

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

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

EBA EUROPEAN BANKING AUTHORITY

# 2023 EU-wide Transparency Exercise

**Key Metrics** 

Confédération Nationale du Crédit Mutuel

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



Leverage ratio

Confédération Nationale du Crédit Mutuel

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



2023 EU-wide Transparency Exercise Capital Confédération Nationale du Crédit Mutuel

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	66,885	71,152	74,591	74,111	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	57,870	62,679	65.111	65.181	C 01.00 (r0020,c0010)	Article SD of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instrument)	11.463	11.481	11.449	11.546	C 01.00 (10030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CBR
	A.1.1		52,728	56,686			C 01.00 (r0130,c0010)	
	_	Retained earnings			59,165	59,294	C 01.00 (r0130,c0010) C 01.00 (r0180,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income Other Reserves	209	26	29	22		Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A.1.4		0	0		0	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	28	29	31	31	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-248	-252	-233	-272	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill)	-4,792	-3,726	-3,715	-3,739	(r0340,c0010)	of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-12	-26	-19	-16	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-317	-327	-385	-381	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-86	-95	-94	-95	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a $1.250\%$ risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 34(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 343(1) point (b), 344(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 378(3) of CRR; Articles 36(1) point b) (iv) and 153(6) of CRR; Articles 36(1) point b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $\  \  \  \  \  \  \  \  \  \  \  \  \ $
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles $36(1)$ point (c) and $38$ ; Articles $48(1)$ point (a) and $48(2)$ of CBR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	$\label{eq:427} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-82	-57	-57	-88	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-520	-520	-520	-520	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-502	-539	-539	-601	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5	5	5	5	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5	5	5	5	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c010) + C 0.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,875	62,684	65,117	65,187	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,010	8,468	9,475	8,925	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,330	9,052	10,016	9,718	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-320	-583	-541	-793	$\begin{array}{l} C \; 01.00 \; (r0910, r0010) + C \; 01.00 \\ (r0920, c0010) + C \; 01.00 \; (r0930, c0010) + C \\ 0.10 \; (r0940, c0010) + C \; 01.00 \; (r0950, c0010) \\ + C \; 01.20 \; (r0950, c0010) + C \; 01.20 \; (r0974, c0010) + C \\ 01.00 \; (r0974, c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	329,040	333,735	346,575	351,639	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CBR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.59%	18.78%	18.79%	18.54%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.59%	18.78%	18.79%	18.54%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	20.33%	21.32%	21.52%	21.08%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	57,870	62,679	65,111	65,181	[A1-A1.13-A1.21+MIN(A.2+A1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).01]	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.59%	18.78%	18.79%	18.54%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
(1)The full landed CET1 while is an an	timate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re sed on the formulae stated in column "CREPP CODE" – please note that this might lead to differences to full	mulatory point of view at the re-	oortion date are not taken into ar	count in this calculation			

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE\*\_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	294,771	299,960	312,268	317,324	C 02.00 (10040, c0010) -{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c1220, s001) + C 07.00 (10130, c1220, s001) + C 08.01 (10094, c1280, s001) + C 08.01 (10094, c1280, s002) + C 08.01 (10094, c1280, s022) + C 08.01 (1000, c1280, c1280, s102) + C 08.01 (10094, c1280, s022) + C 08.01 (10094, c1280, c1280, s102) + C 08.01 (10094, c1280, c1280, s102) + C 08.01 (10094, c1280, c1280, s102) + C 08.01 (10094, c1280, s102) + C 02.00 (10440, c0010))
Of which the standardised approach	80,293	88,276	88,549	90,093	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	66,314	61,970	62,740	63,478	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	85,761	86,447	87,805	89,774	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	55,398	56,821	66,562	66,263	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	3,367	3,064	2,712	2,749	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0050, c1263, s001) + C 08.01 (r0060, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1256, s002,) + C 08.01 (r0060, c1260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	531	493	497	568	C 02.00 (r0640, c0010)
Settlement risk	2	0	3	5	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,628	1,641	1,586	1,623	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,465	1,955	1,874	1,871	C 02.00 (r0520, c0010)
Of which the standardised approach	2,465	1,955	1,874	1,871	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	229	161	196	213	C 19.00 (0010, d660))*12.5+C 20.00 (0010, d+60)*12.5+MAX(C 24.00(0010, d090),C 24.00(0010, d100),C 24.00(0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,276	26,622	27,635	27,499	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,309	2,309	2,397	2,397	C 02.00 (r0600, c0010)
Of which standardised approach	1,151	1,145	1,184	1,194	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,815	23,168	24,054	23,908	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	329,040	333,735	346,575	351,639	

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

<sup>2</sup> 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.





Confédération Nationale du Crédit Mutuel

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	12,886	18,662	8,228	17,058
Of which debt securities income	396	591	405	762
Of which loans and advances income	10,100	14,751	5,822	12,079
Interest expenses	6,332	9,638	5,938	12,467
(Of which deposits expenses)	2,608	4,210	2,839	5,870
(Of which debt securities issued expenses)	1,572	2,407	1,196	2,635
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	130	145	12	110
Net Fee and commission income	5,380	7,221	1,796	3,541
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	63	-318	-35	-87
Gains or (-) losses on financial assets and liabilities held for trading, net	172	370	215	351
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	553	601	-37	149
Gains or (-) losses from hedge accounting, net	-93	-37	0	-9
Exchange differences [gain or (+) loss], net	0	0	0	0
Net other operating income /(expenses)	618	900	-414	-193
TOTAL OPERATING INCOME, NET	13,377	17,907	3,827	8,453
(Administrative expenses)	7,394	10,331	2,110	4,744
(Cash contributions to resolution funds and deposit guarantee schemes)	400	432	317	302
(Depreciation)	666	917	215	446
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-150	-368	-79	18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	12	-94	3	17
(Other provisions)	-162	-274	-82	1
Of which pending legal issues and tax litigation <sup>1</sup>	0	34	0	0
Of which restructuring <sup>1</sup>	0	9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	902	1,096	348	716
(Financial assets at fair value through other comprehensive income)	8	4	0	1
(Financial assets at amortised cost)	893	1,092	348	715
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-9	1,002	0	1
(of which Goodwill)	0	992	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	834	1,051	281	578
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,008	5,547	1,198	2,805
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,950	4,150	894	2,188
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,950	4,150	894	2,188
Of which attributable to owners of the parent	3,921	4,120	891	2,181

<sup>10</sup> Information available only as of end of the year <sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(min EUR)	Α	s of 30/09/202	22			As of 31,	12/2022			As of 31/	03/2023			As of 30/	06/2023		
		Fa	ir value hieraro	shy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	138,504				147,044				137,343				132,862				IAS 1.54 (i)
Financial assets held for trading	32,514	5,237	24,999	2,278	23,440	4,504	16,335	2,601	28,791	6,159	20,626	2,007	29,776	5,948	21,553	2,275	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	7,304	1,218	858	5,227	7,479	1,369	861	5,249	7,404	1,195	881	5,328	7,719	1,268	926	5,525	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	960	48	223	688	954	48	198	707	827	82	16	729	860	81	14	765	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	45,022	34,125	8,428	2,469	42,827	37,078	4,459	1,291	44,993	37,004	6,850	1,140	45,090	36,979	6,839	1,272	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	672,484				679,073				687,162				699,094				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8,451	0	8,449	2	9,818	3	9,813	2	8,904	2	8,900	2	9,041	2	9,037	2	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,376				-11,522				-10,788				-10,927				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	34,815				37,489				41,996				42,836				
TOTAL ASSETS	935,677				936,600				946,632				956,351				IAS 1.9(a), IG 6

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

	(min EUR)		ļ	is of 30/09/20	)22					As of 31	1/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ring amount <sup>(2)</sup>		Accun	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accur	nulated impain	ment <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accu	mulated impairs	ient <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impairm	nent <sup>(2)</sup>	
Breakdown of financial as: by instrument and by counterparty sector <sup>1</sup>	iets	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 i norease in credit risk since initial recognition	increase in credit risk since	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 d increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinco initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fa value through other	ir Debt securities	43,655	99	0	-25	-2	0	41,397	2	0	-22	0	0	43,568	4	0	-23	0	0	43,612	43	0	-23	0	0	Annex V.Part 1.31, 44(b)
comprehensive incor	ne 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	Debt securities	6,040	38	92	-2	-1	-61	6,381	25	93	-2	-1	-64	6,907	27	94	-2	0	-65	8,859	24	107	-2	0	-64	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	613,878	49,221	13,910	-1,681	-2,541	-6,978	628,044	40,578	14,506	-1,884	-2,128	-7,022	634,808	41,332	14,691	-1,878	-2,175	-7,111	645,056	40,544	15,389	-1,920	-2,125	-7,309	Annex V.Part 1.32, 44(a)

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

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

EBA EUROPEAN MANKING AUTHORITY



# Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

		Carrying	i amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	25,604	19,310	22,458	24,228	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,395	1,379	1,605	1,764	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	806,959	820,580	819,117	825,952	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,949	7,113	6,400	6,634	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,682	-1,897	-1,870	-1,825	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,826	2,718	2,682	2,723	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,252	1,327	1,346	1,170	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	17,435	14,383	20,105	19,449	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	3,039	2,805	2,997	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	867,103	867,949	874,646	883,091	IAS 1.9(b);IG 6
TOTAL EQUITY	68,574	68,651	71,986	73,260	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	935,677	936,600	946,632	956,351	IAS 1.IG6

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



# Breakdown of liabilities

# Confédération Nationale du Crédit Mutuel

(mln EUR)

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

EBA LUSSTAN

# 2023 EU-wide Transparency Exercise Market Risk

# Confédération Nationale du Crédit Mutuel

	SA					I	м									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk	1.328 270	1.161 307	0	0	0	0							0	0	0	0						
Of which: Specific risk	1.049	846	0	0	0	0							0	0	0	ő						
Equities Of which: General risk	1,136 404	792 218	0	0	0	0							0	0	0	0						
Of which: Specific risk	723	569	ō	ō	ō	ō							ō	ō	ō	ō						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,465	1,955	ŏ	ŏ	Ő	ŏ	0	0	0	0	0	0	ő	Ő	ő	ő	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	1,106	1,078	0	0	0	0							0	0	0	0						
Of which: General risk	162	140	0	0	0	0							0	0	0	0						
Of which: Specific risk	934	881	0	0	0	0							0	0	0	0						
Equities Of which: General risk	768 211	793 248	0	0	0	0							0	0	0	0						
Of which: Specific risk	549	536	ő	ő	ő	ő							0	ŏ	ŏ	ő						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	1,874	1,871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



# EBA were a contract the standardised approach Cedit Risk - Standardised Approach Contráctration Nationale du Crédit Mutuel

