



2024 EU-wide Transparency Exercise

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

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

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Key Metrics

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	64,891	69,066	69,216	68,746	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	64,891	69,066	69,216	68,746	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	64,897	69,074	69,225	68,746	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	64,897	69,074	69,225	68,746	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	73,342	76,963	78,226	78,128	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	73,342	76,963	78,226	78,128	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	359,018	359,878	366,362	370,678	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	359,018	359,878	366,362	370,678	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.07%	19.19%	18.89%	18.55%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.07%	19.19%	18.89%	18.55%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.08%	19.19%	18.90%	18.55%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.08%	19.19%	18.90%	18.55%	(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	20.43%	21.39%	21.35%	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	20.43%	21.39%	21.35%	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	954,899	952,024	959,068	956,267	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	6.80%	7.26%	7.22%	7.19%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	64,897	69,074	69,225	68,746	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	64,897	69,074	69,225	68,746	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	954,899	952,024	959,068	956,267	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	954,899	952,024	959,068	956,267	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.80%	7.26%	7.22%	7.19%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.80%	7.26%	7.22%	7.19%	[A.2]/[B.2]	

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Capital

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		(min EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	73,342	76,963	78,228	78,128	C01.00 (0910;C010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	64,891	69,066	69,216	68,746	C01.00 (0920;C010)	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,453	11,348	11,299	11,502	C01.00 (0930;C010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	59,154	63,784	64,091	63,719	C01.00 (0930;C010)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	55	-254	-286	-300	C01.00 (0930;C010)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0930;C010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0930;C010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	34	43	58	0	C01.00 (0930;C010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-249	-237	-247	-461	C01.00 (0930;C010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,779	-3,779	-3,701	-3,777	C01.00 (0930;C010) + C01.00 (0940;C010)	Articles 4(1)(b), 36(1) point (b) and 57 of CRR. Articles 4(1)(b), 36(1) point (b) and 57 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-11	-26	-27	-32	C01.00 (0930;C010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-396	-391	-502	-389	C01.00 (0930;C010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-84	-84	-94	-95	C01.00 (0930;C010)	Articles 4(1)(b), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0930;C010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0940;C010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	-3	-21	C01.00 (0940;C010) + C01.00 (0460;C010) + C01.00 (0470;C010) + C01.00 (0471;C010) + C01.00 (0472;C010)	Articles 4(1)(b), 36(1) point (i) and 89 to 91 of CRR. Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR. Articles 36(1) point (j) and 379(3) of CRR. Articles 36(1) point (k) (i) and 153(8) of CRR and Articles 36(1) point (k) (ii) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	-3	-21	C01.00 (0940;C010)	Articles 36(1) point (i) (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	C01.00 (0940;C010)	Articles 427, 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	C01.00 (0940;C010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0950;C010)	Articles 427, 36(1) point (i), 43, 45, 47, 48(1) point (b), 49(1) to (3) and 78 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0950;C010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-125	-145	-193	-224	C01.00 (0951;C010)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0951;C010)	Article 36(1) point (n) and Article 132(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0951;C010)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-548	-548	-548	-548	C01.00 (0952A;C010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-601	-634	-631	-629	C01.00 (0952B;C010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1(1.1.6 + 1.1.8 + 1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C01.00 (0920;C010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0940;C010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0920;C010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6	8	9	0	C01.00 (0930;C010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	6	8	9	0	C01.00 (0940;C010) + C01.00 (0670;C010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0920;C010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0960;C010) + C01.00 (0700;C010) + C01.00 (0710;C010) + C01.00 (0740;C010) + C01.00 (0746;C010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0960;C010) + C01.00 (0690;C010) + C01.00 (0730;C010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	64,897	69,074	69,225	68,746	C01.00 (0915;C010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,445	7,889	9,001	9,382	C01.00 (0970;C010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	9,396	9,077	10,251	10,425	C01.00 (0970;C010) + C01.00 (0680;C010)		
A.4.2	Other Tier 2 Capital components and deductions	-951	-1,188	-1,250	-1,042	C01.00 (0990;C010) + C01.00 (0920;C010) + C01.00 (0940;C010) + C01.00 (0950;C010) + C01.00 (0965;C010) + C01.00 (0970;C010) + C01.00 (0974;C010) + C01.00 (0976;C010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0980;C010) + C01.00 (0960;C010) + C01.00 (0990;C010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	359,018	359,878	366,362	370,678	C02.00 (0910;C010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C05.01 (0910;C040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.07%	19.19%	18.89%	18.55%	CA3(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.08%	19.19%	18.90%	18.55%	CA3(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.43%	21.39%	21.35%	21.08%	CA3(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	64,891	69,066	69,216	68,746	CA.1.A.1.13.A.1.21+MNA.2+A.1.13.A.2.2+A.2.4+MNA.4+A.2.3.A.3.0.0	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.07%	19.19%	18.89%	18.55%	CA.1.B.1	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C05.01 (0440;C010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C05.01 (0440;C020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C05.01 (0440;C030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C05.01 (0440;C040)	

