



2022 EU-wide Transparency Exercise

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

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

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Key Metrics

Confédération Nationale du Crédit Mutuel

(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



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Leverage ratio

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(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	55,880	60,883	59,545	58,701	C 47.00 (r0310,c0010)	
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)	
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]	

		(in 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 Transitional period	A	OWN FUNDS	65,016	70,577	67,780	67,950	C.01.00 (0050,0050)	Articles 4(18) 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 (0020,0050)	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 (0030,0050)	Articles 36(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 (0130,0050)	Articles 36(1) points (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-445	-178	-196	110	C.01.00 (0180,0050)	Articles 4(20), 36(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	25	26	26	27	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-163	-151	-173	-222	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,726	-4,815	-4,789	-4,777	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs	-17	-31	-23	-15	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-411	-368	-354	-325	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-16	-69	-68	-88	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	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 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-34	-19	-46	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-373	-373	-373	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-644	-501	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	119	118	0	0	SA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	119	118	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	247	247	5	5	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4	4	5	5	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	243	243	0	0	C.01.00 (0560,0050) + C.01.00 (0560,0050) + C.01.00 (0570,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,241	61,243	59,545	58,701	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,775	9,334	8,235	9,249	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,454	9,981	8,611	9,596	C.01.00 (0570,0050) + C.01.00 (0590,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-695	-662	-376	-349	C.01.00 (0590,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	-184	-184	0	0	C.01.00 (0580,0050) + C.01.00 (0590,0050) + C.01.00 (0590,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	308,426	312,193	322,440	324,666	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.15%	19.54%	18.47%	18.08%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.23%	19.62%	18.47%	18.08%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	21.08%	22.61%	21.02%	20.93%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	55,875	60,878	59,540	58,696	SA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.12%	19.50%	18.47%	18.08%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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

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Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	275,470	278,975	287,633	289,958	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	74,391	77,471	77,113	79,702	C 02.00 (r0060, 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	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	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 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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.

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P&L
 Confédération Nationale du Crédit Mutuel

(mn 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 ²⁾	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 subsidiaries, 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 subsidiaries, 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

