,390	1,390	1,371	353	415	41:	1 964
	of which: Credit for consumption	53,03	12 30	3,858	3,858	3,824	1,088	2,508	2,492	140	53,962	411	3,785	3,785	3,747	1,169	2,435	2,42	141
DEBT INSTRUMENTS other Uban HFT 829,388 1,934 14,390 14,390 13,709 3,771 7,504 7,302 4,172 844,961 2,314 14,534 14,534 13,880 3,966 7,376 7,200	DEBT INSTRUMENTS other than HFT	829,38	8 1,934	14,390	14,390	13,709	3,771	7,504	7,302	4,172	844,961	2,314	14,534	14,534	13,880	3,966	7,376	7,200	0 4,426
Off-BALINCE SHEET EXPOSURES 201,560 647 647 648 546						653	374	188	174	119	202,618		647	647	600	360	206	i 185	5 103

¹⁰ The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). ¹⁰ (Initiation of a state factors of a state factor of a state facto

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2022 EU-wide Transparency Exercise

Performing and non-performing exposures Confédération Nationale du Crédit Mutuel

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to cred	pairment, accumulated ne fit risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	amount		Accumulated impi value due to credi	airment, accumulated ne t risk and provisions ⁴³	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	٥	Of which non-performing	2	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing ³	1	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	155,178	0	0	0	0	0		0	0	140,402	0	0	0	0	0	0	6	0
Debt securities (including at amortised cost and fair value)	50,397	0	93	93	93	30	64	64	0	51,257	•	91	91	91	28	62	62	
Central banks	1,380	0	0	0	0	0	0	0	0	1,368	0	0	0	0	0	0		
General governments	19,579	0	0	0	0	5	0	0	0	20,136	0	0	0	0	6	0	0	
Credit institutions	15,756	0	1	1	1	5	1	1	0	15,986	0	0	0	0	8	0	0	
Other financial corporations	10,133	0	2	2	2	8	1	1	0	10,703	0	2	2	2	8	1	1	
Non-financial corporations	3,548	0	90	90	90	12	62	62	0	3,064	0	89	89	89	7	61	61	
Loans and advances(including at amortised cost and fair value)	643,015	2,016	14,268	14,268	13,611	4,005	7,205	7,033	4,554	663,046	2,011	14,243	14,243	13,604	4,090	7,115	6,955	4,537
Central banks	516	0	0	0	0	0	0	a	0	530	0	0	0	0	0	0	0	
General governments	13,363	74	34	34	28	9	5	3	16	13,887	71	36	36	30	10	4	3	1
Credit institutions	54,112	7	4	4	4	6	1	1	2	55,920	11	3	3	3	6	1	1	
Other financial corporations	14,852	12	209	209	207	51	109	107	94	14,987	13	201	201	198	54	102	100	93
Non-financial corporations	269,754	1,203	7,876	7,876	7,287	2,041	3,484	3,340	3,367	280,693	1,231	7,875	7,875	7,306	2,085	3,466	3,33	3,352
of which: small and medium-sized enterprises	220,685	852	6,602	6,602	6,146	1,616	i 3,034	2,924	2,781	229,202	897	6,599	6,599	6,164	1,674	2,994	2,886	2,78
of which: Loans collateralised by commercial immovable property	41,285	44	985	985	954	268	374	361	606	42,461	41	982	982	952	282	370	358	603
Households	290,418	720	6,145	6,145	6,085	1,896	3,607	3,582	1,075	297,029	684	6,128	6,128	6,067	1,935	3,543	3,518	1,077
of which: Loans collateralised by residential immovable property	149,811	160	1,373	1,373	1,353	362	410	402	955	152,124	167	1,367	1,367	1,348	371	400	392	960
of which: Credit for consumption	54,475	463	3,734	3,734	3,698	1,187	2,431	2,416	137	55,827	415	3,752	3,752	3,716	1,215	2,419	2,40	133
DEBT INSTRUMENTS other than HFT	848,590	2,016	14,361	14,361	13,704	4,036	7,268	7,096	4,554	854,704	2,011	14,335	14,335	13,695	4,119	7,176	7,017	4,537
OFF-BALANCE SHEET EXPOSURES	203,366		700	700	655	367	202	178	136	208,597		654	654	615	374	178	172	124

(1) For the definition of morphoting apparent plane after to Motio (Ap) of Regulation (20) to 35/2012 (208) (2) Indiffuence per to the canadian encore of any particle of the same in the acception for finite information for of Subtrace hast exposures.