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

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Overview of Risk exposure amounts
Confédération Nationale du Crédit Mutuel

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	323,053	323,828	326,388	330,885	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002)] + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	90,430	90,258	90,094	91,996	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	65,096	67,582	66,793	69,723	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	89,037	88,588	91,293	92,671	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	68,958	68,654	69,305	67,536	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,669	2,999	3,193	3,089	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	501	528	514	493	C 02.00 (r0640, c0010)
Settlement risk	4	5	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,771	1,690	1,737	1,774	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,125	1,773	2,309	2,429	C 02.00 (r0520, c0010)
Of which the standardised approach	2,125	1,773	2,309	2,429	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	169	115	101	101	C 19.00 (r0010, c0601) * 12.5 + C 20.00 (r0010, c0450) * 12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110)) * 12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	27,368	27,538	29,997	30,420	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,397	2,396	2,457	2,457	C 02.00 (r0600, c0010)
Of which standardised approach	1,194	1,096	1,179	1,179	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,777	24,047	26,361	26,784	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,528	1,517	2,224	1,587	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	359,018	359,878	366,362	370,678	

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

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

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P&L
Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	27,072	37,426	10,809	21,711
Of which debt securities income	1,273	1,761	486	1,052
Of which loans and advances income	18,987	26,107	7,346	14,693
Interest expenses	20,057	28,032	8,447	16,827
(Of which deposits expenses)	9,578	13,443	4,063	8,064
(Of which debt securities issued expenses)	4,264	6,016	1,766	3,578
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	128	152	14	92
Net Fee and commission income	5,357	7,159	1,839	3,631
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	-112	-106	4	26
Gains or (-) losses on financial assets and liabilities held for trading, net	462	514	83	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	213	242	88	227
Gains or (-) losses from hedge accounting, net	-15	70	-13	27
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income/(expenses)	-304	-374	-96	-141
TOTAL OPERATING INCOME, NET	12,746	17,051	4,283	8,755
(Administrative expenses)	6,823	9,499	2,589	5,038
(Cash contributions to resolution funds and deposit guarantee schemes)	310	319	21	27
(Depreciation)	686	910	219	428
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	23	-45	69	98
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	22	52	-5	-29
(Other provisions)	1	-96	75	127
Of which pending legal issues and tax litigation ¹	0	58	0	0
Of which restructuring ¹	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,126	1,415	508	1,055
(Financial assets at fair value through other comprehensive income)	1	7	-3	-6
(Financial assets at amortised cost)	1,125	1,409	511	1,060
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	56	5	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	910	1,090	272	606
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,684	5,986	1,144	2,715
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,649	4,595	942	2,219
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,649	4,595	942	2,219
Of which attributable to owners of the parent	3,636	4,571	938	2,216