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	158,607				162,555				156,713				142,045				IAS 1.54 (f)
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)(i); 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)(i); 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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	37,366				37,641				33,606				34,047				
TOTAL ASSETS	899,751				902,286				910,222				917,930				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	41,910	220	0	-22	-3	0	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)
	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 amortised cost	Debt securities	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)	
	Loans and advances	566,058	43,032	13,600	-1,436	-2,301	-7,237	576,062	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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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(l)
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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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
	Debt securities	1,350	985	1,255	1,387	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	8,181	6,350	7,721	8,633	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	177,773	180,963	2,768		180,466	183,518	2,906	
	Regional governments or local authorities	12,278	10,971	2,405			11,030	2,129	
	Public sector entities	53,851	53,785	79		53,150	52,968	96	
	Multilateral Development Banks	1,321	1,321	0		1,294	1,301	0	
	International Organisations	1,132	1,132	0		1,130	1,130	0	
	Institutions	5,681	3,157	476		5,254	3,121	613	
	Corporates	43,405	20,481	18,224		44,791	22,651	20,045	
	of which: SME	5,796	5,276	4,345		6,422	5,945	4,801	
	Retail	57,614	43,296	31,453		59,241	44,418	32,241	
	of which: SME	9,671	5,703	3,229		9,496	6,010	3,434	
	Secured by mortgages on immovable property	26,543	20,008	8,882		21,297	20,725	8,889	
	of which: SME	2,892	2,839	1,186		3,051	2,892	1,193	
	Exposures in default	5,520	2,456	2,817	3,329	5,880	2,446	2,941	3,328
	Items associated with particularly high risk	1,463	1,325	1,073		1,634	1,514	1,250	
	Covered bonds	42	42	0		42	42	0	
	Claims on institutions and corporates with a ST credit assessment	980	980	0		1,209	1,209	2,667	
Collective Investments Undertakings (CIU)	236	236	265		448	448	475		
Equity	2	2	0		2	2	0		
Other exposures	2,488	983	942		2,654	951	2,518		
Standardised Total ²	385,238	353,660	74,680	4,907	391,492	359,414	77,936	4,522	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	150,339	146,361	2,420		151,370	146,990	2,387	
	Regional governments or local authorities	11,759	10,462	2,090		12,062	10,931	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	3,480	1,285	127		3,203	1,215	133	
	Corporates	8,166	4,696	5,367		8,001	7,422	5,811	
	of which: SME	1,083	937	998		1,297	1,139	958	
	Retail	18,177	14,643	10,949		19,028	15,270	10,824	
	of which: SME	4,253	3,630	2,074		4,859	3,938	2,250	
	Secured by mortgages on immovable property	6,518	6,473	2,875		7,165	6,891	2,858	
	of which: SME	229	219	464		104	96	64	
	Exposures in default	1,513	1,277	1,467	1,194	1,503	1,287	1,469	1,119
	Items associated with particularly high risk	691	652	814		693	672	837	
	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)	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	1,585	1,537		
Standardised Total ²	305,238	283,660	74,680	1,249	309,414	289,414	77,936	1,214	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	7,423	7,223	0		7,254	7,254	0	
	Regional governments or local authorities	211	312	5		265	258	5	
	Public sector entities	201	201	0		211	211	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	1,298	1,017	1,024		1,465	1,305	1,100	
	Retail	26,528	18,367	13,588		26,725	18,468	13,669	
	of which: SME	3,217	1,807	175		3,489	1,914	156	
	Secured by mortgages on immovable property	51	50	20		53	53	20	
	of which: SME	23	23	10		25	25	10	
	Exposures in default	1,619	808	869	1,110	1,657	838	862	1,119
	Items associated with particularly high risk	77	116	0		94	94	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	3	3	3		4	4	3		
Equity	9	9	10		202	202	203		
Other exposures	94	94	83		92	92	92		
Standardised Total ²	305,238	283,660	74,680	1,227	309,414	289,414	77,936	1,293	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3,133	3,134	0		3,618	3,618	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	113	23		98	109	22	
	Corporates	9,504	1,189	1,163		9,142	1,288	1,463	
	of which: SME	133	122	95		134	118	92	
	Retail	254	215	159		260	222	164	
	of which: SME	17	13	8		18	14	8	
	Secured by mortgages on immovable property	2,042	1,619	929		2,100	1,672	896	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	18	20	19	46	24	26	19
	Items associated with particularly high risk	54	54	61		66	66	98	
	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)	58	58	147		63	63	211		
Equity	13	13	14		14	14	14		
Other exposures	10	10	10		10	10	10		
Standardised Total ²	305,238	283,660	74,680	25	309,414	289,414	77,936	25	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	2,488	2,485	0		2,585	2,584	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	320	307	61		40	373	84	
	Corporates	2,687	1,394	1,368		2,690	1,441	1,411	
	of which: SME	145	142	118		174	168	140	
	Retail	427	76	76		386	66	63	
	of which: SME	18	3	2		19	3	2	
	Secured by mortgages on immovable property	5,584	5,565	2,331		5,724	5,709	2,811	
	of which: SME	1,464	1,460	593		1,465	1,465	674	
	Exposures in default	1,150	94	110	36	119	156	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	61	61	61		64	64	64		
Other exposures	103	103	103		103	103	103		
Standardised Total ²	305,238	283,660	74,680	49	309,414	289,414	77,936	42	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
BELGIUM	Central governments or central banks	1,065	1,066	0		1,000	1,000	0	
	Regional governments or local authorities	105	105	7		105	105	7	
	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	66	66	5		41	41	8	
	Corporates	335	365	61		376	379	67	
	of which: SME	183	176	145		255	239	199	
	Retail	5,116	4,077	2,068		5,375	4,233	3,000	
	of which: SME	479	392	224		491	401	229	
	Secured by mortgages on immovable property	4,126	4,036	1,790		4,288	4,210	1,846	
	of which: SME	464	466	176		463	466	182	
	Exposures in default	613	366	297	345	584	360	290	324
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	93	93	93		199	199	199		
Equity	0	0	0		0	0	0		
Other exposures	400	400	400		379	379	378		
Standardised Total ⁽²⁾				446				429	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	5,020	5,016	0		5,244	5,239	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	0		121	121	21	
	Corporates	689	478	428		705	480	436	
	of which: SME	281	281	238		251	247	210	
	Retail	5	2	0		4	4	2	
	Secured by mortgages on immovable property	11	11	1		6	2	1	
	of which: SME	0	0	0		14	14	14	
	Exposures in default	11	11	4	1	11	11	6	1
	Items associated with particularly high risk	34	34	0		33	39	0	
	Covered bonds	0	0	0		45	45	47	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				5				5	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
SPAIN	Central governments or central banks	1,213	1,406	0		1,214	1,206	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	180	46	21		67	66	32	
	Corporates	1,708	1,260	1,003		1,690	1,456	1,242	
	of which: SME	589	561	465		687	614	502	
	Retail	2,233	1,757	1,268		2,317	1,882	1,383	
	of which: SME	279	277	187		281	274	157	