					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(mb #10 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
r	Central governments or central banks	157.273	168.904	2.445		165.839	176,748	2.233	
	Regional governments or local authorities	14.441	12,544	2,468		15.013	13,665	2,669	
	Public sector entities	57.466	57.377	108		58,948	59.051	125	
	Multilateral Development Banks	1,313	1,313	0		1.268	1.268		
	International Organisations	1,085	1,085	0		1,136	1,136	0	
	Institutions	4,683	2,776	457		5,069	3,056	480	
	Corporates	49,067	23,452	20,882		56,774	29,782	26,537	
	of which: SME	6,112	5,580	4,603		9,897	8,930	7,405	
	Retail	61,224	46,656	33,876		63,070	48,282	34,970	
Consolidated data	of which: SME	9,978	6,248	3,570		10,768	6,955	3,974	
Consolidated data	Secured by mortgages on immovable property	23,792	23,323	10,003		23,890	23,442	9,923	
	of which: SME	3,460	3,392	1,438		3,505	3,433	1,434	
	Exposures in default	6,140	2,859	3,251	3,179	6,580	3,266	3,699	3,223
	Items associated with particularly high risk	1,948	1,830	2,727		2,151	2,025	3,012	
	Covered bonds	48	48	5		99	99	12	
	Claims on institutions and corporates with a ST credit assessment	769	769	1.010		798	798	0	
1	Collective investments undertakings (CIU)	/69 497	/69	1,010		/98	/98	1,083	
1	Equity	497	49/ 3.027	518		494 3.643	494	3,550	
	Other exposures Standardised Total <sup>2</sup>	382.774	346.460	80.717	5.003	404,771	366.754	3,550 88.839	5.059

<sup>110</sup> Observat extension, unfait Economy value. Is searched Hofer Hallen value extension and extension between the searched Hallen Hallen value extension and extension between the substations relative.
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					Standardised Ap	oproach				
			As of 30/09/	2022			As of 31	31/12/2022		
	(mb 1918 %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>	
	Central governments or central banks	125.924	138,777	2.045		135,891	147.969	1.890		
	Regional governments or local authorities	14.129	12,255	2.447		14,650	13.326	2.661		
	Public sector entities	56.950	56.721	108		58.315	58,295	116		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0		0		
	Institutions	2,614	925	116		2.993	1,190	150		
	Corporates	8,741	7,268	5,435		10,836	9,230	7,173		
	of which: SME	1,225	1,071	808		1,742	1,576	1,217		
	Retail	18,176	15,084	10,607		19,408	16,302	11,382		
50 4 10 5	of which: SME	4,914	3,949	2,257		5,684	4,728	2,701		
FRANCE	Secured by mortgages on immovable property	7,796	7,667	3,145		7,723	7,605	3,050		
	of which: SME	226	221	161		162	159	111		
	Exposures in default	2,483	1,376	1,551	1,046	2,709	1,603	1,795	1	
	Items associated with particularly high risk	695	588	862		845	730	1,070		
	Covered bonds	16	16	2		5	5	3		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	577	577	676		676	676	827		
	Equity	158	158	178		181	181	232		
	Other exposures	1,619	1,618	1,595		2,013	2,010	1,987		
	Standardised Total <sup>2</sup>				1,721				1,	
		<sup>(2)</sup> Orioinal exposure, unlike Exposure value (2) Total value adjustments and provision					ubstitution effects).			

					Standardised Ap	oproach			
			As of 30/09/	2022			As of 31	/12/2022	
	(mb 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6.620	6.489	69		5.632	5,495	114	
	Regional governments or local authorities	77	58	7		72	55	6	
	Public sector entities	235	235	0		232	232	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	558	485	75		680	561	85	
	Corporates	13,579	5,537	5,396		18,150	8,860	8,431	
	of which: SME	1,041	826	692		3,155	2,643	2,218	
	Retail	28,296	20,027	14,821		28,640	20,169	14,943	
GERMANY	of which: SME	3,268	1,114	637		3,273	1,029	588	
GERMAN	Secured by mortgages on immovable property	68	67	25		68	68	25	
	of which: SME	26	26	10		25	25	9	
	Exposures in default	1,708	548	615	1,152	1,838	654	743	1,177
	Items associated with particularly high risk	113	113	169		92	92	139	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	8		7	7	6	
	Eauity	220	220	221		217	217	218	
	Other exonsures	523	523	510			595	572	

1,875 nvenion factori or credit nik mitioation technicues (e.o. sures but includes general credit risk adjustments. <sup>(2)</sup> Original exposure: unlike Exposure value, is reported before taking into account any effect due to credit o (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exp. Standardised Approach As of 30/09/2022 As of 31/12/2022 /alue adjustmen provisions lue adjustme provisions 0 177 45 12,237 141 271 16 2,221 9 5 0 191 45 2,341 678 2,68 16 2,278 9 32 70 0 0 0 11 18 0 177 45 38 1,460 140 230 11 2,085 0 191 45 59 2,255 672 227 11 2,144 8 14 70 0 0 0 11 8 0 12 2,144 561 169 6 909 4 17 106 0 194 18 8 1,429 109 171 6 881 4 LUXEMBOURG 36 0 0 55 35 21 4 24 99 9

187 35

		(2) Total value adjustments and provision	s per country of counterparty	includes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31	12/2022	
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,540	1,541	0		1,448	1,448		
	Regional governments or local authorities	152	152	13		192	192	0	
	Public sector entities	41	41	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	37	36	3		54	54	4	
	Corporates	1,115	873	833		1,025	755	709	
	of which: SME	245	232	193		280	269	223	
	Retail	5,494	4,405	3,225		5,519	4,456	3,259	
BELGIUM	of which: SME	563	442	252		580	464	265	
DELGIUM	Secured by mortgages on immovable property	5,062	4,958	2,183		5,147	5,048	2,217	
	of which: SME	579	557	219		590	568		299
	Exposures in default	565	263	292	302	569	269	302	299
1	Items associated with particularly high risk Covered bonds	0	U			0	0		
1	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			40	40	3	
	Collective investments undertakings (CIU)	76	76	26		2	2	2	
	Equity	7	7	7		6	6	6	
	Other exposures	291	291	285		381	381	368	
	Standardised Total <sup>2</sup>				416				417

<sup>(1)</sup> Obtained accounts unlike Economy value, is recorded before taking into account any effect due to credit conversion factors or credit risk relation technicum (e.e. statistation effects). (2) Total value adjustments and provisions per country of counterparty excludes from for securitation exposure but includes general credit risk adjustments.



# EBA were a contract the standardised approach Cedit Risk - Standardised Approach Contráctration Nationale du Crédit Mutuel

		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
	(mb 508 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED STATES	Control approximate or central tasks Reconceptionments or local adultations Reconceptions of the control of the control Reconception of the control of the control of the control Interfacient Interfacient Reconception of the control of the control of the control Reconception of the control of the control of the control Control of the control of the control of the control of the control Interface of the control of the control of the control of the control Interface of the control of the c	2211 0 9 384 1.1427 111 112 222 22 22 23 21 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,214 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 25 666 6227 2 2 2 2 2 3 9 9 9 4 5 45 45 0 0 0 0 0 0 0	5	8,331 0 11 13 13 13 23 23 13 23 23 24 24 24 24 24 24 24 24 0 0 0 0 0 0 0 0	6,225 0 11 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 17 623	5		
	Standardised Total <sup>2</sup>	(1) Chinard supervises unlike Experience with							11		

<sup>(1)</sup> Obtainal avanceuse unlike Fernance unlike is exervised intro advanced and affect that to reader needs in advances or most in advances to a substitution affects) (2) Total value adjustments and provisions per coartry of coanterparty excludes these for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach									
			As of 30/09/	2022			As of 31	12/2022			
	(may Fill) (b)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	2,291	2,290	0		2,369	2,368	0			
	Regional governments or local authorities	5	5	1		5	5	1			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	364 3.171	335	67 1.694		318 3,285	288	58			
	Corporates of which: SME	3,1/1 188	1,723	1,694		3,285	1,694	1,608			
	of which: SME Retail	491	101	132		404	62	201			
	of which: SME	29	12			28	12	7			
SWITZERLAND	Secured by mortgages on immovable property	6,104	6,088	2.788		6,040	6,025	2.718			
	of which: SMF	1.713	1.712	685		1.752	1.752				
	Exposures in default	283	241	302	33	268	223	250	3		
	Items associated with particularly high risk	827	817	1,226		762	751	1,126			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	74	74	74		72	72	72			
	Other exposures	98	98	98		98	98	98			
	Standardised Total <sup>2</sup>				47				6		

<sup>(1)</sup> Orient essense, unlike because view, is recorder before taking into account any effect due to credit convenien factors or cost nix initiation technicuus (e.e., ubstitution effect). (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general order nix adjustments.

			As of 30/09/	2022			As of 31,	12/2022	
	(mh EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	1,318	1,272	0		1,199	1,155	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	181	58	28		110	44	22	
	Corporates	1,983	1,521	1,400		1,892	1,391	1,283	
	of which: SME	723		531		652	548	448	
	Retail	2,355	1,745	1,268		2,361	1,725	1,257	
SPAIN	of which: SME	348		132		325	204	117	
JIAN	Secured by mortgages on immovable property	2,016	1,935	786		2,119	2,036	812	
	of which: SME	600	560			655	609	276	
	Exposures in default	427	137	150	282	433	155	169	
	Items associated with particularly high risk	0	0	0		139	139	209	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	14	14	14		14	14	14	
	Equity	4	4	4		1	1	1	
	Other exposures	224	224	208		253	253	228	
	Standardiced Tetal <sup>2</sup>				426				

<sup>(1)</sup> Ostanie assuse, unitie Bossen value, in noordel before takino into account ave effect due to orde convention factore or cent nie mitiaation tachnicuus (i.e., substitution effecta). (2) Total value adjustments and provisions per country of construption percludes those for securitisation exposures but includes general order nie adjustments.

		As of 30/09/	2022			As of 31/	12/2022			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
(min BJR, %) Central governments or central banks										
	3	3	0		3	3				
Regional governments or local authorities Public sector entities		114	0		0	0	0			
Pubac sector entities Multilateral Development Banks		114				95				
International Organisations		0	0				ő			
Institutions	520	520	68		594	594	89			
Corporates	1.188	953	851		1.474	1,200	1,077			
of which: SME	698	678	576		840	820	697			
Betail	146	78	56		144	71	51			
UNITED KINGDOM	58	15	9		60	12	7			
	191	191	68		182	182	64			
of which: SME	133	133	47		128	128	45			
Exposures in default	19	16	22	2	24	21	28			
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 Collective investments undertakings (CIU)		0	0							
Collective investments undertakings (CEU) Equity	2	2	2		2	2	2			
Other exposures		5	5		3	3	3			
Standardised Total <sup>2</sup>		3		2		,				
And	(*) Original exposure, unlike Exposure valu	a is concerned bufferer taking int	a second any offerst due to one	dt converine factors or coeff a	ich mitigation techniques (o.g. e	shelled on all only (				
	(2) Total value adjustments and provision					ADDRESSOON WINCER .				
	(2) Total value adjustments and provision	s per courtry or counterparty of	NOLIDIA STONE FOR SECURIDADION	exposures but includes general	credit risk adjustments.					