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

ASSETS:		As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024					References			
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy										
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3								
(min EUR)																									
Cash, cash balances at central banks and other demand deposits		131,150				122,950				122,696				110,151											IAS 1.54 (i)
Financial assets held for trading		28,972	7,695	19,602	1,676	25,986	6,524	17,649	1,814	32,443	8,710	21,606	2,127	33,920	9,426	22,429	2,065							IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss		7,954	1,312	942	5,700	8,787	1,503	990	6,294	8,881	1,587	1,000	6,294	8,988	1,662	968	6,358							IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss		838	55	15	769	872	57	10	805	877	56	12	808	908	55	38	815							IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income		45,950	38,084	6,585	1,281	47,785	40,512	6,083	1,190	51,782	45,396	5,268	1,118	53,414	45,209	7,006	1,119							IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost		708,283				724,741				725,162				730,070										IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting		9,922	3	9,917	2	5,624	1	5,620	2	5,910	2	5,908	0	6,635	2	6,633	1							IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-11,642				-4,706				-5,927				-7,105										IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹		43,454				38,634				38,725				40,106											
TOTAL ASSETS		964,881				970,673				980,549				977,088										IAS 1.9(a); IAS 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	44,495	45	0	-24	0	0	46,444	20	3	-26	0	-3	50,506	14	3	-24	0	-3	52,140	2	3	-21	0	-3	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	9,222	10	103	-2	0	-67	9,702	8	95	-3	-1	-65	10,006	8	95	-2	-1	-66	10,472	8	116	-2	-1	-66	Annex V. Part 1.31, 44(b)
	Loans and advances	653,646	40,650	15,784	-1,947	-2,171	-7,458	667,988	41,446	16,658	-1,803	-1,982	-7,781	661,739	47,537	17,205	-1,761	-2,036	-8,032	664,905	48,218	18,059	-1,721	-2,111	-8,324	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mIn EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	19,455	18,072	23,563	26,035	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,807	2,003	2,128	2,179	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	837,442	850,615	853,110	842,430	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,618	5,612	5,520	5,353	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,862	-1,223	-1,304	-1,343	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,782	3,106	3,204	3,174	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,307	1,590	1,370	1,250	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	19,681	15,469	16,709	20,677	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	3,145	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	890,375	895,244	904,300	899,754	IAS 1.9(b);IG 6
TOTAL EQUITY	74,506	75,429	76,250	77,334	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	964,881	970,673	980,549	977,088	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		14,114	11,488	11,857	12,287	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	551	593	717	742	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,389	748	1,625	1,897	Annex V.Part 1.31
Deposits	Central banks	17,545	14,111	9,075	582	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	348	31	27	31	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,217	8,826	8,419	8,989	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,876	3,643	3,430	3,943	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	40,406	41,945	44,533	42,095	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,869	8,838	7,692	5,709	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	53,349	57,472	48,890	51,477	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	28,203	30,737	18,479	22,698	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	205,144	216,940	212,298	209,817	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	139,034	139,370	130,597	131,123	ECB/2013/33 Annex 2.Part 2.9.1
	Households	316,817	319,894	325,383	330,245	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	237,276	236,113	238,314	243,015	Annex V.Part 1.42(f), 44(c)
Debt securities issued		200,946	201,402	217,965	214,094	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,408	12,855	14,248	13,650	Annex V.Part 1.37
Other financial liabilities		4,844	2,884	3,560	3,772	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		865,322	876,302	884,321	875,997	

2024 EU-wide Transparency Exercise
Market Risk
Confédération Nationale du Crédit Mutuel

	SA		IM										IM		IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023										
Traded Debt Instruments	1,064	1,010	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	191	234	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	840	748	0	0	0	0						0	0	0	0							0	0	
Equities	1,061	760	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	365	195	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	688	557	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	2	0	0	0	0						0	0	0	0							0	0	
Total	2,125	1,773	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024										
Traded Debt Instruments	1,255	1,131	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	423	286	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	790	833	0	0	0	0						0	0	0	0							0	0	
Equities	1,051	1,296	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	297	425	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	743	859	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	3	3	0	0	0	0						0	0	0	0							0	0	
Total	2,309	2,429	0	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.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(inb EUR, %)									
Consolidated data	Central governments or central banks	150,961	161,740	2,090		144,050	154,030	2,014	
	Regional governments or local authorities	14,015	12,983	2,523		14,626	13,488	2,620	
	Public sector entities	67,821	68,114	385		69,565	69,006	405	
	Multilateral Development Banks	1,075	1,075	0		902	901	0	
	International Organisations	1,418	1,418	0		1,846	1,846	0	
	Institutions	4,911	3,147	505		5,388	4,027	582	
	Corporates	54,037	27,810	25,544		53,374	27,698	24,944	
	of which: SME	5,867	5,305	4,370		6,022	7,139	5,906	
	Retail	66,014	60,330	36,563		67,096	61,451	37,262	
	of which: SME	10,485	6,591	3,766		11,203	6,870	3,926	
	Secured by mortgages on immovable property	24,178	23,766	10,293		22,137	21,842	9,229	
	of which: SME	3,564	3,497	1,437		4,073	4,040	1,707	
	Exposures in default	7,439	3,743	4,011	3,529	7,252	3,896	4,306	3,483
	Items associated with particularly high risk	2,323	2,240	3,374		2,320	2,238	3,358	
	Covered bonds	119	119	12		120	120	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	752	752	1,079		752	752	1,123		
Equity	961	961	443		808	808	808		
Other exposures	3,822	3,820	3,717		3,872	3,869	3,748		
Standardised Total ²	399,428	361,597	90,738	5,416	394,160	356,632	90,512	5,307	