	Secured by mortgages on immovable property	1,244	1,202	490		1,446	1,388	521	
	of which: SME	423	466	142		456	423	150	
	Exposures in default	469	131	145	327	461	124	134	324
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	14	14	14		15	15	15		
Equity	5	5	5		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				444				470	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	1	1	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	113	0		0	106	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	602	607	65		594	594	75	
	Corporates	329	276	65		1,060	918	794	
	of which: SME	472	469	398		458	461	383	
	Retail	121	61	46		121	61	61	
	of which: SME	12	12	7		60	14	8	
	Secured by mortgages on immovable property	183	183	66		187	187	67	
	of which: SME	125	125	45		129	129	45	
	Exposures in default	30	18	23	3	20	17	22	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	1	1	2		1	1	2		
Equity	0	0	0		0	0	0		
Other exposures	5	5	5		3	3	3		
Standardised Total ⁽²⁾				3				3	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	176,322	188,795	2,776		160,493	172,359	2,356	
	Regional governments or local authorities	23,271	23,261	2,179		23,961	23,031	2,296	
	Public sector entities	54,483	54,506	116		55,370	55,482	119	
	Multilateral Development Banks	3,302	3,302	0		3,299	3,299	0	
	International Organisations	1,098	1,098	0		1,068	1,068	0	
	Institutions	4,320	3,941	512		4,671	3,777	904	
	Corporates	46,101	22,240	19,961		48,723	23,303	20,763	
	of which: SME	5,055	5,153	4,588		5,474	5,303	4,668	
	Retail	58,728	44,693	32,395		59,921	45,774	33,174	
	of which: SME	9,774	6,299	3,995		10,039	6,477	3,761	
	Secured by mortgages on immovable property	22,074	21,513	9,251		23,199	22,684	9,772	
	of which: SME	3,149	3,090	1,302		3,338	3,281	1,393	
	Exposures in default	5,961	2,665	3,025		5,973	2,712	3,081	
Items associated with particularly high risk	1,629	1,529	2,278	3,201	1,774	1,666	2,482	3,140	
Covered bonds	43	43	0		43	43	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,298	1,146	1,576		2,271	1,271	2,298		
Equity	476	476	503		488	488	510		
Other exposures	3,023	3,023	2,703		3,077	3,077	2,811		
Standardised Total ²	396,774	351,872	77,965	4,848	384,028	348,923	86,112	4,813	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries listed by original exposure, updated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	147,970	161,467	2,421		129,731	142,081	1,963	
	Regional governments or local authorities	23,219	23,861	2,127		23,961	23,031	2,296	
	Public sector entities	54,065	53,958	116		55,152	54,912	119	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,418	962	157		2,674	986	166	
	Corporates	1,221	1,061	804		1,279	1,115	830	
	of which: SME	17,500	14,657	10,262		19,994	15,024	10,518	
	Retail	438	4,941	2,306		5,547	4,261	2,400	
	of which: SME	7,624	2,227	3,091		7,778	2,315	3,113	
	Secured by mortgages on immovable property	2,221	220	163		224	219	162	
	of which: SME	1,074	1,074	1,002		1,074	1,074	1,002	
	Items associated with particularly high risk	653	503	739	1,061	670	563	827	1,061
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)	2,028	891	1,163		1,045	1,045	1,870		
Equity	155	155	163		167	167	186		
Other exposures	1,585	1,585	1,562		1,480	1,478	1,455		
Standardised Total ²	319,774	319,774	77,965	4,821	319,774	319,774	86,112	4,821	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	7,712	7,611	99		7,770	7,153	92	
	Regional governments or local authorities	94	253	5		295	293	7	
	Public sector entities	246	246	0		246	246	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	485	427	72		507	420	62	
	Corporates	13,529	5,380	5,239		13,608	5,352	5,200	
	of which: SME	1,041	1,403	1,407		1,008	921	732	
	Retail	27,211	19,650	14,093		27,244	19,549	14,467	
	of which: SME	2,212	1,094	628		2,245	1,098	622	
	Secured by mortgages on immovable property	57	57	21		66	66	24	
	of which: SME	25	25	20		26	26	20	
	Exposures in default	561	520	593	1,115	538	538	601	1,131
Items associated with particularly high risk	85	85	128		103	103	154		
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)	155	155	163		167	167	186		
Equity	203	203	204		205	205	206		
Other exposures	95	95	93		93	93	92		
Standardised Total ²	319,774	319,774	77,965	1,802	319,774	319,774	86,112	1,834	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	3,890	3,890	0		3,900	3,900	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		182	182	0	
	International Organisations	0	0	0		46	46	0	
	Institutions	85	91	19		91	78	16	
	Corporates	18,012	1,423	1,407		18,070	1,302	1,334	
	of which: SME	1,221	130	94		142	127	99	
	Retail	263	222	165		281	235	174	
	of which: SME	19	14	8		12	12	8	
	Secured by mortgages on immovable property	2,098	1,988	808		2,177	2,059	864	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	21	25	10	56	26	32	10
Items associated with particularly high risk	60	60	89		56	56	84		
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)	61	61	210		60	60	198		
Equity	38	38	38		37	37	37		
Other exposures	0	0	0		13	13	13		
Standardised Total ²	319,774	319,774	77,965	24	319,774	319,774	86,112	23	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	2,390	2,389	0		2,397	2,396	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	246	211	42		244	211	42	
	Corporates	2,954	1,443	1,417		3,029	1,495	1,463	
	of which: SME	161	186	192		192	185	191	
	Retail	434	591	74		443	56	56	
	of which: SME	28	11	7		28	13	7	
	Secured by mortgages on immovable property	1,587	1,587	2,653		1,587	1,587	2,723	
	of which: SME	179	147	172	20	246	209	244	20
	Items associated with particularly high risk	647	647	971		687	687	1,030	
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)	70	70	70		70	70	70		
Equity	100	100	100		92	92	92		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	319,774	319,774	77,965	42	319,774	319,774	86,112	44	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
BELGIUM	Central governments or central banks	1,731	1,740	0		1,731	1,742	0	
	Regional governments or local authorities	152	152	7		204	204	14	
	Public sector entities	421	421	0		421	421	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	0		60	60	8	
	Corporates	948	695	625		1,058	827	822	
	of which: SME	247	235	195		284	270	224	
	Retail	5,243	4,206	3,112		5,457	4,323	3,163	
	of which: SME	517	421	241		549	442	252	
	Secured by mortgages on immovable property	4,662	4,375	1,919		4,888	4,711	2,095	
	of which: SME	527	459	199		551	531	208	
	Exposures in default	581	264	295	310	577	269	301	307
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	134	134	133		109	109	109		
Equity	0	0	0		0	0	0		
Other exposures	391	391	390		317	317	313		
Standardised Total²			423				415		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	4,225	4,220	0		6,000	5,994	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	234	234	38		244	244	20	
	Corporates	894	505	461		1,052	565	523	
	of which: SME	247	241	205		237	231	196	
	Retail	11	1	2		9	1	1	
	of which: SME	10	2	1		8	2	1	
	Secured by mortgages on immovable property	14	14	14		14	14	14	
	of which: SME	12	12	4		11	11	4	
	Exposures in default	22	21	32	1	28	28	22	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	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			5				4		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	1,352	1,351	0		1,352	1,350	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	87	62	28		99	41	19	
	Corporates	1,907	1,483	1,365		2,014	1,595	1,465	