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# EBA were 2023 EU-wide Transparency Exercise Credit Risk - Sandardised Approach Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(m) P(0 - %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	156,316	168,637	1,932		150,768	162,454	1,999	
	Regional governments or local authorities	14,082	13,135	2,561		13,615	12,750	2,482	
	Public sector entities	63,345	63,062	276		66,200	66,218	386	
	Multilateral Development Banks	1,066	1,066	0		1,133	1,133	0	
	International Organisations	1,577	1,577	0		1,256	1,256	0	
	Institutions	5,012	3,350	461		5,890	3,607	527	
	Corporates	53,389	28,119	25,434		53,253	28,333	25,667	
	of which: SME	7,256	6,711	5,546		7,497	6,931	5,731	
	Retail	65,024	49,730	35,994		65,794	50,359	36,465	
Consolidated data	of which: SME	11,421	7,297	4,170		11,449	7,301	4,172	
consolidated data	Secured by mortgages on immovable property	23,915	23,493	10,164		24,195	23,773 3.766	10,256	
	of which: SME	3,746 6.770	3,650	1,500	3.288	3,854	3,766	1,528 4,001	3.369
	Exposures in default	5,770	3,332 2.081	3,740 3,083		2,251	3,516	4,001 3,286	3,959
	Items associated with particularly high risk Covered honds	2,101	2,081	3,083		123	2,191	3,200	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	111	111	11		123	123	14	
	Collective investments undertakings (CIU)	753	753	1,014		650	650	922	
	Equity	499	499	551		535	535	615	
	Other exposures	3.731	3.729	3.611		3.899	3,897	3.786	
	Standardised Total <sup>2</sup>	397,773	362,674	88,832	5,137	396,639	360,796	90,409	5,231

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					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	131.692	143.995	1.600		123.076	134.321	1.642	
	Regional governments or local authorities	13.713	12,769	2,550		13.241	12.379	2,472	
	Public sector entities	63,050	62,651	276		65,935	65,843	386	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,885	1,447	121		3,512	1,443	143	
	Corporates	9,794	8,320	6,497		9,072	7,774	5,993	
	of which: SME	1,580	1,418	1,097		1,625	1,448	1,121	
	Retail	19,512	16,326	11,434		19,828	16,565	11,606	
FRANCE	of which: SME	5,556	4,540	2,594		5,658	4,582	2,618	
FRANCE	Secured by mortgages on immovable property	7,578	7,485	3,050		7,510	7,428	3,020	
	of which: SME	359	334	161		365	344	161	
	Exposures in default	2,821 881	1,699	1,892	1,066	2,864	1,714	1,939	1,08
	Items associated with particularly high risk	881	815	1,195		9/8	920	1,380	
	Covered bonds	5	5	1		5	5	3	
	Claims on institutions and corporates with a ST credit assessment	632	632	741		570	570	674	
	Collective investments undertakings (CEU) Femily	632	632	/41 234		215	5/0	6/4 294	
	Eduity Other exposures	2.150	2.148	2.081		2.225	2.223	2.156	
	Other exposures Standardised Total <sup>2</sup>	2,130	2,1%	2,001	1.675	2,125	2,223	2,130	1,70
	Standardised Total	(1) Original supremum unlike Fr							1,70

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			As of 31/	03/2023			As of 30/	06/2023	
	(mb R (F %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central onvernments or central banks	4.658	5,142	114		7.588	8.114	106	
	Regional governments or local authorities	105	107	10		80	82	4	
	Public sector entities	178	178	0		147	147	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	708	597	86		853	719	115	
	Corporates	16,598	8,526	8,255		17,074	8,964	8,685	
	of which: SME	1,878	1,693	1,425		1,911	1,753	1,477	
	Retail	29,990	21,256	15,685		30,255	21,541	15,910	
GERMANY	of which: SME	3,889	1,440 74	823		3,775	1,376	786	
	Secured by mortoages on immovable property of which: SHE	74	26	10		/6	76 26	28	
	or which: SHE Exposures in default	1.803	604	679	1.193	1,884	649	727	1.
	Exposures in default Items associated with particularly high risk	1,803	96	144	1,193	1,004	049	142	1,
	Covered bonds	~	~				~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	6		9	9	8	
	Equity	217	217	218		213	213	214	
	Other experiences	617	617	591		599	599	573	
	Standardised Total <sup>2</sup>				2,004				2,0
						rs er credit risk mitigation techri des general credit risk adjustmer		).	

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(mh R @ %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mh BJR, %) Central governments or central banks	3.750	3,730	0		4.023	4.003	0	
	Regional governments or local authorities	5,135	1	0		5	4,003		
	Public sector entities	ō		0		0		0	
	Multilateral Development Banks	177	177	0		109	109	0	
	International Organisations	77	77	0		46	46	0	
	Institutions	75	88	18		26	41	8	
	Corporates	11,819	1,905	1,871		11,699	1,937	1,905	
	of which: SME	166	162	129		152	148	116	
	Retail	272 20	230	170		264 24	222	163	
LUXEMBOURG	of which: SNE Secured by mortpages on immovable property	2.289	2,158	1.045		2.215	2.087	11	
	of which: SNE	2,209	2,138	1,045		2,215	2,087	1,000	
	or where SHE Exposures in default	21	10	17	17	36	10	18	2
	Items associated with particularly high risk	65	65	97	**	50	64	96	
	Covered bonds	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	213		18	18	187	
	Equity	17	17	17		17	17	17	
	Other exposures	134	134	134		138	138	138	
	Standardised Total <sup>2</sup>				23				2
		<ol> <li>Original exposure, unlike Ex</li> <li>Total value adjustments are</li> </ol>						0-	

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb 238, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	1,494 180	1,713 180	0		1,325 198	1,616 198	0	
	Public sector entities Multilateral Development Banks International Oreanisations	0	0	0		0	0	0	
	Institutions Coroorates of which: SME	54 1,043 279	54 781 270	3 735 224		105 1,043 269	105 780 257	3 735 212	
BELGIUM	Retail of which: SME Secured by mortgages on immovable property	5,665 625 5,235	4,552 495 5.143	3,326 283 2,253		5,725 624 5,364	4,630 508 5.278	3,382 290 2,313	
	of which: SNE Exposures in default Thems associated with particularly high risk	604 563 8	583 265	229 295	297	627 550	605 264	237 296	284
	Covered bonds Claims on institutions and corporates with a ST credit assessment	58 0	58	6		70	70	7	
	Collective investments undertakings (CIU) Equity Other exossures	3 6 362	3 6 362	3 6 354		3 6 381	3 6 381	3 6 376	
	Standardised Total <sup>2</sup>				416				403

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# EBA were 2023 EU-wide Transparency Exercise Credit Risk - Sandardised Approach Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(mb 158, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	5,311 0 49	5,305 0 49	0 0 0		6,206 0 50	6,200 0 50	0 0 0	
	International Organisations Institutions Corporates of which: SHE Rebail	0 256 1,280 250	0 255 645 236	0 44 603 201 3		0 373 1,246 196 13	0 373 596 189	0 69 562 161 2	
UNITED STATES	of which: SNE Secured by mortraaces on immovable property of which: SNE Emocures in default	14 21 11 29	4 21 11 23	2 9 4 32	s	12 18 8 30	3 18 8 24	2 8 3 32	5
	Items associated with earticularly high risk Covered bands Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	48 0 0 0	48 0 0 0	72 0 0 2		56 0 0	56 0 0	85 0 1	
	Eouity Other exposures Standardised Total <sup>2</sup>	0	0	0	12	8 0 5 or credit risk mitication techn	8	8	12

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

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(min Fill %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,072	2,071	0		1,230	1,228	0	
	Regional governments or local authorities	5	5	1		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions	254	223	45		279	232	46	
	Corporates	3.291	1,689	1,661		3,301	1,903	1,877	
	of which: SME	179	175	1,001		169	1,103	136	
	Retail	483	120	84		456	98	68	
SWITZERLAND	of which: SME	68	34	19		68	33	19	
SWITZERLAND	Secured by mortgages on immovable property	6,001	5,987	2,745		6,156	6,120	2,801	
		1,760	1,760	695		1,837	1,837	718	
	Exposures in default	316	257	307	44	380	286	343	43
	Items associated with particularly high risk	649	615	923		641	641	961	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	1	1	1		1	1 72	1	
	Edurity Other exposures	98	98	98		95	95	95	
	Standardised Total <sup>2</sup>	~	20	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	68			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	65

Original exposure, unlike Exposure value, is reported buffore taking into account any effect due to orealit convension factors or orealt risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general orabit risk adjustments.

		As of 31,	03/2023			As of 30	06/2023	
(min 238, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
nts or central banks	928	890	0		1,001	973	0	
ents or local authorities	1	1	0		1	1	0	
ies	0	0	0		1	1	0	
poment Banks	0	0	0		0	0	0	
inisations	0	0	0		0	0	0	
	84	37	16		39	38	19	
	1,860	1,442	1,353		1,898	1,470	1,379	
	507	436	356		554	491	401	
	2,404	1,718	1,248		2,421	1,706	1,240	
	360	225	128		362	219	125	
ages on immovable property	2,257	2,167	867		2,401	2,313	914	
	698	650	297		695	651	292	
Jİ	449 158	151	166 237	290	452	155	168	29
vith particularly high risk	158	158	237		159	159	238	
						0	u 0	
ons and corporates with a ST credit assessment ents undertakings (CIU)	16	16	16		10	10	10	
ents undertakings (CLO)	10	10	10		15	15	13	
	218	218	205		307	307	296	
4				406				40
ents under I <sup>2</sup>	takings (CEU)	5 218	5 5 218 218	5 5 5 218 218 205	5 5 5 5 218 218 205 406	5 5 5 5 3 33 218 218 205 337 400 400 400 400	5         5         5         1         1           218         218         205         307         307 <b>405 405 405</b>	5 5 5 1 1 1 218 205 307 307 296

 
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 (1) Organ expense, unlike Spoare value, Sa product fairth wilding instances are yeffed. Lat its used convention factors and its instances (e.g. a solitation officio).

 (2) Divide advalgations are graving and graving matching that its matching market and a solitation officion.
 (2) Table advalgations are produced and its degraving market and advalgation.
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Calibration         Conjunt Legand         Depart Value <sup>1</sup> Reference statute <sup>1</sup> Object Legand <sup>1</sup> Depart Value <sup>1</sup> Reference statute <sup>1</sup> Depart Value <sup>1</sup> Depart Value <sup>1</sup> Depart Value <sup>1</sup> <						Standardis	to Approach			
Calibration         Conjunt Legand         Depart Value <sup>1</sup> Reference statute <sup>1</sup> Object Legand <sup>1</sup> Depart Value <sup>1</sup> Reference statute <sup>1</sup> Depart Value <sup>1</sup> Depart Value <sup>1</sup> Depart Value <sup>1</sup> <				As of 31)	03/2023			As of 30,	06/2023	
Conditioner credit blackit         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11         11 <td< th=""><th></th><th>(min 1920 %)</th><th>Original Exposure<sup>1</sup></th><th>Exposure Value<sup>1</sup></th><th>Risk exposure amount</th><th></th><th>Original Exposure<sup>1</sup></th><th>Exposure Value<sup>1</sup></th><th>Risk exposure amount</th><th>Value adjustments and provisions<sup>2</sup></th></td<>		(min 1920 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	UNITED KINGDOM	Cardial assemunitària contra l'assisti Cardial assemunitària Mattifazza d'Automotiva Mattifazza d'Automotiva Mattifazza d'Automotiva Caranta de Caranta de	1,394 789 150 54 167 115	1,071 755 80 13 167 115	961 642 58 8 59 41	2	1,428 803 136 54 168	1,099 771 70 13 168 119	982 655 51 7 60	