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

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

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 50 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(inb EUR, %)									
FRANCE	Central governments or central banks	121,051	131,531	1,704		112,269	122,021	1,573	
	Regional governments or local authorities	13,635	12,605	2,515		14,227	13,092	2,612	
	Public sector entities	67,673	67,659	385		69,384	69,052	405	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,831	1,222	173		2,882	1,656	199	
	Corporates	10,068	8,290	6,839		10,127	8,329	6,909	
	of which: SME	1,508	1,209	1,007		1,803	1,621	1,277	
	Retail	18,776	16,446	11,574		20,531	17,238	12,104	
	of which: SME	5,329	4,260	2,434		5,861	4,617	2,638	
	Secured by mortgages on immovable property	7,473	7,380	3,012		7,434	7,356	3,023	
	of which: SME	202	184	121		182	179	126	
	Exposures in default	3,186	2,027	2,027	1,175	3,028	1,888	2,077	1,084
	Items associated with particularly high risk	1,020	948	1,422		1,111	1,031	1,546	
	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)	605	605	686		603	603	724		
Equity	240	240	319		491	491	491		
Other exposures	2,309	2,308	2,240		2,330	2,335	2,296		
Standardised Total ²				1,786				1,707	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(inb EUR, %)									
GERMANY	Central governments or central banks	9,000	9,505	73		10,556	10,990	79	
	Regional governments or local authorities	78	81	4		62	64	4	
	Public sector entities	148	148	0		70	70	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	782	684	91		1,145	1,038	146	
	Corporates	17,825	8,536	8,407		18,534	8,617	8,465	
	of which: SME	803	771	642		1,115	907	756	
	Retail	30,141	21,629	16,047		30,442	21,877	16,256	
	of which: SME	3,211	1,056	603		3,282	1,015	580	
	Secured by mortgages on immovable property	80	79	29		37	37	14	
	of which: SME	26	26	15		15	15	6	
	Exposures in default	1,929	659	759	1,255	1,999	694	764	1,252
	Items associated with particularly high risk	94	94	142		67	67	100	
	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)	9	9	9		10	10	10		
Equity	213	214	122		122	122	122		
Other exposures	518	518	502		666	666	636		
Standardised Total ²				2,087				2,087	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(inb EUR, %)									
LUXEMBOURG	Central governments or central banks	4,139	4,119	0		3,411	3,392	0	
	Regional governments or local authorities	5	1	0		5	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	128	128	0		224	224	0	
	International Organisations	91	91	0		92	92	0	
	Institutions	307	194	21		411	211	15	
	Corporates	11,014	1,974	1,948		10,428	1,905	1,860	
	of which: SME	139	135	106		249	234	189	
	Retail	264	218	158		239	199	146	
	of which: SME	25	25	27		27	20	12	
	Secured by mortgages on immovable property	2,175	2,047	984		2,070	1,946	932	
	of which: SME	11	10	5		78	77	35	
	Exposures in default	46	26	31	20	179	116	132	49
	Items associated with particularly high risk	64	64	96		64	64	95	
	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)	66	66	332		67	67	337		
Equity	17	17	17		92	92	92		
Other exposures	153	153	153		162	162	162		
Standardised Total ²				32				70	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(inb EUR, %)									
BELGIUM	Central governments or central banks	1,421	1,713	0		1,399	1,687	0	
	Regional governments or local authorities	218	218	0		229	229	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	113	113	4		111	111	5	
	Corporates	1,028	797	726		1,068	801	751	
	of which: SME	235	226	185		300	291	241	
	Retail	5,849	4,716	3,447		5,821	4,733	3,457	
	of which: SME	630	505	289		637	518	296	
	Secured by mortgages on immovable property	5,003	5,419	2,375		5,749	5,663	2,495	
	of which: SME	941	620	243		966	686	292	
	Exposures in default	542	284	284	283	558	274	302	283
	Items associated with particularly high risk	5	5	7		19	19	28	
	Covered bonds	71	71	7		72	72	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	2		3	3	2		
Equity	6	6	6		22	22	22		
Other exposures	372	372	367		348	348	344		
Standardised Total ²				404				402	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mm EUR, %)									
SWITZERLAND	Central governments or central banks	1,860	1,860	0		2,400	2,419	0	
	Regional governments or local authorities	0	0	0		23	23	0	
	Public sector entities	0	0	0		101	101	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	244	197	39		318	291	56	
	Corporates	3,549	1,808	1,786		2,857	1,757	1,582	
	of which: SME	147	139	117		1,330	1,019	844	
	Retail	381	68	49		915	247	168	
	of which: SME	26	14	8		521	94	54	
	Secured by mortgages on immovable property	6,236	6,230	2,851		6,399	6,394	2,599	
	of which: SME	1,878	1,876	729		3,163	3,161	1,296	
	Exposures in default	389	316	353	43	433	334	374	63
	Items associated with particularly high risk	633	633	960		749	749	1,124	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	77	77	77		81	81	81		
Other exposures	96	96	96		105	105	105		
Standardised Total ²				64				92	