	of which: SME	745	621	546		765	659	569	
	Retail	2,382	1,800	1,301		2,265	1,708	1,235	
	of which: SME	385	274	157		362	255	145	
	Secured by mortgages on immovable property	1,552	1,497	579		1,886	1,819	760	
	of which: SME	508	476	189		554	524	212	
	Exposures in default	457	136	153	310	419	134	147	277
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	121	121	121		121	121	121		
Equity	0	0	0		0	0	0		
Other exposures	196	196	195		225	225	202		
Standardised Total²			465				418		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	2	2	0		3	3	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	109	0		0	106	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	862	694	92		943	625	91	
	Corporates	1,059	843	743		1,122	821	775	
	of which: SME	526	514	435		614	582	495	
	Retail	125	65	47		126	68	48	
	of which: SME	53	12	7		55	14	8	
	Secured by mortgages on immovable property	188	188	62		187	187	62	
	of which: SME	139	139	46		131	131	47	
	Exposures in default	15	12	11	2	16	14	19	2
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	2	2	2		2	2	2		
Equity	0	0	0		0	0	0		
Other exposures	3	3	3		4	4	4		
Standardised Total²			4				3		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²			0				0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	39,762	3	36,917	6,942	0	38,657	3	36,036	7,627	0	0	0
	Corporates	187,033	3,704	148,224	81,351	1,388	159,259	3,837	153,121	84,338	1,449	2,843	0
	Corporates - Of Which: Specialised Lending	12,520	161	11,877	9,208	0	12,962	151	12,171	9,473	0	52	0
	Corporates - Of Which: SME	49,557	1,428	43,203	16,667	872	47,019	1,518	44,718	17,384	866	1,014	0
	Retail	389,469	5,822	359,885	49,098	1,883	396,181	5,784	381,279	48,893	1,850	4,147	0
	Retail - Secured on real estate property	32,320	739	31,797	6,865	286	33,008	720	32,458	7,008	276	525	0
	Retail - Secured on real estate property - Of Which: SME	181,093	1,802	177,765	18,093	493	183,303	1,777	181,780	18,872	489	1,072	0
	Retail - Qualifying Revolving	23,519	156	11,827	1,177	32	23,458	157	11,841	1,220	33	151	0
	Retail - Other Retail	155,538	3,124	139,485	14,594	1,071	154,513	3,130	135,643	14,792	1,063	2,399	0
	Retail - Other Retail - Of Which: SME	50,764	2,231	28,974	2,929	862	51,105	2,239	29,363	6,036	841	1,709	0
	Retail - Other Retail - Of Which: non-SME	104,774	903	94,511	6,635	209	103,408	891	96,279	6,756	210	660	0
Equity	21,621	3	20,648	68,269	11	20,503	6	19,423	61,623	17	0	0	
Other non credit-obligation assets													
IRB Total ³				264,138					264,859				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18,328	2	18,805	2,623	0	20,210	2	18,734	6,248	0	0	0
	Corporates	155,423	3,283	122,580	65,370	1,215	2,292	100,958	3,404	127,054	67,927	1,410	2,271
	Corporates - Of Which: Specialised Lending	6,243	29	5,736	4,442	0	16	6,500	16	5,983	4,652	0	24
	Corporates - Of Which: SME	41,598	1,359	41,394	15,860	823	964	48,948	1,372	46,091	16,409	828	957
	Retail	385,602	5,747	351,241	40,303	1,864	4,145	392,102	5,713	374,776	41,441	1,833	4,100
	Retail - Secured on real estate property	210,894	2,493	207,164	24,682	786	216,678	2,490	211,746	25,661	752	1,572	0
	Retail - Secured on real estate property - Of Which: SME	32,280	717	31,738	6,847	285	32,947	717	32,308	6,991	275	523	0
	Retail - Secured on real estate property - Of Which: non-SME	178,614	1,776	175,426	17,835	480	1,821	182,724	1,733	179,215	18,650	477	1,648
	Retail - Qualifying Revolving	23,415	133	11,771	1,170	32	23,354	134	11,796	1,211	32	148	0
	Retail - Other Retail	151,224	3,102	132,314	14,451	1,047	152,078	3,109	134,341	14,627	1,049	2,380	0
	Retail - Other Retail - Of Which: SME	50,665	2,216	28,904	2,911	861	51,004	2,225	29,313	7,568	842	1,703	0
Retail - Other Retail - Of Which: non-SME	100,558	885	93,410	6,540	206	99,474	884	95,028	6,659	206	676	0	
Equity	20,380	3	19,407	65,025	11	19,275	6	18,227	60,629	17	0	0	
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,899	9	3,889	288	0	4,407	9	3,817	227	0	0	0
	Corporates	4,089	5	3,817	2,421	2	26	4,672	9	3,943	2,425	0	24
	Corporates - Of Which: Specialised Lending	278	0	277	239	0	1	283	0	281	289	0	1
	Corporates - Of Which: SME	229	5	219	101	2	6	284	6	300	185	0	6
	Retail	210	5	190	20	1	3	214	5	195	21	1	3
	Retail - Secured on real estate property	140	4	117	12	0	0	145	3	122	14	1	1
	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-SME	139	3	116	12	1	1	144	3	121	14	1	1
	Retail - Qualifying Revolving	8	0	4	0	0	0	4	0	4	1	0	0
	Retail - Other 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	
Equity	7	0	7	20	0	0	5	0	5	18	0	0	
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	579	0	588	36	0	0	805	0	754	80	0	0
	Corporates	2,562	2	2,081	1,178	0	54	2,645	2	2,145	1,290	0	51
	Corporates - Of Which: Specialised Lending	561	0	497	281	0	0	467	0	467	357	0	0
	Corporates - Of Which: SME	317	2	254	156	0	6	388	2	313	175	0	4
	Retail	199	6	181	22	2	5	206	6	184	22	1	4
	Retail - Secured on real estate property	120	3	117	14	0	2	121	3	119	14	0	2
	Retail - Secured on real estate property - Of Which: SME	9	1	9	3	0	1	9	1	9	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	110	1	108	11	0	1	112	1	110	11	0	1
	Retail - Qualifying Revolving	7	0	4	0	0	0	7	0	4	1	0	0
	Retail - Other Retail	72	3	60	8	1	3	77	3	61	8	1	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	48	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 ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,311	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	888	26	652	112	6	16	928	25	666	116	5	16
	Retail	644	19	627	90	5	11	671	18	653	93	4	17
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	642	19	625	89	5	11	670	18	652	93	4	11
	Retail - Secured on real estate property - Of Which: non-SME	21	1	11	2	0	0	1	1	1	2	0	0
	Retail - Qualifying Revolving	22	6	155	20	1	4	22	6	202	21	1	5
	Retail - Other Retail	6	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	217	6	193	20	1	4	229	6	200	20	1	5
Retail - Other Retail - Of Which: non-SME	3	0	3	7	0	0	3	0	3	7	0	0	
Equity													
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36,103	31	33,837	7,295	0	0	35,549	24	37,467	9,070	0	2,763
	Corporates	193,348	3,695	157,848	95,798	1,321	2,789	202,732	3,574	166,877	97,471	1,264	2,763
	Corporates - Of Which: Specialised Lending	12,079	194	12,264	9,729	0	0	12,465	111	12,554	9,971	0	0
	Corporates - Of Which: SME	51,919	1,385	45,320	17,690	811	1,011	54,179	1,334	47,511	18,380	755	888
	Retail	402,062	5,984	366,840	42,435	1,863	4,003	412,743	5,889	375,705	43,989	1,857	4,242
	Retail - Secured on real estate property	271,791	2,598	277,662	26,397	271	1,607	276,301	2,480	271,801	26,370	765	1,615
	Retail - Secured on real estate property - Of Which: SME	33,947	732	33,364	7,206	282	532	34,977	729	34,348	7,487	280	565
	Retail - Secured on real estate property - Of Which: non-SME	197,940	1,776	194,298	19,661	490	1,070	191,324	1,751	187,453	19,483	485	1,070
	Retail - Qualifying Revolving	23,709	158	11,852	1,225	33	146	23,964	161	12,002	1,248	34	152
	Retail - Other Retail	195,678	3,218	177,356	14,942	1,058	2,455	182,678	3,249	141,902	15,771	1,058	2,475
	Retail - Other Retail - Of Which: SME	51,628	3,233	39,399	8,171	856	1,796	52,994	3,271	40,875	8,253	888	1,294
Retail - Other Retail - Of Which: non-SME	144,050	884	97,957	6,769	202	659	130,724	878	101,027	7,018	200	691	
Equity	19,967	10	18,650	4,343	30	0	18,679	9	17,633	5,651	36	0	
Other non credit-obligation assets													
IRB Total			213,717							214,593			