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original E	Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	<b>Value</b>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 39.815	0 21	0 37.691	0 9.028	0	0	0 37.793	0	0 35.632	0 8.447	0	0
	Corporates	213.030	3.649	176.279	101.708	1.267	2.768	208.252	4,014	171.232	97.620	1.303	2,663
	Corporates - Of Which: Specialised Lending	14.028	161	13.223	10.355	0	64	13.142	119	12,369	9.692	0	46
	Corporates - Of Which: SME	53,918	1,388	47,636	18,260	795	997	55,038	1,408	48,793	18,820	794	908
	Retail	417,296	5,945	381,462		1,873	4,315	419,869	6,074	385,066	44,780	1,912	4,093
	Retail - Secured on real estate property	231,201	2,463	226,654	27,581	765	1,644	233,931	2,484	229,540	28,039	780	1,673
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	36,045 195.156	716 1.748	35,360 191,294	7,757	276 489	557 1.087	36,915 197.015	716	36,206 193.334	7,996 20.044	277 503	523 1.150
consonautea auta	Retail - Secured on real estate property - Ut which: hon-S Retail - Qualifying Revolving	24.188	1,748	191,294	19,824	489	1,08/	24,542	1,769	193,334	1.304	503	1,150
	Retail - Other Retail	161.907	3.320	142,745	15.383	1.073	2.522	161.397	3.422	143.297	15.437	1.095	2 261
	Retail - Other Retail - Of Which: SME	53,167	2,450	41.261	8.463	875	1.822	52.878	2,540	41.317	8.526	893	1.558
	Retail - Other Retail - Of Which: non-SME	108,740	870	101,484	6,920	198	700	108,519	882	101,980	6,911	202	703
	Equity	18,049	8	17,085	55,398	25		18,674	10	17,629	56,821	30	
	Other non credit-obligation assets				7,005						6,447		
	IRB Total <sup>2</sup>				217,377						214,114		

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							IRB Ap	proach					
				As of 3	0/09/2022					As of :	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	20,779	2	20,280	4,781	0	2	20,759	2	20,253	4,938	0	3
	Corporates	176,055	3,254	144,855	78,420	1,231	2,443	178,068	3,747	145,881	78,814	1,244	2,426
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,138 52.335	0	6,556 46.159	5,047	260	948	7,228	1.369	6,656 47,230	5,098	270	22 854
	Retail	413,102	5.876	377,507	43,823	1.858	4,269	415.658	6.005	381.089	44,380	1.897	4,047
	Retail - Secured on real estate property	228,455	2,421	223,960	27,292	255	1.619	231.151	2,443	226.818	27.755	770	1,649
	Retail - Secured on real estate property - Of Which: SME	35,986	713	35.301	7.741	275	555	36.857	713	36.148	7,980	277	522
FRANCE	Retail - Secured on real estate property - Of Which: non-St	192,469	1.707	188.659	19.550	479	1.054	194,294	1.729	190.670	19.775	493	1.127
	Retail - Qualifying Revolving	24,079	158	12,005	1,267	34	147	24,429	165	12,169	1,296	36	156
	Retail - Other Retail	160,568	3,298	141,542	15,265	1,069	2,503	160,078	3,398	142,102	15,329	1,091	2,242
	Retail - Other Retail - Of Which: SME	53,051	2,447	41,178	8,438	874	1,817	52,776	2,536	41,246	8,508	892	1,554
	Retail - Other Retail - Of Which: non-SME	107,517	851	100,364	6,827	195	685	107,303	862	100,857	6,821	199	688
	Equity	16,872	8	15,909	52,275	25	0	17,524	10	16,479	53,834	30	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exposu	are, unlike Exposu	e value, is reported	l before taking into accour	nt anv effect due t	o credit conversion	factors or credit ri	sk mitioation techn	niques (e.a. substit	ution effects).		

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Terioc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,744	0	3,733	579	0	0	2,609	0	2,608	420	0	1
	Corporates	5,316	9	4,552	3,584	4	28	1,342	0	1,076	919	0	6
	Corporates - Of Which: Specialised Lending	463	0	458	377	0	0	166	0	161	161	0	0
	Corporates - Of Which: SME	261	6	220	134	4	9	64	0	45	21	0	0
	Retail	236	4	215	27	1	3	226	5	207	21	1	3
	Retail - Secured on real estate property	134	3	130	13	0	1	141	3	136	14	1	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
GERGWART	Retail - Secured on real estate property - Of Which: non-St	133	2	129	13	0	1	140	3	135	14	1	1
	Retail - Qualifying Revolving Retail - Other Retail	93	0	4 81	1	0	0	9	0	4	1	0	0
			1		19	0	2		1	66	6	0	1
	Retail - Other Retail - Of Which: SME	22 71	0	18	9	0	1	68	0	61	1	0	0
	Retail - Other Retail - Of Which: non-SME Equity	/1 6	1	62	5	0	1	68	1	61	5 22	0	1
	Other non credit-obligation assets	0	0	6	21	0	0	8	0	°	11	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0 47	0	0	980	0	0	0	0	0
		591	0	568		0	0		0		105	0	0
	Corporates	2,976 628	2	2,579 617	2,008	0	46	2,469 203	2	2,052	1,630 141	0	27
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	628 257	0	235	460	0	0	489	0	196	141	0	0
	Retail	230	2	233	23		2	232	<i>2</i>	210	22		3
	Retail - Secured on real estate property	143	2	140	14		2	142	2	139	14	â	2
	Retail - Secured on real estate property - Of Which: SME	9	ī	9	2	0	ī	8	ī	8	2	0	ĩ
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-S	135	2	131	12	0	1	134	1	131	12	0	1
	Retail - Qualifying Revolving	8	0	4	1	0	0	8	0	5	1	0	0
	Retail - Other Retail	79	2	64	8	0	2	81	2	66	8	0	2
	Retail - Other Retail - Of Which: SME	22	1	15	4	0	1	23	1	16	4	0	1
	Retail - Other Retail - Of Which: non-SME	57	2	49	4	0	1	58	2	51	4	0	1
	Equity	69	0	69	190	0	0	51	0	51	151	0	0
	Other non credit-obligation assets												
	IRB Total												

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ure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	oproach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	358	0	357	58	0	0	302	0	301	53	0	0
	Corporates	1,565	58	1,299	787	1	55	1,658	57	1,435	830	34	54
	Corporates - Of Which: Specialised Lending	66	0	56	55	0	0	65	0	55	54	0	0
	Corporates - Of Which: SME	161	3	151	72	1	3	280	3	264	124	0	5
	Retail	364	7	342	42	1	6	359	8	336	40	2	6
	Retail - Secured on real estate property	188	4	185	21	1	3	186	4	184	21	1	3
BELGIUM	Retail - Secured on real estate property - Of Which: SME	9	0	9		0	0	9	0	9	2	0	0
DELGION	Retail - Secured on real estate property - Of Which: non-St	179	4	177	19	1	2	177	4	174	18	1	3
	Retail - Qualifying Revolving	16	1	9	1	0	0		0	9	1	0	0
	Retail - Other Retail	161	3	148	21	1	3	156	4	144	18	1	3
1	Retail - Other Retail - Of Which: SME	20 140	0	16 132	4	0	0	21 135	1	17	5	1	0
	Retail - Other Retail - Of Which: non-SME Equity	140	3	132	160	0	3	135	3	64	14	0	2
1	Equity Other non credit-obligation assets	62	0	62	100	0	0	64	0	64	104	0	0
	IRB Total												

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

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of	0/09/2022					As of :	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value <sup>2</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	978	0	978	305 4.532	0	0 49	1,148 6.637	0 32	1,148	396 4.284	0	0
	Corporates	7,117	16	5,473 761	9,532	1	49	6,637	32	5,024	4,284	4	51
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	/88	0	/61	618	0	0	196	0	183	56/	0	1
	Retail	370	3	358	31	1	2	378	4	165	29	1	2
	Retail - Secured on real estate property	267	2	265	24		2	271	3	269	22		1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	ō	ō	0	ō	0	0	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	267	2	265	24	0	2	271	3	269	22	1	1
	Retail - Qualifying Revolving	3	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	100	1	91	7	0	1	103	1	96	7	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	99	1	90	7	0	1	102	1	95	7	0	1
	Equity Other non credit-obligation assets	127	0	127	445	0	0	83	0	83	284	0	0
	Other non credit-obligation assets IRB Total												
					l before taking into accou								

							IRB Ap	proacn					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,670	0	423	132	0	0	1,568	0	464	163	0	0
	Corporates	869	18	708	485	10	19	738	17	591	387	8	18
	Corporates - Of Which: Specialised Lending	20	0	16	11	0	0	23	0	19	14	0	0
	Corporates - Of Which: SME	100	18	95	44	10	18	80	17	75	34	8	17
	Retail	996	28	929	116	6	17	990	27	925	115	6	17
	Retail - Secured on real estate property	735	19	710	95	4	11	731	18	706	93	4	10
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	U	2	0	0	0
SHITEEREW	Retail - Secured on real estate property - Of Which: non-SI	733 23	19	709	94	4	11	730 23	18	705	93	4	10
	Retail - Qualifying Revolving Retail - Other Retail	23	1	207	2 20		1	23	1	205	2		1
	Retail - Other Retail - Of Which: SME		°	207	20		0	5	°	200	21		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6 232	0	205	19	1	6	5 230		204	20	1	6
	Retail - Uther Retail - Ur Which: non-SME Equity	4	ő	205	<i></i>		0	230	ő	204	7		ő
	Other non credit-obligation assets		0		0	Ū	Ű		0	-	,		Ű
	IRB Total												
		(1) Orininal avenus	ine unlike Fenne	no valkuo is nonverta	d hafne taking into across	nt any effort due t	n rradit ronvarsion	factors or credit i	ick mitination tach	ninues (e.n. subdi	hition efforts)		-

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original Exposure* Exposure Activitients Original Exposure* Exposure Activitients Original Exposure* Exposure Activitients Original Exposure Original Exposure Activitients Original Exposure Acti											
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	525	0	525	119	0	0	451	0	451	97	0	0
	Corporates	760	3	580	443	0	5	727	0	528	410	0	3
	Corporates - Of Which: Specialised Lending	93	0	93	72	0	0	71	0	71	53	0	0
	Corporates - Of Which: SME	69	0	64	35	0	2	71	0	67	37	0	1
	Retail	130	1	123	12	0	1	130	1	122	12	0	1
	Retail - Secured on real estate property	55	1	54	5	0	0	55	1	55	5	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAN	Retail - Secured on real estate property - Of Which: non-St	54	1	54	5	0	0	55	1	54	5	0	0
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	70	1	66	7	0	1	68	1	64	6	0	1
	Retail - Other Retail - Of Which: SME	9	0	7 58	2	0	0	9	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	61	0	58	5	0	0	29	1	57	5	0	0
	Equity Other non credit-obligation assets	2	0	2	7	0	0	4	0	4	12	0	
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,726	0	1,722	653	0	0	1,305	0	1,274	405	0	0
	Corporates	3,161	39	2,746	2,397	0	26	3,015	32	2,552	2,202	0	19
	Corporates - Of Which: Specialised Lending	730	5	687	749	0	7	722	0	682	748	0	1
	Corporates - Of Which: SME	125	0	124	58	0	1	119	0	119	52 32	0	0
	Retail	418 302	3	398 297	33	1	2	415 301	2	394	32	0	3
	Retail - Secured on real estate property		2			0	1		2	295	29	0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0 301	0	0 297	0 24	0	0	0 300	0	294	24	0	0
	Retail - Qualifying Revolving	301	2	297	0	0		300	2	294	24		1
	Retail - Other Retail	113		99		ő		111		97		ő	
	Retail - Other Retail - Of Which: SME	4	0	20	ő	0	0	4	0	2/	1		á
	Retail - Other Retail - Of Which: SHE	109	1	97	8	0	1	107	1	95	8	ő	1
	Eaulty	4	ō	4	25	ō	ō	5	ō	5	12	ō	0
	Other non credit-obligation assets		-			-			-	-			
	IRB Total												
		(1) Original expos	ure. unlike Exposu	ne value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	sk mitioation tech	niques (e.o. substi	ution effects).		





# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

						IRB Ap	proach					
			As of :	31/03/2023					As of 3	80/06/2023		
	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Tanua.		Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
	0	0	0	0	0	0 0	0	0	0	0	0	0
		4 000				2 (0)		3				2,744
					1,330	47					1,413	2,799
					813	924					884	922
Retail	421,299	6,191	387.365	45,405	1.962	4.099	424.277	6.315	388.215	46.070	2.140	4.145
Retail - Secured on real estate property	235,855	2,498	231,706	28,337	791	1,670	287,374	2,563	282,060	28,474	963	1,719
Retail - Secured on real estate property - Of Which: SME	37,480		36,795	8,254			39,812	717	39,023	7,316	218	537
												1,183
												164
					1,133							2,262
												1,594
						691		838				668
	21,345	13	20,414		35		21,916	6	20,498		16	
	Central banks and central governments tostitutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SHE Retail Retail - Secured on real exits property	(b) EU, %)  Control bools and central generomments  Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Which: Security European (1997)  Real - Corporates - Of Whiche (1997)  Real - Corporates - Of Whiche (1997)  Real - Corporate	Control Insta and Conder Spectrameter         0         6 default           Securation         0,00         0           Comporters of Whith: Specialized Lending         12,07         4,060           Comporters of Whith: Specialized Lending         12,07         4,000           Comporters of Whith: Specialized Lending         12,02         11,02           Real         Real-Specialized Lending         22,057         4,000           Real-Specialized Lending         22,058         4,000         12,000           Real-Specialized Lending spectry of Which: 50%         22,068         1,070         11,070           Real-Come Real of Vehich: 50%         8,263         1,170         10,053         1,170           Real-Come Real of Vehich: 50%         8,263         1,170         10,053         1,170           Real-Come Real of Vehich: 50%         10,823         1,240         1,100         10,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,053         1,240         1,056         2,066	Explore         Original Explore         Explore         Explore           (min)         0* 00%         0* 00%         0* 00%           control Monitor and Control Growmanna         0         0         0* 00%           Corporates         0* 00%         0* 00%         0* 00%         0* 00%           Retait         Social or real exits property         0* 00%         0* 00%         0* 00%         0* 00%           Retait         0* 00% Retait         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%         0* 00%	Product         Engine         Engine         Figure         Figure	Original Exposure?         Exposure?         Read - Other Read - Other Mich. Store         This desposure - Other Mich. Store         Of which - Ot	Description         Original Expense?         Expense         Filt expenser         Relif expenser         When expension           Control locate device of expension         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	Optimiz Expensive         Expensive         Response to the field support of the control of the field support of the field supp	Original Exposure (no. 10, 4)         Original Exposure (no. 10, 4)         Raid exposure amount (no. 10, 4)         Value (no. 10, 4)         Original Exposure (no. 10, 4)         Original Ex	Original Exposure/ trained of programmed/ Corporates         Original Exposure/ Visual         Ref. attractional products         Ref. attractional products         Original (non-noise)         Description (non-noise)         Description (non-noise) <thdescription (non-noise)<="" th="">         Description (non-noise</thdescription>	Optimiz Expensive         Expensive         Expensive         Risk expensive amount         Vision (or white) (or white)         Or optimiz Expensive         Expensive (or white)         Risk expensive amount         Vision (or white)         Or optimiz (or white)         Expensive (or white)         Risk expensive (or white)         Optimize         Expensive (or white)         Risk expensive (or white)         Optimize         Expensive (or white)         Risk expensive (or white)         Optimize         Expensive (or white)         Risk expensive (or white)         Conversive (or white)         Conversive (or white)         Optimize         Optimize         Optimize         Expensive (or white)         Risk expensive (or white)         Conversive (or white)         Convers	Original Lesson         Espanse Nature         Risk coptoms smooth         Original production         Control of the control operation         Control (Control operation         Control (Control operation

(1) Original expanse, unlike Expanse value, is reported before taking into account any effect due to oradit comention factors or oratit risk miligation techniques (e.g. substitution effects).
(2) BIT Rotatio does not include the Socialization points unlike in the results prior to the X30 sectors exercise.
(3) Original exercise and existing and exercise and exercise.

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	80/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21,719	2	20,699	5,259	0	3	26,332	2 3.845	24,882	5,583 81,700	0	3
	Corporates	179,529	3,724	147,312	79,992	1,300	2,463	181,187	3,845	149,409		1,356	2,545
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,445 53.782	1.414	6,850 47,805	5,286 18.681	820	19	7,482 53.595	1.463	6,875 47,938	5,305	862	12
	Retail	417.098	6.123	383.378	44,992	1.947	4.055	420.000	6,246	384.175	45.605	2.114	4,100
	Retail - Secured on real estate property	233,070	2,455	228.973	28.042	781	1,646	284,227	2,519	278.971	28.159	946	1,695
	Retail - Secured on real estate property - Of Which: SME	37.420	713	36,735	8.235	278	521	39.751	714	38.962	7.295	218	535
FRANCE	Retail - Secured on real estate property - Of Which: non-S		1.743	192.238	19.807	503	1.125	244,475	1.804	240.009	20.863	729	1.160
	Retail - Qualifying Revolving	24,793	169	12,355	1,294	37	158	25,078	174	10,232	1,201	111	161
	Retail - Other Retail	159,234	3,498	142,051	15,656	1,128	2,251	110,695	3,553	94,971	16,245	1,056	2,244
	Retail - Other Retail - Of Which: SME	52,513	2,633	41,287	8,933	926	1,574	51,361	2,733	40,423	10,155	788	1,591
	Retail - Other Retail - Of Which: non-SME	106,721	865	100,764	6,723	202	677	59,334	820	54,549	6,090	269	654
	Equity	20,216	13	19,285	63,630	35	0	20,325	6	19,277	63,095	16	0
	Other non credit-obligation assets												
	IRB Total												1
		(1) Original exp	asure, unlike Exp	posure value, is r	eported before taking in	nto account any	effect due to crea	lit conversion fac	tors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of 3	31/03/2023					As of 1	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	e amount	Value adjustmen
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,976	0	2,348	369	0	0	3,490	0	2,823	426	0	0
	Corporates	1,415	0	1,208	1,003	0	3	1,490	0	1,325	1,088	0	6
	Corporates - Of Which: Specialised Lending	243	0	235	207	0	0	238	0	224	204	0	0
	Corporates - Of Which: SME	32	0	27	14	0	0	45	0	40	21	0	0
	Retail	223	5	205	20	1	3	263	5	243	26	2	3
	Retail - Secured on real estate property	137	3	133	13	1	1	159	3	154	13	1	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	1	1	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-Sh	136	3	132	12	1	1	158	2	153	13	1	1
	Retail - Qualifying Revolving	9	0	4	1	0	0	9	0	4	1	0	0
	Retail - Other Retail	77	1	68	7	0	1	95	2	85	12	0	1
	Retail - Other Retail - Of Which: SME	11	0	8	2	0	0	52	1	49	7	0	0
	Retail - Other Retail - Of Which: non-SME	66	1	60	4	0	1	43	1	37	5	0	1
	Equity Other non-credit-obligation assets	9	0	9	26	0	0	8	0	8	24	0	0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e a mount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 744	0	0	0	0 870	0	0	0	0	0
	Institutions	838 2.456	0	2.042	33 1.618	0	26	2,646	0	2.212	1.607	0	0
	Corporates Corporates - Of Which: Specialised Lending	2,456	2	2,042	1,618	0	20	2,6%	2	2,212	1,607	0	9
	Corporates - Of Which: SME	500	2	445	198	0	3	484	2	431	174	0	2
	Retail	226	5	205	22	1	4	226	5	204	26	1	4
	Retail - Secured on real estate property	143	2	139	14	ō	2	158	3	154	16	i	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	9	1	9	2	0	1	9	1	9	3	0	1
LUXEMBOUKG	Retail - Secured on real estate property - Of Which: non-Sh	134	1	130	12	0	1	149	1	145	13	0	1
	Retail - Qualifying Revolving	8	0	5	1	0	0	8	0	4	1	0	0
	Retail - Other Retail	76	2	63	8	0	2	60	2	46	9	1	2
	Retail - Other Retail - Of Which: SME	21	1	14	4	0	1	23	1	14	5	0	1
	Retail - Other Retail - Of Which: non-SME	54	2	49	4	0	1	37	2	32	4	0	1
	Equity Other non credit-obligation assets	45	0	46	120	0	0	52	0	52	151	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 eff

							IRB Ap	proach					
				As of	31/03/2023					As of :	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	350	0	349	62	0	0	343	0	343	61	0	0
	Corporates	1,468	57	1,265	651	34	53	1,313	57	1,172	699	34	53
	Corporates - Of Which: Specialised Lending	65	0	55	54	0	0	64	0	54	53	0	0
	Corporates - Of Which: SME	261	3	253	102	0	4	233	3	224	85	0	4
	Retail	358	8	336	41	2	6	361	8	339	51	3	6
	Retail - Secured on real estate property	181	4	178	20	1	3	205	3	203	22	1	3
BELGIUM	Retail - Secured on real estate property - Of Which: SME	9	0	9	2	0	0	9	0	9	3	0	0
DELGIUM	Retail - Secured on real estate property - Of Which: non-SP		- 4	169	18	1	3	197	3	194	19	1	3
	Retail - Qualifying Revolving	17	0	9	1	0	0	17	0	7	1	0	0
	Retail - Other Retail	161	4	149	20	1	3	137	4	128	29	2	3
	Retail - Other Retail - Of Which: SME	25	1	21	6	1	0	26	1	23	8	1	0
	Retail - Other Retail - Of Which: non-SME	135	3	128	14	1	2	111	3	105	21	1	2
	Equity	80	0	80	196	0	0	80	0	80	197	0	0
	Other non credit-obligation assets												(
	IRB Total												



# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

							IRB Ap	oproach					
				As of :	31/03/2023					As of 3	80/06/2023		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	551	0	551	128	0	0	999	0	985	281	0	0
	Corporates	6,735	31	5,152	4,303	4	46	6,869	29	5,309	4,327	4	47
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	618 209	0	603 209	496 131	0	1	768 191	0	750 191	591 117	0	4
	Corporates - Ut Which: SME Retail	209	3	209	30		4	191	3	370	29		4
	Retail - Secured on real estate property	274	5	272	23	1	2	305		3/0	29	2	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	3	0	-			305	3	303	0		
UNITED STATES	Retail - Secured on real estate property - Of Which: on-Si		3	272	23	1	1	305	3	303	22	1	1
	Retail - Qualifying Revolving	4	ō	2	0	ō	ō	4	ō	2	0	ō	ō
	Retail - Other Retail	99	2	94	7	1	1	72	1	66	6	1	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	99	2	93	6	1	1	72	1	66	6	1	1
	Equity	88	0	88	300	0	0	93	0	93	317	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB A As of 31/03/2023 As of 30/06/2023 Value adjustment: and provisions Value Ijustmer and Original E Original E Exposure Value<sup>1</sup> Exposure Value<sup>1</sup> Of wit Copyrolate: Of Mich. Specialized Landing Copyrate: Of Wich. SHE Read: Score of Anni Schlargersch, Mich. Score of Anni Schlargersch, Read: Score of Anni Schlargersch, Of Wich. SHE Read: Country & Score of Anni Schlargersch, Of Wich. She Read: Country & Score of Anni Schlargersch, Of Wich. She Read: Country & Score of Anni Schlargersch, Of Wich. She Read: Country & Score of Anni Schlargersch, Of Wich. She Read: Country & Score of Anni Schlargersch, She Read: Country & Score of Anni Schlargersch, She Read: Country Read: Of Wich. She Read: Country Read: Of Wich. She 1,065 718 22 100 980 735 1 734 23 222 6 216 3 0 270 586 19 96 923 712 1 711 12 198 2 196 3 92 364 14 44 111 91 0 91 2 18 0 18 8 0 880 789 22 100 1,004 812 3 810 23 168 6 163 4 246 634 19 97 936 790 2 788 11 135 2 134 4 72 401 14 45 129 101 1 100 2 26 0 25 10 0 17 0 17 17 11 0 11 1 5 0 5 0 0 17 0 17 26 18 0 18 1 7 0 17 17 17 10 0 10 1 6 0 6 0 17 0 17 26 19 0 19 1 6 0 6 8 7 5 4 0 4 0 1 SWITZERLAND (1) Original e

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	550	0	535	151	0	0	633	0	617	148	0	0
	Corporates	707	0	533	416	0	2	697	0	511	349	0	1
	Corporates - Of Which: Specialised Lending	103	0	102	76 23	0	0	90 28	0	89 26	65	0	0
	Corporates - Of Which: SME Retail		0			0	0		0		12	0	0
	Retail Retail - Secured on real estate property	131	2	124 55	12	1	1	130	2	123 68	19	1	1
	Retail - Secured on real estate property - Of Which: SME	35		30		0	0	1		1	5	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SP	55	ĩ	54	4	0	0	67	1	67	5	0	0
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	69	i	65	7	ō	1	56	1	53	8	ō	1
	Retail - Other Retail - Of Which: SME	9	0	7	2	0	0	9	0	7	3	0	0
	Retail - Other Retail - Of Which: non-SME	60	1	59	5	0	0	46	0	45	5	0	0
	Equity	5	0	5	15	0	0	4	0	4	11	0	0
	Other non credit-obligation assets												4
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2023					As of :	80/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		1,956	0	1,952	569	0	0	1,835	0	1,832	529	0	0
	Corporate		3,069	32	2,601	2,083	0	14	3,187	34	2,673	2,155	0	10
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	721	0	682 137	636 55	0	8	778 120	0	723	692 45	0	1
	Retail	Corporates - Ut Which: SME	138	0	137 393	35		0	412	1	118 394	46 38	0	0
	Recall	Retail - Secured on real estate property	303	3	298	32		2	321	2	317	25	1	3
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0		0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	302	2	297	24	ō	1	321	2	317	25	1	1
		Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
		Retail - Other Retail	105	1	93	8	0	1	87	1	76	12	0	1
		Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	4	0	3	1	0	0
		Retail - Other Retail - Of Which: non-SME	101	1	91	8	0	1	83	1	73	12	0	1
	Equity		6	0	6	29	0	0	5	0	5	10	0	0
		credit-obligation assets												
	IRB Total													



# 2023 EU-wide Transparency Exercise

# General governments exposures by country of the counterparty

						Confé	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2022							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [0Y-more Total	Austria	0 211 0 12 95 109 10 10 437 437	0 211 0 12 95 109 109 109	0 0 0 0 0 0 0 0 0 44 4 4 8		) () ) () ) () ) () ) () ) () ) () ) ()	0 0 5 26 0 0 1 12 5 20 5 38 5 0 8 <b>97</b>					2 0 0 0 0 0 0 0 0 0 2 2		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	83 47 42 6 99 496 0 873	83 47 6 199 496 0			2 51 3 11 4 10 5 11 6 11 6 11 7 12 6 12 7 14 7 14 14 14 14 14 14 14 1	0         24           5         32           0         32           0         6           5         23           5         41           0         0					0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
(0 - 3M ) [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Estonia		0 0 0 0 0 0 8 0 8 0 8											



# 2023 EU-wide Transparency Exercise

# General governments exposures by country of the counterparty

						Confé	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2022							
				On balanco c	hoot	Dire	ct exposures		Dorivo	tivoc		Off balan	co choot	ł
	(mln EUR)			On balance s					Deriva			On balan	ce sneet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 26 47 69 0 141	0 0 26 47 69 0 141			2 3 3	0 0 5 6 8 8 8 8 8 8 9 0 0 3 1							
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	144 1,022 1,418 1,519 2,712 4,739 1,692 1,5212	1,022 1,418 1,519 1,910 2,712 4,739 1,892 15,212		0	20 71 75 1,11 1,47 2,09 56 <b>6,92</b>	7 815 4 691 3 766 7 788 9 1,228 3 2,079 4 1,326	0 0 7 0 10 9 26	0 1 3 203 7 157 93 464	0 0 0 0 1 1	0 1 3 203 7 7 159 93 <b>466</b>	708 1.430 148 92 5 10 371 <b>2,763</b>		1,248
Total [ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Germany	5015 555 43 43 43 441 244 5 5 869	55 58 43 33 441 234 5			20 20 17 444	5 10 5 58 5 43 5 241 5 0					167 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia									•	¥			
10031 [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece	0 0 0 0 7 7 0	0 0 0 0 7 7 0 0								0 0 0 0 0 0	0 0 0 0 0 0 0		
10041 [30-3M] [31-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
100ai [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 114 0 0 0 0 0	0 0 0 114 0 0 0			11								
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy	114 0 37 222 0 8 8 1 1 389	114 0 137 222 0 18 0 11 389			11	0 7 2 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0		
Iotal           [0.3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [SY-10Y]           [10Y-more           Total	Latvia	309 0 0 0 0 0 10 0 0 0 0 0 0	389 0 0 0 0 0 0 0 0 0 0 0			36				0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		



						Conféd	ération Nationale du Cré							
							As of 31/12/2022	2						
				On balance s	heet	Dire	t exposures		Deriva	tives		Off bala	nce sheet	ł
	(min EUR)								Denta					
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
						1					1			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total		0	0	000		0	0	C	0	0	0	0	0	
1 17 - 271 1 2Y - 3Y 1 1 3Y - 5Y 1	Lithuania	0	0	0		0 0 0 0	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [		0 21 99	0 21 99	0 0		0 0 21	0 99	0 0	0 0	0 0	0	0 0 4	0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Luxembourg	20 0 29	20 0 29	000000000000000000000000000000000000000		0 0 0 20	20 0 9		0	0	0	0	0	
[5Y - 10Y ] [10Y - more	Luxembourg	114 45 20	114 45 20	0 11 17		96 0 0 0 0	18 35 3	0 0	0	0	0	0 40 0	0 0	
Total [ 0 - 3M [ [ 3M - 1Y [		328	328	28		116	184	0	0	0	0	44	C	0
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Malta													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0 45 10	0 45 10 8	0			0 45 10		0	0	0	1 0 0	0	
13Y - 5Y I (5Y - 10Y I	Netherlands	22	22 33	0			22 33		0	0		0	0	
[107 - more Total [ 0 - 3M [ [ 3M - 1Y [		118 0 18	118 0 18	0 0	C	0 0 0 0 18	118	0 0	0	0 0	0	1 0 0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Poland	002	002	000000000000000000000000000000000000000		0 0 0 2	0		0	0	0	0	0	
Total	-	0 0 20	0 0 20	0		0 0 0 20	0	0 0	0 0 0	0 0 0	0	0	0 0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		0 79 165	0 79 165	000000000000000000000000000000000000000		0 0 79 0 165	0		0000	00000	0000	0 0 0	0	
13Y - 5Y I (5Y - 10Y I	Portugal	52 27 0	52 27 0	000000000000000000000000000000000000000		52 52 50 50 50 50 52 50 52 52 52 52 52 52 52 52 52 52 52 52 52	0		0	0	0	0	0 0 0	
[10Y - more Total [ 0 - 3M [		328	328 0	5		0 323 0	0	0 0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Romania	0	0	0			0		0	0	0	0	0	
[5Y - 10Y ]		0	0	0		0	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ]		0 0	0	0			0	0	0	0	0	0	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Slovakia	0	000000000000000000000000000000000000000	0		0 0	0		0			0	0 0 0	
[10Y - more Total		12	1 12 0	0 0		1 1 12 0	0	0	0	0 0	0	0 0 0	0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Slovenia	0	0	0			0		0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Siovenia	0 5 0	0 5 0	01		0 0 4 0	0		0	0	0	0	0	
Total	1	5	5	1	(	4	0	0	0	0	Ō	Ő	0	0



						Conféd	ération Nationale du Cré	édit Mutuel						
							As of 31/12/2022	2						1
						Dire	t exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	63 62 194 0 101 103 48 631	48	0 0 0 16 30 46		63 62 9 194 0 101 101 147 18 <b>584</b>	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	20 2 0 10 0 0 0 3 1	20 2 0 10 0 0 0 0 3 1				0 2 0 10 0 0 0 1		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom								0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 2 2 7 0	0 0 0 2 7 0											
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein									·		·		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0 0 0 23 25 26	0 0 0 29 26 0 5			0 0 0 29 26 0 0			0 0 0 0 0 0					
Total [ 0 - 3M [ 1 3M - 1Y f 1 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y [ 1 0Y - more Total	Australia	28 0 0 2 2 16 12 2 98 128	33 0 0 2 16 12 98 22 98	0 0 2 0 12 98 112		53 0 0 0 0 16 0 0 0 5 5								
10031 [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 3Y - 10Y [ [ 10Y - more ] Total	Canada	128 0 0 11 11 11 13 13 8 4 8 13 4 3 14 55	0 24 121 93 84 134			10 0 244 9 55 75 72 89 0 0 357	0 25 18 12 7 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total (0 - 3M ( 13M - 1Y ( 1Y - 2Y ( 1Y - 2Y ( 13Y - 5Y ( 15Y - 10Y ( 120Y - more Total	Hong Kong	430 213 0 0 0 0 0 0 213	436 213 0 0 0 0 0 0 0 213			357 213 0 0 0 0 0 0 0 0 213			0 0 0 0 0 0 0					