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mm EUR, %)									
UNITED STATES	Central governments or central banks	6,035	6,028	0		6,567	6,567	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	49	49	0		53	53	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	94	94	14		266	266	49	
	Corporates	1,279	631	593		1,260	603	564	
	of which: SME	237	233	198		254	233	198	
	Retail	10	3	2		12	2	1	
	of which: SME	9	2	1		11	2	1	
	Secured by mortgages on immovable property	18	18	8		18	18	7	
	of which: SME	8	8	3		8	8	3	
	Exposures in default	29	23	32	5	27	21	29	5
	Items associated with particularly high risk	50	50	75		45	45	67	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	1		0	0	1		
Equity	4	4	4		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				12				5	

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mm EUR, %)									
UNITED KINGDOM	Central governments or central banks	6	6	0		12	12	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	87	0		0	73	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	408	407	58		326	326	34	
	Corporates	1,374	1,019	910		1,708	1,326	1,198	
	of which: SME	741	725	616		867	846	719	
	Retail	138	65	47		137	70	50	
	of which: SME	53	11	6		54	13	8	
	Secured by mortgages on immovable property	166	166	61		163	163	60	
	of which: SME	120	120	42		0	0	0	
	Exposures in default	46	41	52	4	61	56	78	4
	Items associated with particularly high risk	6	6	9		4	4	6	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2	2	2		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	7	7	7		3	3	3		
Standardised Total ²				4				4	

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mm EUR, %)									
SPAIN	Central governments or central banks	1,040	1,019	0		722	722	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	55	27		25	24	12	
	Corporates	1,844	1,487	1,381		896	716	669	
	of which: SME	596	523	435		300	290	243	
	Retail	2,391	1,687	1,217		2,120	1,463	1,089	
	of which: SME	337	187	187		113	46	26	
	Secured by mortgages on immovable property	2,267	2,166	865		4	4	1	
	of which: SME	539	513	233		0	0	0	
	Exposures in default	466	160	175	304	346	92	94	255
	Items associated with particularly high risk	173	173	260		3	3	3	
	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	13		14	14	14		
Equity	1	1	1		0	0	0		
Other exposures	219	219	206		74	74	61		
Standardised Total ²				413				348	

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
Consolidated data	Central governments or central banks	144,686	154,099	2,145		133,857	142,507	2,207	
	Regional governments or local authorities	15,050	13,815	2,850		15,283	13,890	2,873	
	Public sector entities	71,839	72,199	412		73,944	74,210	421	
	Multilateral Development Banks	895	895	0		933	933	0	
	International Organisations	2,322	2,322	0		2,326	2,326	0	
	Institutions	5,422	4,011	552		6,482	4,332	613	
	Corporates	53,872	26,934	24,423		56,189	27,602	24,967	
	of which: SME	7,997	7,904	5,784		8,396	7,262	5,991	
	Retail	67,862	52,963	37,805		69,428	53,224	38,813	
	of which: SME	11,278	6,956	3,975		11,918	7,308	4,175	
	Secured by mortgages on immovable property	21,634	21,309	8,920		22,090	21,838	9,146	
	of which: SME	4,093	4,045	1,864		4,369	4,335	1,784	
	Exposures in default	7,986	3,963	4,434	3,255	6,020	4,142	4,406	3,701
	Items associated with particularly high risk	2,325	2,250	3,374		2,322	2,234	3,350	
	Covered bonds	90	90	0		113	113	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	798	798	1,187		727	727	1,174		
Equity	696	696	700		702	702	703		
Other exposures	4,090	4,087	3,963		4,157	4,154	4,027		
Standardised Total ¹	396,354	359,552	90,574	5,381	396,775	353,132	92,506	5,509	