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18,026	1	17,483	3,328	0	0	18,043	1	18,385	3,314	0	0
	Corporates	140,495	3,301	130,090	74,543	1,288	2,445	149,136	3,202	138,292	75,976	1,231	2,420
	Corporates - Of Which: Specialised Lending	6,037	11	6,195	4,684	0	21	6,921	0	6,318	4,899	0	21
	Corporates - Of Which: SME	50,079	1,340	43,794	16,889	779	997	51,965	1,297	45,415	17,206	722	930
	Retail	298,039	5,811	263,030	42,027	1,845	4,157	298,542	5,818	271,777	43,155	1,840	4,195
	Retail - Secured on real estate property	219,219	2,460	215,129	25,865	779	1,577	223,424	2,426	219,176	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
	Retail - Secured on real estate property - Of Which: non-SME	185,333	1,730	181,826	18,795	477	1,046	188,510	1,709	184,888	19,197	475	1,046
	Retail - Qualifying Revolving	23,661	155	11,296	1,219	32	149	23,699	157	11,945	1,241	33	149
	Retail - Other Retail	155,218	3,196	136,159	14,823	1,054	2,458	161,263	3,225	140,659	15,249	1,053	2,456
	Retail - Other Retail - Of Which: SME	51,553	2,230	39,236	8,156	855	1,752	52,846	2,248	40,863	8,255	857	1,760
Retail - Other Retail - Of Which: non-SME	103,665	866	96,923	6,668	199	685	108,417	857	99,804	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													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,676	0	2,681	483	0	0	2,698	0	2,682	388	0	0
	Corporates	4,650	9	4,053	3,274	4	29	4,650	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	275	4	249	135	9	29	272	4	258	135	9	2
	Retail	209	5	191	19	1	3	223	4	200	20	1	3
	Retail - Secured on real estate property	125	3	122	13	0	0	125	3	125	13	0	0
	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-SME	124	3	121	13	1	1	124	3	124	12	0	1
	Retail - Qualifying Revolving	8	0	4	1	0	1	4	1	4	1	0	1
	Retail - Other Retail	76	2	65	6	0	2	86	2	70	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	66	1	58	5	0	1	75	1	63	5	0	1	
Equity	9	0	9	25	0	0	6	0	6	21	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
LUXEMBOURG	Central banks and central governments	72	0	72	0	0	0	1,341	0	0	0	0	0
	Institutions	2,561	2	2,184	1,856	0	50	2,722	2	2,394	1,882	0	46
	Corporates	500	0	501	376	0	0	576	0	575	421	0	0
	Corporates - Of Which: Specialised Lending	391	2	327	383	0	4	341	2	307	325	0	2
	Corporates - Of Which: SME	215	5	191	19	1	4	230	5	202	12	1	4
	Retail	136	3	124	14	0	2	134	3	133	13	0	2
	Retail - Secured on real estate property	9	1	9	3	0	1	9	1	9	2	0	1
	Retail - Secured on real estate property - Of Which: SME	117	1	114	11	0	1	125	1	122	11	0	1
	Retail - Secured on real estate property - Of Which: non-SME	7	0	4	1	0	0	8	0	4	1	0	0
	Retail - Qualifying Revolving	81	2	63	8	0	2	88	2	67	8	0	2
	Retail - Other Retail	22	1	14	3	1	1	24	1	14	4	0	1
	Retail - Other Retail - Of Which: SME	60	1	50	5	0	1	65	1	53	4	0	1
Retail - Other Retail - Of Which: non-SME	28	0	28	94	0	0	49	0	49	134	0	0	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,835	0	413	101	0	0	1,568	0	417	127	0	0
	Corporates	690	18	516	362	10	18	615	18	499	327	10	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	15	11	0	0
	Corporates - Of Which: SME	97	17	92	43	9	17	93	17	89	42	9	17
	Retail	396	28	673	113	7	17	973	29	904	117	7	17
	Retail - Secured on real estate property	681	21	662	91	5	11	710	20	687	95	5	10
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	680	21	660	91	5	11	708	20	685	95	5	10
	Retail - Qualifying Revolving	22	1	12	2	0	1	22	1	12	2	0	1
	Retail - Other Retail	233	7	200	20	1	1	242	8	200	20	1	1
	Retail - Other Retail - Of Which: SME	7	0	3	0	0	0	7	0	3	1	0	0
Retail - Other Retail - Of Which: non-SME	226	6	197	19	1	1	235	8	200	20	1	1	
Equity	3	0	3	7	0	0	4	0	4	8	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	332	0	331	60	0	0	362	0	361	69	0	0
	Corporates	1,861	58	1,533	837	0	0	1,855	58	1,265	727	1	35
	Corporates - Of Which: Specialised Lending	66	0	56	55	0	0	65	0	55	55	0	0
	Corporates - Of Which: SME	155	3	127	68	1	1	146	3	217	59	1	4
	Retail	395	7	334	42	1	6	399	7	336	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
	Retail - Secured on real estate property - Of Which: non-SME	170	4	168	18	1	3	172	4	170	17	1	3
	Retail - Qualifying Revolving	162	3	149	21	1	3	162	3	148	21	1	3
	Retail - Other Retail	20	0	15	4	0	0	20	0	15	4	0	0
Retail - Other Retail - Of Which: SME	142	3	134	17	1	2	142	3	134	17	0	2	
Retail - Other Retail - Of Which: non-SME	56	0	56	14	0	0	44	0	44	9	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,146	0	1,073	503	0	0	1,429	0	1,535	649	0	0
	Corporates	6,318	21	4,801	3,983	3	55	6,368	15	4,876	4,115	3	49
	Corporates - Of Which: Specialised Lending	666	0	629	537	0	5	672	0	668	529	0	1
	Corporates - Of Which: SME	432	3	420	75	3	1	220	3	212	117	3	1
	Retail	337	3	324	30	1	2	388	3	352	38	1	2
	Retail - Secured on real estate property	238	2	236	20	1	1	237	2	235	27	1	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	238	2	236	20	1	1	237	2	235	27	1	2
	Retail - Qualifying Revolving	218	2	216	20	0	0	236	2	234	27	1	1
	Retail - Other Retail	3	0	2	0	0	0	3	0	1	0	0	0
Retail - Other Retail - Of Which: SME	115	1	106	9	0	1	128	1	116	11	0	1	
Retail - Other Retail - Of Which: non-SME	20	0	3	0	0	0	2	0	2	0	0	0	
Equity	114	1	105	9	0	1	126	1	114	10	0	1	
Other non credit-obligation assets	117	0	117	412	0	0	117	0	117	415	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	265	0	275	83	0	0	280	0	280	113	0	0
	Corporates	608	3	596	432	0	5	541	3	478	376	0	4
	Corporates - Of Which: Specialised Lending	97	0	97	75	0	0	94	0	94	72	0	1
	Corporates - Of Which: SME	95	0	91	54	0	2	71	0	65	35	0	2
	Retail	125	1	116	12	1	1	129	2	121	12	1	1
	Retail - Secured on real estate property	53	0	53	5	0	0	54	1	53	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	53	0	53	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	0	69	1	65	7	0	0
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	4	0	0	60	1	57	5	0	0	
Equity	1	0	1	3	0	0	1	0	1	4	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,328	0	1,325	411	0	0	1,374	0	1,370	472	0	0
	Corporates	3,326	41	2,823	2,488	0	0	3,381	40	2,885	2,530	0	28
	Corporates - Of Which: Specialised Lending	750	6	703	763	0	7	730	6	683	744	0	7
	Corporates - Of Which: SME	189	0	183	60	0	1	212	0	206	62	0	1
	Retail	666	3	590	36	1	3	648	3	595	37	1	2
	Retail - Secured on real estate property	287	2	285	26	1	1	299	2	295	27	1	1
	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-SME	287	2	284	25	1	1	298	2	294	27	1	1
	Retail - Qualifying Revolving	4	0	2	0	0	0	2	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	0	
Equity	5	0	5	10	0	0	4	0	4	10	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
Country of Counterpart 9	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	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(min EPR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
Country of Counterpart 10	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	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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	0	0	0	0	0								