# General governments exposures by country of the counterparty

						Confé	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2022	2						
		-				Dire	ct exposures							4
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	72 94 0 20 20 66 65 0 318	72 94 0 20 66 65 0 318			7; 99 ( 66 60 ( 292				0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		) ) ) ) 0 0 65
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	24 0 77 28 52 67 3,173 3,360	24 0 17 28 52 67 3,173 <b>3,2360</b>	99		1: 3.071	24 0 17 27 48 48 52 50 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		0 0 0 0 5 5 5							0 0 0 0 0 0 0		2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	128 555 70 39 0 21 22 <b>1.045</b>	70 39 0 21 22			322 56i 77 3 ( 2: 11 1.034	0					000000000000000000000000000000000000000		
10041 [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA		1.092			1.03*				¥				
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Middle East	33 102 153 119 186 47 7 0 645	0	(			37 102 153 119 186 47 0 <b>645</b>					0 161 3 35 31 0 0 230		
10041 [ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Latin America and the Caribbean	993 1 1 7 7 4 4 4 0 0 0 30 3	649 4 11 7 4 4 4 0 0 30				043         4           11         7           4         4           0         4           0         0           0         0           0         0           0         30					230 0 0 270 0 0 0 270 0 0 0 270	0	



### General governments exposures by country of the counterparty

### Confédération Nationale du Crédit Mutuel

						Connec		euic Hucuei						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	3	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y]		0 48	0 5 48	0	0 0		2 C		0	a		0		0
f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Africa	33 27 30 94 60 <b>292</b>	3 33 27 30 30 4 94 60 <b>292</b>	0 0 0 0 0 0			33 27 30 30 94 60 <b>292</b>		0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 164 0 164		) 0 0 0 0 47
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Others	25 112 141 267 335 295	25 112 141 267 335	000000000000000000000000000000000000000		18 76 110 216 267 233	51		000000000000000000000000000000000000000					0 0 0
[10Y - more Total		70	70	0	0	) 70 995	0 0		0	0	0	0 0		0 6

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

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

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

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

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

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

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

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

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Fend Guanta, Guador, E State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Sarb

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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



# General governments exposures by country of the counterparty

						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2023							
						Dire	ct exposures							1
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	nce sheet	1
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	2	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	155 26 0 12 96 177 15 <b>77</b> 7	150 26 0 12 96 172 172 172 471	0 0 0 0 101 101 101 101		151 ( 6) 4 1 270 270	26 0 12 31 0 30 30 0 30 0 0					2 0 0 0 0 0 0 0 2 2		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	22 32 16 44 333 353 5 806	26 32 16 44 333 351 5 <b>806</b>	5		2: 11 2/ 30 311	3 32 6 18 7 26 8 33 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Cyprus													
100an           [3M-1Y]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Czech Republic													
10 - 3M [ 13M - 1Y [ 1Y - 2Y [ 1Y - 2Y [ 13Y - 5Y ] 13Y - 5Y [ 10Y - more Total	Denmark		0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
(0 - 3M ) [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Estonia													



						Conféd	lération Nationale du Cré							
							As of 30/06/2023	3						
				On balance s	heat	Dire	ct exposures		Deriva	tives		Off bala	nce sheet	+
	(min EUR)			On Dalance s	neet				Deriva	lives				+
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 30 16 100 45 191	0 0 30 16 100 45 <b>191</b>	0 0 0 0 0 10 10		0 0 0 0 0 266 0 13 13 14 14 14 14	0 0 5 3 28 0 <b>35</b> 3		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	191 1,055 1,48 1,48 1,52 1,552 4,554 2,055 2,055 14,639 14,639	191 1,005 1,148 2,115 1,859 1,952 4,554 2,055 14,689	0	1	3 153 0 486 5 1,083 0 1,196 5 787 0 2,023 0 564	839 662 1,026 663 1,140 1,868 1,465	0 8 0 8 9 9 25	0 2 203 0 7 162 85 <b>459</b>	0 3 1 2 17 29 52	0 79 209 14 66 460 498 <b>1,326</b>	962 950 159 4 7 7 22 2,416		1,270
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	2003 35 17 67 137 322 251 21 840 840 840 840	35 17 67	0 0 3 4 13 0 20		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 17 47 37 307 61 0					145 0 0 0 16 16		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece		0 0 0 0 3 3	000000000000000000000000000000000000000										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Ireland	0 0 108 0 2 0 0 0 0	0 0 108 0 2 0 0 0 0			U         U           0         0           10         0           10         108           0         0           0         0           0         0           0         0           0         0           0         0           0         0	000000000000000000000000000000000000000		0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	110 130 27 0 46 0 0 353	110 130 250 46 0 0 353			110           130           130           150           27           0           46           0           0           0           353	0 0 0 0 0 0					0 0 0 0 0 0 0 0		
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Latvia	353 0 0 0 0 0 0 0 0 0 0	353 0 0 0 0 0 0 0 0 0 0 0 0			353           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0		



						Conféd	ération Nationale du Cré	dit Mutuel						
							As of 30/06/2023							
				On balance s	haat	Dire	t exposures		Deriva	tives		Off bala	nce sheet	$\frac{1}{2}$
	(mln EUR)			On balance s	neet				Deriva	lives		UII Dalai	ice sneet	+
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 0 5 13 13 0 8	0 0 0 5 13 0 <b>18</b>			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	128 1 29 0 160 97 24 440	128 1 29 0 160 97 24 440	0 0 43 11 24 77		0 0 0 0 0 21 0 95 0 95 50 0 167	128 1 8 0 22 37 0 196		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		4 0 0 0 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	46 0 10 8 21 35 0 0 121	46 0 10 8 21 36 0 121				46 0 10 8 21 36 0 121					1 0 0 0 0 0 0		
(0 - 3M) [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Poland												0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	236 236 0 53 20 40 0 0	0 236 0 53 20 40 0 0			0 0 0 236 0 0 53 20 0 40 0 0 350 350 350 350 350 350 350 35	0 0 0 0 0							
Total [ 0 - 3M [ 1 3M - 1Y f 1 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y [ 1 0Y - more Total	Romania	3360 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	350 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		3300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 7 7 7 7	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0		O         O           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         37			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Slovenia		47 0 0 0 0 0 0 7 7 7 7			37           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         7           0         0           0         0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2 2 2 0	



						Conféc	ération Nationale du Cré							
						Diro	As of 30/06/2023 t exposures	3						
	(mln EUR)			On balance s	heet	Dire			Deriva	tives		Off bala	nce sheet	-
	(INIT EOK)												neet exposures	•
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	1 255 0 0 0 0 0 0 0 0 3 3 7 3 5 5 7 12	0 100 93 173 95	0 0 0 0 0 48 <b>48</b>		0 0 0 0 250 0 0 0 0 100 0 99 0 99 0 99 0 99 0 473 0 473 0 662	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
[ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Sweden	19 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 5 5 0 0 0 0 28	19 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 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y f [ 10Y - more Total	United Kingdom								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 2 7 7 0 0	0 0 2 7 0 0						000000000000000000000000000000000000000	0 0 0 0 0 0 0		000000000000000000000000000000000000000		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	0 0 15 17 17 0 20 20	0 0 15 17 0 20			0 0 0 0 0 0 0 15 0 17 0 20 0 20 0 20 0 20			0 0 0 0 0 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia	23 0 0 0 0 0 34 55 91	53 0 0 0 0 0 34 56	0 0 0 0 0 27 49 77		33           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           7           0           7           0           1								
100' - more           Total           0 - 3M [           3M - 1Y [           3M - 1Y [           1Y - 2Y [           2Y - 3Y [           3Y - 5Y [           ISY - 10Y [           10Y - more           Total	Canada	91 24 10 32 33 30 20 128 17 432	92 31 20 128	0 0 0 0 0 0 25 17 43		14           0         24           0         96           0         95           0         97           0         98           0         4           0         95           0         0312	17 13 16 6 0							
IO - 3M I           I 3M - 1YI           I 1Y - 2YI           I 2Y - 3YI           I 3Y - 5YI           I SY - 10YI           I 10Y - more           Total	Hong Kong	187 0 0 0 0 0 0 0 0 187	187 0 0 0 0 0 0 0 0 0 187	0 0 0 0 0 0 0 0		0         187           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           187         187	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0



# General governments exposures by country of the counterparty

						Conféc	ération Nationale du Cré	édit Mutuel						
							As of 30/06/2023	3						
						Dire	ct exposures							4
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	4
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	225 155 7 7 155 45 45 692	325 159 0 7 156 45 0 <b>692</b>	0 0 0 7 5 0 12		325 159 0 7 140 40 0 680	0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 1 38
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	U.S.	0 0 21 40 72 108 4,233 4,533	4.293	0 0 5 10 0 23 781 819		0 0 0 0 0 1 0 2 0 55 3,512 3,570	0 0 16 29 70 30 0 0 <b>144</b>			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 3 0 0 0 0 3	0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		31 0 0 0 0 5 0 0 5				31 0 0 0 0 0 5 0 2 6					2 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Other advanced economies non EEA	246 345 688 33 3 3 43 748 748	246 3300 688 38 3 0 0 433 <b>748</b>			246 350 668 38 3 0 0 32 2 27 7	0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0	
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	/19	/18			(3/								
10131 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Middle East	31 88 195 192 192 192 192 30 8 8 <b>581</b>	8	0 0 0 0 0 0			31 88 150 123 152 30 0 0 574					0 0 1 14 37 0 0 0 52	0 0 0 0 0 2 2	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	581 4 6 4 3 6 1 6 1	581 4 8 6 4 3 3 6 29 29 61	0 0 0 0 0 0 6 29 35 35			574 4 8 6 4 3 3 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	52 0 275 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	



### General governments exposures by country of the counterparty

### Confédération Nationale du Crédit Mutuel

							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	5	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region Total gross carrying amount of nor derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets							Nominal	Provisions	Risk weighted exposure amount	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		1 35 31	1 35 31	0	0		1 35 31			0	0 0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Africa	24 25 102	24 25 102	000000000000000000000000000000000000000	0		24 25 102			0	0 0	1 154 0		0
[10Y - more Total		52	52 271	0	0	0	52 271		0 0	0	0	155		0 0 43
[ 0 - 3M [ [ 3M - 1Y [		58	58 118	0	0	50	8 43		0 0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Others	201 270	201 270	0	0	171 219	30			0	0	0		0
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		169 374 100	169 374	0	0	322	2 /4 52		0	0	0	0		0
Total		1,291	1,291	13	0	1,019	260		0 0	0	0	0		0 5

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

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

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

(4) The exposures reported include the positions counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

### 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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Fend Guanta, Guador, E State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, State State Methom, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Cuba, Sarbados, Sarbados, Cuba, Venexuela, And Sarbuda, Sarbados, Sarb

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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 nGMAP