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

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
FRANCE	Central governments or central banks	110,918	119,867	1,707		99,909	107,984	1,791	
	Regional governments or local authorities	14,438	13,207	2,642		14,569	13,191	2,638	
	Public sector entities	71,641	71,925	412		73,733	73,933	421	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,135	1,890	230		3,290	1,712	172	
	Corporates	9,221	7,446	5,843		10,057	8,043	6,313	
	of which: SME	1,623	1,395	1,080		1,837	1,645	1,278	
	Retail	20,814	17,347	12,186		21,481	17,961	12,587	
	of which: SME	5,764	4,620	2,640		6,203	4,949	2,828	
	Secured by mortgages on immovable property	5,960	5,903	2,429		5,933	5,875	2,419	
	of which: SME	427	404	185		491	390	169	
	Exposures in default	3,137	1,957	2,180	1,121	3,197	2,003	2,239	1,143
	Items associated with particularly high risk	1,148	1,073	1,610		1,118	1,031	1,546	
	Covered bonds	0	0	0		23	23	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	610	610	787		604	604	770		
Equity	447	447	447		447	447	447		
Other exposures	2,585	2,582	2,510		2,511	2,508	2,432		
Standardised Total ¹				1,736				1,718	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
GERMANY	Central governments or central banks	11,782	12,309	79		11,225	11,928	69	
	Regional governments or local authorities	200	201	5		205	192	7	
	Public sector entities	88	88	0		102	102	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,003	885	105		1,139	1,012	111	
	Corporates	18,611	8,686	8,527		18,787	8,803	8,639	
	of which: SME	1,172	966	800		1,215	990	826	
	Retail	30,927	22,398	1,880		31,342	22,311	18,844	
	of which: SME	3,284	1,082	618		3,263	1,073	613	
	Secured by mortgages on immovable property	36	36	14		35	35	14	
	of which: SME	15	15	6		15	15	6	
	Exposures in default	2,990	753	839	1,333	2,164	737	852	1,418
	Items associated with particularly high risk	92	92	138		62	62	93	
	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)	9	9	8		8	8	7		
Equity	87	87	87		87	87	87		
Other exposures	650	650	620		749	749	717		
Standardised Total ¹				2,112				2,295	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
LUXEMBOURG	Central governments or central banks	3,303	3,283	0		3,385	3,265	0	
	Regional governments or local authorities	5	5	0		3	3	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	308	308	0		324	324	0	
	International Organisations	137	137	0		649	649	0	
	Institutions	69	69	43		40	40	0	
	Corporates	11,541	2,191	2,145		12,860	2,144	2,099	
	of which: SME	252	235	190		269	227	182	
	Retail	228	188	137		244	204	149	
	of which: SME	27	21	12		27	23	13	
	Secured by mortgages on immovable property	1,953	1,899	895		2,000	1,908	965	
	of which: SME	74	74	33		76	75	34	
	Exposures in default	170	119	138	51	169	125	142	43
	Items associated with particularly high risk	64	64	96		61	61	91	
	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)	65	65	338		64	64	345		
Equity	100	100	100		102	102	102		
Other exposures	171	171	171		163	163	163		
Standardised Total ¹				64				71	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
BELGIUM	Central governments or central banks	1,414	1,689	0		1,544	1,819	0	
	Regional governments or local authorities	273	273	0		266	266	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	56	56	4		75	75	5	
	Corporates	1,067	780	723		1,043	763	715	
	of which: SME	295	292	233		294	292	232	
	Retail	5,890	4,798	3,504		6,011	4,880	3,564	
	of which: SME	646	528	302		659	539	308	
	Secured by mortgages on immovable property	7,295	7,201	3,028		7,435	7,269	3,095	
	of which: SME	628	607	238		644	624	247	
	Exposures in default	578	297	325	280	589	310	344	277
	Items associated with particularly high risk	21	21	31		22	22	32	
	Covered bonds	71	71	7		71	71	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	2		3	3	2		
Equity	6	6	6		6	6	6		
Other exposures	352	352	347		393	393	389		
Standardised Total ¹				403				401	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	1,721	1,720	0		2,488	2,487	0	
	Regional governments or local authorities	22	21	0		22	21	0	
	Public sector entities	100	100	0		100	100	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	349	320	64		509	421	84	
	Corporates	2,925	1,503	1,331		2,771	1,382	1,238	
	of which: SME	1,345	988	816		1,202	833	688	
	Retail	912	194	131		1,014	231	159	
	of which: SME	460	76	45		561	76	45	
	Secured by mortgages on immovable property	5,944	5,935	2,403		6,272	6,267	2,557	
	of which: SME	2,930	2,928	1,193		3,207	3,205	1,316	
	Exposures in default	458	362	418	53	537	402	421	61
	Items associated with particularly high risk	702	702	1,053		800	800	1,190	
	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	59	59	60		60	60	60		
Other exposures	95	95	95		97	97	97		
Standardised Total ²				92				102	