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	110	110	0	0	90	40	19	32	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	16	16	0	0	0	0	0	0	0	0	0	0	1	0	0
	Poland	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	170	170	0	0	170	0	0	0	0	0	0	0	0	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	282	282	0	0	130	40	152	0	0	0	0	2	0	0	0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2021

(min EUR)		Direct exposures															Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		100	100	5	0	10	86	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		47	47	0	0	0	47	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		33	33	0	0	0	33	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		45	45	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		55	55	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		29	29	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more																		
Total		309	309	5	0	10	295	0	0	0	0	0	0	0	243	0	0	226
f 0 - 3M f		13	13	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		60	60	0	0	15	44	0	0	0	0	0	0	0	43	0	0	0
f 1Y - 2Y f		134	134	0	0	96	38	0	0	0	0	0	0	0	13	0	0	0
f 2Y - 3Y f		138	138	0	0	110	28	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		443	443	0	0	371	72	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		397	397	0	0	317	80	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		9	9	8	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,194	1,194	8	0	910	276	0	0	0	0	0	0	56	0	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 counterparties with full or partial government guarantees

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)	
	Finland	101	101	0	0	101	0	0	0	0	0	0	0	0	0	0	0
	France	1,270	1,270	278	0	277	715	0	0	0	0	1,134	5	1,000	0	0	1
	Germany	1,114	1,114	0	0	101	13	0	0	0	0	0	0	142	0	0	0
	Croatia	22	22	0	0	22	0	0	0	0	0	0	0	0	0	0	0
	Greece	7	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0
	Hungary	20	20	0	0	20	0	0	0	0	0	0	0	0	0	0	0
	Ireland	112	112	0	0	112	0	0	0	0	0	0	0	0	0	0	0
	Italy	536	536	85	0	451	0	0	0	0	0	0	0	0	0	0	23
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	13,692	13,692	280	13	7,417	5,982	17	319	15	461	2,970	1	1,033	0	0	7