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

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nomina	il amount		Accumulated impa value due to credit	irment, accumulated ne t risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross c:	arrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	<sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	c	lf which non-performing	, ,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FLR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>1</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	136,826	i 0	a	0	0	0	0	0	0	145,505	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	51,133	. 0	92	92	92	29	61	61	0	49,094	2	93	93	93	25	64	64	0
Central banks	1,237	0	0	0	0	0	0	0	0	1,126	0	0	٥	0	0	0	0	0
General governments	20,483	8 0	0	0	0	6	0	0	0	19,583	0	0	٥	0	6	0	0	0
Credit institutions	15,515	5 0	0	0	0	5	0	0	0	15,477	0	1	1	1	4	1	1	0
Other financial corporations	10,492	2 0	2	2	2	12	1	1	0	10,160	0	2	2	2	12	1	1	0
Non-financial corporations	3,408		90	90	90	6	61	61	0	2,747	2	91	91	91	3	62	62	0
Loans and advances(including at amortised cost and fair value)	677,771	2,314	14,509	14,509	13,910	4,234	7,129	6,978	4,720	683,852	2,350	15,064	15,064	14,506	4,022	7,165	7,022	5,032
Central banks	525	5 O	0	0	0	0	0	0	0	470	0	0	٥	0	0	0	0	0
General governments	14,532	2 80	33	33	27	11	4	4	14	15,926	85	33	33	28	11	5	4	15
Credit institutions	55,905	26	1	2	2	7	1	1	1	58,805	11	3	3	3	10	1	1	1
Other financial corporations	17,174	1 15	204	204	201	60	102	100	95	13,984	11	190	190	187	60	114	112	70
Non-financial corporations	286,791	1,436	7,993	7,993	7,465	2,147	3,448	3,323	3,470	290,291	1,382	8,532	8,532	8,040	1,844	3,481	3,364	3,782
of which: small and medium-sized enterprises	231,737	7 1,023	6,700	6,700	6,312	1,708	2,978	2,876	2,867	233,433	990	6,933	6,933	6,567	1,350	2,929	2,832	3,053
of which: Loans collateralised by commercial immovable property	44,606	5 45	956	956	923	301	361	349	590	45,990	60	968	968	936	265	362	351	602
Hauseholds	302,840	756	6,277	6,277	6,216	2,010	3,574	3,550	1,140	304,376	861	6,306	6,306	6,248	2,097	3,564	3,541	1,163
of which: Loans collateralised by residential immovable property	154,922	2 152	1,396	1,396	1,378	391	389	382	999	154,598	179	1,401	1,401	1,384	432	379	372	1,015
of which: Credit for consumption	57,038	510	3,832	3,832	3,796	1,257	2,450	2,435	140	58,095	595	3,856	3,856	3,822	1,306	2,465	2,452	138
DEBT INSTRUMENTS other than HFT	865,731	2,314	14,601	14,601	14,002	4,264	7,190	7,039	4,720	878,450	2,352	15,157	15,157	14,600	4,047	7,229	7,086	5,032
OFF-BALANCE SHEET EXPOSURES	209,005		590	590	546	394	186	181	135	205,435		648	648	617	282	184	181	131
		erforming exposures clease refer			debut to imposing out and provide													

<sup>11</sup> Pro balantion from endermine assessment and and balance to Addite Addition (13) balance 
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# Performing and non-performing exposures Confédération Nationale du Crédit Mutuel

1					As of 31/03/2023									As of 30/06/2023				
		Gross ca	arrying amount/ Nominal	amount			airment, accumulated n lit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	l amount			pairment, accumulated r dit risk and provisions <sup>4</sup>	regative changes in fair	Collaterals and
		Of which performing but past due >30 days	c	f which non-performing	1	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ŀ	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	esponses		Of which Stage 3 <sup>8</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	135,883	0	0	0	0	0	0	0	0	131,433	0	0	0	0				
Debt securities (including at amortised cost and fair value)	51,690	2	94	94	94	25	65	65	0	53,774	0	107	107	107	26	64	<b>4</b> 64	•
Central banks	1,507	0	0	0	0	0	0	6	0	1,281	0	0	0	0			0 1	0
General governments	20,228	0	0	0	0	6	0	0	0	19,649	0	0	0	0		5 (	0 (	0
Credit institutions	16,038	0	1	1	1	5	1	1	0	16,677	0	1	1	1		5	1 :	1
Other financial corporations	10,950	0	2	2	2	12	1	1	0	12,898	0	2	2	2	13	2 :	1 :	1
Non-financial corporations	2,967	2	91	91	91	2	63	63	0	3,270	0	105	105	105		2 6	2 6	2
Loans and advances(including at amortised cost and fair value)	691,547	2,503	15,228	15,228	14,691	4,063	7,254	7,111	5,096	701,703	2,185	15,898	15,898	15,389	4,055	7,443	7 7,305	5,30
Central banks	131	0	0	0	0	0	0	0	0	18	0	0	0	0			0 0	0
General governments	16,000	78	35	35	30	11	4	3	12	16,160	70	26	26	22	1	2 4	4 :	3
Credit institutions	60,938	8	2	2	2	9	1	1	1	64,254	7	3	3	3	1		1 :	1
Other financial corporations	15,787	34	188	188	185	69	112	110	70	16,328	23	213	213	210	6	11:	7 11	5 8
Non-financial corporations	291,165	1,359	8,601	8,601	8,135	1,852	3,538	3,421	3,845	294,469	1,175	9,036	9,036	8,596	1,82	3,64	9 3,53	8 3,96
of which: small and medium-sized enterprises	234,094	968	6,981	6,981	6,636	1,386	2,964	2,868	3,096	244,295	861	7,630	7,630	7,302	1,39	3,10	4 3,01	0 3,33
of which: Loans collateralised by commercial immovable property	46,812	67	967	967	935	272	354	343	609	48,130	62	1,031	1,031	999	27	1 35	3 34	3 61
Households	307,526	1,025	6,402	6,402	6,338	2,122	3,600	3,576	1,168	310,474	910	6,620	6,620	6,558	2,14	3,671	6 3,65	2 1,23
of which: Loans collateralised by residential immovable property	155,980	207	1,402	1,402	1,385	432	376	369	1,015	156,178	176	1,462	1,462	1,447	43	4 37:	3 36	7 1,08
of which: Credit for consumption	59,274	632	3,925	3,925	3,889	1,327	2,495	2,482	141	60,220	543	4,048	4,048	4,011	1,34	2,56:	1 2,54	8 14
DEBT INSTRUMENTS other than HFT	879,121	2,505	15,322	15,322	14,784	4,087	7,318	7,175	5,096	886,910	2,185	16,006	16,006	15,496	4,080	7,511	7,373	5,30
OFF-BALANCE SHEET EXPOSURES	202,984		548	548	508	289	179	175	137	191,752		561	561	515	280	215	5 211	2 13

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EBA SUBJECT

### EBA EUROPEAN BANKING AUTHORITY

# 2023 EU-wide Transparency Exercise

# Forborne exposures

## Confédération Nationale du Crédit Mutuel

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

<sup>(2)</sup>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 offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet consistently with the FINREP sign convented with a positive sign.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

## Confédération Nationale du Crédit Mutuel

			As of 31/	03/2023			As of 30/06/2023									
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	Ö					
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)	6,975	4,327	1,938	1,720	3,245	1,688	6,858	4,366	1,999	1,794	3,178	1,674				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	7	5	1	1	4	4	8	5	1	1	4	4				
Credit institutions	2	0	0	0	0	0	3	0	0	0	0	0				
Other financial corporations	171	87	77	68	63	17	184	94	83	75	68	19				
Non-financial corporations	3,707	2,238	798	720	2,217	1,236	3,537	2,211	829	760	2,145	1,209				
of which: small and medium-sized enterprises	2,701	1,445	503	437	1,744		2,819	1,640	634	574	1,769					
Households	3,088	1,998	1,063	931	960	431	3,126	2,055	1,087	958	961	442				
DEBT INSTRUMENTS other than HFT	6,975	4,327	1,938	1,720	3,245		6,858	4,366	1,999	1,794	3,178					
Loan commitments given	110	72	1	0	42	3	146	98	4	0	50	4				
QUALITY OF FORBEARANCE <sup>2</sup>																
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 $^{\rm 3}$	0						0									

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

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

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 deposition by of books.

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

	As of 30/09/2022						AS OF 31/12/2022						As of 31/03/2023							AS OT 30/06/2023					
	Gross carrying amount			Accumulated		Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated		
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
A Agriculture, forestry and fishing	12,656	507	507	12,656	336	0	12,546	494	494	12,546	349	0	12,779	491	491	12,779	347	0	13,033	495	495	13,033	343	0	
B Mining and guarrying	639	4	4	639	4	0	591	2	2	591	3	0	624	2	2	624	5	0	592	4	4	592	6	0	
C Manufacturing	20.480	951	951	20.480	469	0	20.330	1.011	1.011	20.330	463	0	19.314	947	947	19.314	465	0	19.786	955	955	19.777	445	0	
D Electricity, gas, steam and air conditioning supply	3,431	62	62	3,431	45	0	3,520	60	60	3,520	49	0	3,611	57	57	3,611	42	0	3,642	50	50	3,642	39	0	
E Water supply	1,230	24	24	1,230	20	0	1,221	30	30	1,221	21	0	1,326	32	32	1,326	24	0	1,324	30	30	1,324	23	0	
F Construction	15.186	643	643	15.186	385	0	15.930	681	681	15.930	411	0	15.569	701	701	15.569	421	0	15.554	720	720	15.554	425	0	
G Wholesale and retail trade	26.230	1.253	1.253	26.230	866	0	26.095	1.256	1.256	26.095	770	0	25.744	1.265	1.265	25.744	775	0	25.300	1.285	1.285	25.294	740	0	
H Transport and storage	9,444	319	319	9,441	144	0	9,594	292	292	9,591	133	0	9,804	277	277	9,802	132	0	9,953	277	277	9,951	126	0	
I Accommodation and food service activities	7,265	580	580	7,265	661	0	7,173	578	578	7,173	299	0	7,176	598	598	7,176	309	0	7,243	636	636	7,243	313	0	
J Information and communication	4.326	99	99	4.326	65	0	4.262	115	115	4.262	67	0	4.271	118	118	4.271	67	0	3.973	140	140	3.973	73	0	
K Financial and insurance activities	17,762	382	382	17,762	325	0	16,807	393	393	16,807	318	0	17,264	408	408	17,263	332	0	17,082	533	533	17,082	364	0	
L Real estate activities	90,821	1,433	1,433	90,802	992	0	92,712	1,532	1,532	92,701	1,058	0	94,282	1,521	1,521	94,268	1,068	0	96,170	1,607	1,607	96,170	1,072	0	
M Professional, scientific and technical activities	23,888	637	637	23,888	429	0	25,502	903	903	25,502	468	0	25,622	1,045	1,045	25,622	503	0	26,093	943	943	26,093	515	0	
N Administrative and support service activities	9,643	360	360	9,643	230	0	9,469	346	346	9,469	203	0	9,655	354	354	9,655	210	0	9,714	354	354	9,714	211	0	
O Public administration and defence, compulsory social security	197	0	0	197	0	0	211	0	0	211	1	0	221	0	0	221	1	0	220	0	0	220	1	0	
P Education	2,090	37	37	2,090	25	0	2,099	39	39	2,099	28	0	2,096	40	40	2,096	29	0	2,092	41	41	2,092	29	0	
Q Human health services and social work activities	11,171	119	119	11,171	103	0	11,349	124	124	11,349	124	0	11,315	135	135	11,315	129	0	11,526	218	218	11,526	140	0	
R Arts. entertainment and recreation	1.963	87	87	1.963	111	0	1.952	90	90	1.952	54	0	1.954	95	95	1.954	55	0	1.985	94	94	1.985	55	0	
S Other services	28,367	496	496	28,367	383	0	28,928	585	585	28,928	505	0	28,537	517	517	28,537	477	0	29,187	655	655	29,187	553	0	
Loans and advances	286.791	7,993	7.993	286.768	5.594	0	290.291	8.532	8,532	290.277	5,325	0	291.165	8.601	8,601	291.148	5.389	0	294,469	9.036	9.036	294,452	5.473	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