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	7,045	7,044	0		6,778	6,778	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	51	51	0		50	50	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	168	168	30		208	208	39	
	Corporates	1,244	593	554		1,293	633	584	
	of which: SME	265	245	208		268	244	208	
	Retail	15	4	3		109	4	2	
	of which: SME	14	3	2		108	3	2	
	Secured by mortgages on immovable property	10	10	4		10	10	4	
	of which: SME	7	7	7		7	7	7	
	Exposures in default	31	24	33	5	26	20	26	5
	Items associated with particularly high risk	33	33	49		42	42	63	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	1		0	0	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				4				5	

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	48	49	0		66	66	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	76	0		0	66	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	419	403	47		939	581	83	
	Corporates	1,697	1,276	1,138		1,627	1,288	1,142	
	of which: SME	938	917	779		938	969	824	
	Retail	140	73	52		134	66	47	
	of which: SME	57	17	9		57	16	9	
	Secured by mortgages on immovable property	155	155	57		152	152	55	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	30	38	4	46	40	54	3
	Items associated with particularly high risk	6	6	9		10	10	16	
	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	1	2		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	4	4	4		5	5	5		
Standardised Total ²				4				3	

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	830	830	0		762	762	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	27	13		45	44	13	
	Corporates	925	741	688		971	778	722	
	of which: SME	334	324	272		350	342	287	
	Retail	2,094	1,435	1,067		2,078	1,420	1,057	
	of which: SME	110	40	26		117	40	26	
	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	369	102	105	267	369	98	96	270
	Items associated with particularly high risk	3	3	5		7	7	11	
	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		13	13	13		
Equity	0	0	0		0	0	0		
Other exposures	88	88	75		83	83	71		
Standardised Total ²				358				369	

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

		IRB Approach														
		As of 30/09/2023						As of 31/12/2023								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	47,219	4	43,896	8,874	0	8	48,498	2	44,406	9,807	0	9	0	9	0
	Corporates	211,682	3,802	174,727	101,194	1,009	2,756	214,830	4,517	178,022	102,995	1,070	2,924	0	9	0
	Corporates - Of Which: Specialised Lending	14,461	82	13,591	10,468	0	37	14,883	81	13,995	10,917	0	38	0	0	0
	Corporates - Of Which: SME	54,155	1,543	48,321	19,629	596	902	54,450	1,662	48,997	20,028	638	866	0	0	0
	Retail	427,088	6,485	392,008	46,338	2,205	4,153	429,501	6,668	395,264	46,451	2,280	4,047	0	0	0
	Retail - Secured on real estate property	291,170	2,905	286,021	28,372	989	1,728	294,255	2,676	289,619	29,118	1,026	1,539	0	0	0
	Retail - Secured on real estate property - Of Which: SME	40,337	738	39,558	7,376	228	539	41,046	766	40,303	7,505	236	519	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	250,833	1,869	246,463	21,596	760	1,187	253,209	1,902	249,316	21,613	790	1,029	0	0	0
	Retail - Qualifying Revolving	25,374	184	10,406	1,241	118	168	25,483	191	10,535	1,284	123	151	0	0	0
	Retail - Other Retail	110,544	3,696	95,582	16,125	1,098	2,259	108,763	3,801	95,111	16,049	1,131	2,357	0	0	0
	Retail - Other Retail - Of Which: SME	50,931	2,853	40,488	9,919	822	1,630	50,718	2,964	40,716	10,097	856	1,778	0	0	0
	Retail - Other Retail - Of Which: non-SME	59,614	844	55,094	6,206	276	628	58,045	837	54,395	5,952	275	579	0	0	0
	Equity	22,386	6	21,322	68,958	16	0	22,501	16	21,428	68,654	40	0	0	0	0
	Other non credit-obligation assets															
IRB Total ³				234,897							236,153					