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2022

Direct exposures

Residual Maturity	Country / Region	As of 30/06/2022													Risk weighted exposure amount			
		On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Japan	370	370	0	0	370	0	0	0	0	0	0	0	0	0	0	0	0
		65	65	0	0	65	0	0	0	0	0	0	0	0	0	0	0	0
		21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
		67	67	67	0	67	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		524	524	27	0	497	0	0	0	0	0	0	0	0	0	0	0	98
	U.S.	15	15	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0
		27	27	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0
		34	34	16	0	34	0	17	0	0	0	0	0	14	0	0	0	0
		63	63	0	0	3	60	0	0	0	0	0	0	0	0	0	0	0
		79	79	0	0	18	61	0	0	0	0	0	0	0	0	0	0	0
		2,580	2,580	245	0	2,335	0	0	0	0	0	0	0	0	0	0	0	0
		2,798	2,798	261	0	2,538	188	0	0	0	0	0	0	43	0	0	0	0
	China	214	214	0	0	214	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		214	214	0	0	214	0	0	0	0	0	0	0	0	0	0	0	43
	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	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	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	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0	1
	Other advanced economies non EEA	102	102	14	0	279	0	0	0	0	0	0	0	0	0	0	0	0
		293	293	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		16	16	0	0	16	0	0	0	0	0	0	0	0	0	0	0	0
		80	80	0	0	80	0	0	0	0	0	0	0	0	0	0	0	0
		39	39	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0
		21	21	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0
		47	47	39	0	8	0	0	0	0	0	0	0	0	0	0	0	0
		598	598	53	0	545	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		102	102	0	0	102	0	0	0	0	0	0	0	0	0	0	0	175
		137	137	0	0	137	0	0	0	0	0	0	0	0	0	0	0	0
		114	114	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0
		199	199	0	0	0	0	0	0	0	0	0	0	92	0	0	0	0
		62	62	0	0	62	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		614	614	0	0	614	0	0	0	0	0	0	0	273	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		31	31	0	0	17	14	0	0	0	0	0	0	0	0	0	0	0
		15	15	0	0	9	6	0	0	0	0	0	0	0	0	0	0	0
		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	273
		7	7	0	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
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		60	60	5	0	25	30	0	0	0	0	0	0	273	0	0	0	33

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2022

		Direct exposures															Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f		90	90	5	0	15	70	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		34	34	0	0	0	34	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		31	31	0	0	0	31	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		38	38	0	0	0	38	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		55	55	0	0	0	55	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		26	26	0	0	0	26	0	0	0	0	0	0	243	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		275	275	5	0	15	255	0	0	0	0	0	0	243	0	0	65
		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
10 - 3M f		88	88	0	0	46	43	0	0	0	0	0	0	14	0	0	0
3M - 1Y f		175	175	0	0	125	50	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		203	203	0	0	174	29	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		303	303	0	0	235	68	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		295	295	0	0	226	69	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,078	1,078	0	0	812	266	0	0	0	0	0	0	14	0	0	9

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Confédération Nationale du Crédit Mutuel