(c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

			As of 30/	09/2021					As of 31/	12/2021		
		/ing amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	o	0	0	0		0	0	0	C	0	
General governments	0	o	0	0	0		0	0	0	C	0	
Credit institutions	0	0	0	0	0		0	0	0	C	0	
Other financial corporations	0	0	0	0	0		0	0	0	C	0	
Non-financial corporations	0	0	0	0	0		0	0	0	C	0	
Loans and advances (including at amortised cost and fair value)	7,442	3,951	1,981	1,627	3,373	1,427	7,321	3,963	1,960	1,618	3,332	1,489
Central banks	0	0	0	0	0	0	0	0	0	C	0	0
General governments	9	5	1	1	4	4	6	6	1	1	4	4
Credit institutions	1	0	0	0	0	0	1	0	0	C	0	0
Other financial corporations	169	115	64	62	88	46	158	105	67	65	79	39
Non-financial corporations	3,847	1,827	808	614	2,257	967	3,854	1,935	802	624	2,260	1,061
of which: small and medium-sized enterprises	3,222	1,402	675	491	2,001		3,194	1,472	665	495	2,011	
Households	3,417	2,004	1,108	950	1,024	410	3,303	1,918	1,091	929	988	385
DEBT INSTRUMENTS other than HFT	7,442	3,951	1,981	1,627	3,373		7,321	3,963	1,960	1,618	3,332	
Loan commitments given	72	26	0	0	27	0	60	14	0	0	16	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

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

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



Forborne exposures

Confédération Nationale du Crédit Mutuel

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to of provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,304	3,926	1,926	1,587	3,554	1,521	7,223	3,936	1,917	1,594	3,543	1,537
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	6	2	2	4	4	7	6	1	1	4	4
Credit institutions	1	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	192	92	70	65	111	27	169	87	66	60	92	26
Non-financial corporations	3,827	1,921	768	599	2,425	1,104	3,771	1,915	770	608	2,402	1,100
of which: small and medium-sized enterprises	3,110	1,440	610	452	2,104		3,044	1,410	608	459	2,048	
Households	3,278	1,907	1,086	922	1,014	386	3,275	1,928	1,081	925	1,044	407
DEBT INSTRUMENTS other than HFT	7,304	3,926	1,926	1,587	3,554		7,223	3,936	1,917	1,594	3,543	
Loan commitments given	110	38	1	0	27	0	111	47	0	0	25	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\mathcal{S}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Confédération Nationale du Crédit Mutuel

Image: strate	
new profession additional data additional data and data a	ted nt ¹ changes in fail value due to credit risk on non-performin
Behavioral decamples 666 72 72 666 74 0 666 72 72 666 74 0 660 74 0 660 74 0 660 74 0 660 74 0 660 74 0 600 3 3 600 3 0 680 3 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 680 74 0 750 <th7< th=""><th>0</th></th7<>	0
CM-Instantion 140.94 720 720 18.09 990 18.88 490 90 18.88 495 90 18.975 916 915 18.975 944 0 20.555 940 940 20.555 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 940 20.555 941<	0
D PEtricky, gss, stem and air conditioning condv 2,09 68 68 2,809 29 0 3,279 79 79 3,279 46 0 1,198 67 67 3,198 43 0 3,175 65 65 1,175 4 condv 1.145 38 28 1.145 22 0 1.157 25 55 1.157 21 0 1.187 24 1.187 20 0 1.282 24 24 1.282 2 1.157 21 0 1.187 24 1.187 20 0 1.521 64 1.282 24 25.	0
autor 2 July 66 0.60 2 July 70	
Construition H_521 956 956 14.531 971 0 14.661 375 0 14.594 068 069 14.591 055 0 15211 644 644 15211 248 Velocide and relation of the life of the life 24.660 1522 12.02 24.660 652 0 25.211 614 644 152.01 248 Velocide and relation of the life of the life 24.660 152 0 25.211 614 64 15.201 248 124 1246 1248	0
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⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