	As of 30/09/2021										As of 31/12/2021														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	On performing exposures ³		On non-performing exposures ³							
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3		Of which defaulted	Of which Stage 3			Of which defaulted	Of which Stage 3	
Cash balances at central banks and other demand deposits	157,037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	48,864	0	109	109	109	27	65	65	0	48,626	0	110	110	110	28	81	81	81	0	0	0	0	0	0	0
Central banks	705	0	0	0	0	0	0	0	0	1,027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	20,389	0	0	0	0	0	0	0	0	19,890	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
Credit institutions	18,189	0	1	1	1	8	1	1	0	18,279	0	1	1	1	7	1	1	1	0	0	0	0	0	0	0
Other financial corporations	5,714	0	-2	-2	-2	-7	-1	-1	0	6,622	0	-2	-2	-2	-6	-1	-1	-1	0	0	0	0	0	0	0
Non-financial corporations	3,863	0	109	109	109	-7	63	62	0	2,889	0	107	107	107	10	79	79	79	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	623,465	1,934	14,381	14,381	13,600	3,744	7,439	7,237	4,172	635,412	2,314	14,424	14,424	13,770	3,920	7,295	7,126	7,126	4,426	0	0	0	0	0	0
Central banks	361	0	0	0	0	0	0	0	0	408	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,932	84	39	39	34	8	4	4	10	13,058	65	33	33	27	9	3	3	3	11	0	0	0	0	0	0
Credit institutions	56,302	8	2	2	2	4	1	1	0	54,718	7	4	4	4	4	1	1	1	2	0	0	0	0	0	0
Other financial corporations	14,089	179	194	194	192	44	101	99	79	15,351	500	220	220	217	40	105	103	103	109	0	0	0	0	0	0
Non-financial corporations	239,556	1,146	7,649	7,649	7,031	1,965	3,595	3,421	2,968	266,107	1,098	7,500	7,500	7,334	2,021	3,556	3,408	3,408	3,220	0	0	0	0	0	0
of which: small and medium-sized enterprises	209,720	823	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	3,131	3,021	3,021	2,612	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	31,932	29	817	817	793	221	337	322	477	32,385	41	860	860	832	218	334	328	328	52	0	0	0	0	0	0
Households	280,215	518	6,397	6,397	6,348	1,720	3,738	3,712	1,104	285,771	643	6,248	6,248	6,184	1,862	3,631	3,605	3,605	1,084	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	144,580	129	1,425	1,425	1,405	326	442	431	974	147,357	151	1,390	1,390	1,371	351	419	411	411	964	0	0	0	0	0	0
of which: Credit for consumption	53,012	308	3,858	3,858	3,824	1,088	2,568	2,492	140	53,962	411	3,765	3,765	3,747	1,169	2,439	2,424	2,424	141	0	0	0	0	0	0
DEBT INSTRUMENTS other than MPT	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	7,200	4,426	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	291,360		697	697	652	374	188	174	119	292,618		647	647	600	360	206	185	185	103	0	0	0	0	0	0

⁽¹⁾ For the definition of non-conforming exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,442	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	0	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	0	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,304	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 ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	12,036	512	512	12,036	339	0	11,892	500	500	11,892	332	0	12,112	500	500	12,112	336	0	12,386	499	499	12,386	338	0
B Mining and quarrying	666	27	27	666	24	0	666	27	27	666	24	0	666	27	27	666	24	0	666	27	27	666	24	0
C Manufacturing	18,034	720	720	18,034	490	0	18,888	870	870	18,888	465	0	18,975	916	916	18,975	474	0	20,535	943	943	20,535	472	0
D Electricity, gas, steam and air conditioning supply	2,809	68	68	2,809	29	0	3,279	79	79	3,279	46	0	3,198	67	67	3,198	43	0	3,175	65	65	3,175	46	0
E Water supply	1,145	28	28	1,145	22	0	1,157	25	25	1,157	21	0	1,187	24	24	1,187	20	0	1,282	24	24	1,282	20	0
F Construction	14,521	585	585	14,521	391	0	14,663	585	585	14,663	379	0	14,584	608	608	14,584	385	0	15,211	614	614	15,211	384	0
G Wholesale and retail trade	24,660	1,242	1,242	24,660	862	0	25,221	1,258	1,258	25,221	851	0	25,840	1,248	1,248	25,840	835	0	25,883	1,269	1,269	25,883	852	0
H Transport and storage	9,137	290	290	9,137	143	0	9,039	322	322	9,035	147	0	9,055	318	318	9,051	153	0	9,315	311	311	9,311	145	0
I Accommodation and food service activities	7,252	504	504	7,252	672	0	7,142	548	548	7,142	658	0	7,159	568	568	7,159	647	0	7,253	562	562	7,253	654	0
J Information and communication	3,724	186	186	3,724	68	0	3,568	183	183	3,566	67	0	3,594	99	99	3,592	64	0	4,062	99	99	4,062	62	0
K Financial and insurance activities	15,719	443	443	15,719	359	0	15,884	433	433	15,884	346	0	16,358	410	410	16,358	339	0	16,896	407	407	16,896	376	0
L Real estate activities	80,235	1,555	1,555	80,235	984	0	82,203	1,554	1,554	82,192	1,003	0	84,349	1,530	1,530	84,337	985	0	88,211	1,460	1,460	88,197	975	0
M Professional, scientific and technical activities	20,455	544	544	20,455	379	0	21,299	547	547	21,299	372	0	21,627	577	577	21,627	389	0	22,950	599	599	22,950	420	0
N Administrative and support service activities	8,509	326	326	8,503	233	0	8,619	324	324	8,614	232	0	8,753	308	308	8,749	223	0	9,052	303	303	9,048	221	0
O Public administration and defence, compulsory social security	185	1	1	185	1	0	177	0	0	177	0	0	183	0	0	183	0	0	201	0	0	201	0	0
P Education	2,050	38	38	2,050	28	0	2,025	30	30	2,025	24	0	2,024	34	34	2,024	25	0	2,044	36	36	2,044	25	0
Q Human health services and social work activities	10,261	115	115	10,261	95	0	10,606	117	117	10,606	96	0	10,695	120	120	10,695	99	0	10,857	118	118	10,857	100	0
R Arts, entertainment and recreation	1,951	85	85	1,951	109	0	1,950	87	87	1,950	113	0	1,938	85	85	1,938	112	0	1,981	85	85	1,981	112	0
S Other services	26,219	460	460	26,219	341	0	27,428	502	502	27,428	400	0	27,195	460	460	27,195	393	0	28,782	487	487	28,782	394	0
Loans and advances	292,556	7,649	7,649	292,539	5,561	0	266,107	7,920	7,920	266,086	5,577	0	269,754	7,876	7,876	269,733	5,525	0	280,693	7,875	7,875	280,672	5,551	0

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