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

		IRB Approach														
		As of 30/09/2023						As of 31/12/2023								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	27,483	2	26,137	5,322	0	3	27,518	2	26,221	5,212	0	3	0	3	0
	Corporates	191,074	3,571	149,070	82,156	960	2,557	193,772	4,259	152,195	83,831	1,013	2,691	0	0	0
	Corporates - Of Which: Specialised Lending	7,685	0	7,066	5,465	0	13	8,157	5	7,519	5,973	0	17	0	0	0
	Corporates - Of Which: SME	52,578	1,506	46,861	18,871	579	864	52,881	1,627	47,523	19,173	623	834	0	0	0
	Retail	422,819	6,413	387,967	45,888	2,177	4,110	424,237	6,598	391,212	46,023	2,253	4,006	0	0	0
	Retail - Secured on real estate property	287,963	2,558	282,869	28,658	971	1,703	291,040	2,632	286,457	28,825	1,009	1,518	0	0	0
	Retail - Secured on real estate property - Of Which: SME	40,277	733	39,497	7,357	228	537	40,964	754	40,241	7,486	238	909	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	247,686	1,825	243,372	21,301	743	1,166	250,055	1,878	246,215	21,339	773	1,009	0	0	0
	Retail - Qualifying Revolving	25,260	181	10,355	1,233	116	166	25,369	188	10,483	1,276	121	149	0	0	0
	Retail - Other Retail	109,586	3,674	94,743	15,997	1,091	2,241	107,829	3,778	94,272	15,923	1,123	2,340	0	0	0
	Retail - Other Retail - Of Which: SME	50,830	2,849	40,415	9,894	821	1,627	50,620	2,960	40,645	10,872	856	1,775	0	0	0
	Retail - Other Retail - Of Which: non-SME	58,767	825	54,328	6,103	270	614	57,209	818	53,627	5,851	267	565	0	0	0
	Equity	21,067	6	20,003	65,487	16	0	21,322	16	20,249	65,571	40	0	0	0	0
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 30/09/2023						As of 31/12/2023								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,226	0	5,839	385	0	0	4,332	0	3,734	427	0	0	0	0	0
	Corporates	1,426	1	1,388	1,153	0	6	1,182	1	1,184	996	0	5	0	5	0
	Corporates - Of Which: Specialised Lending	312	0	294	256	0	0	282	0	264	235	0	0	0	0	0
	Corporates - Of Which: SME	87	1	83	53	0	0	33	1	27	16	0	0	0	0	0
	Retail	222	5	204	23	1	3	216	4	201	21	1	2	0	0	0
	Retail - Secured on real estate property	163	3	157	14	1	1	159	1	155	13	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	162	2	156	14	1	1	159	1	155	13	0	1	0	0	0
	Retail - Qualifying Revolving	9	0	4	1	0	0	9	0	4	1	0	0	0	0	0
	Retail - Other Retail	51	2	43	8	0	1	48	2	42	7	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	10	1	8	3	0	0	10	1	8	3	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	41	1	36	5	0	1	38	2	34	4	1	1	0	0	0
	Equity	8	0	8	24	0	0	7	0	7	21	0	0	0	0	0
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 30/09/2023						As of 31/12/2023								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	938	0	926	60	0	0	750	0	739	27	0	0	0	0	0
	Corporates	2,456	9	2,136	1,548	0	11	2,692	9	2,393	1,695	0	12	0	0	0
	Corporates - Of Which: Specialised Lending	245	0	236	172	0	0	226	0	218	162	0	0	0	0	0
	Corporates - Of Which: SME	326	2	291	138	0	2	317	2	292	152	0	2	0	0	0
	Retail	234	5	211	27	1	4	231	1	211	24	1	4	0	0	0
	Retail - Secured on real estate property	168	2	164	18	1	1	169	3	165	16	1	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	1	8	1	8	2	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	160	1	155	15	0	1	161	1	157	14	0	1	0	0	0
	Retail - Qualifying Revolving	9	0	4	1	0	0	9	0	4	1	0	0	0	0	0
	Retail - Other Retail	58	2	44	9	1	2	54	2	42	8	1	2	0	0	0
	Retail - Other Retail - Of Which: SME	20	1	13	4	0	1	19	1	12	4	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	37	2	31	5	0	1	35	2	30	4	0	1	0	0	0
	Equity	120	0	120	381	0	0	119	0	119	313	0	0	0	0	0
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 30/09/2023						As of 31/12/2023								
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	380	0	380	70	0	0	453	0	453	85	0	0	0	0	0
	Corporates	1,465	57	1,230	764	32	53	1,655	54	1,345	962	32	50	0	0	0
	Corporates - Of Which: Specialised Lending	63	0	53	52	0	0	62	0	75	72	0	0	0	0	0
	Corporates - Of Which: SME	271	3	254	110	2	4	235	1	221	101	1	2	0	0	0
	Retail	353	8	330	46	3	5	359	7	338	47	3	5	0	0	0
	Retail - Secured on real estate property	205	3	202	21	1	2	204	2	201	21	1	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	9	0	9	3	0	0	9	0	9	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	196	3	193	18	1	2	195	2	192	18	1	2	0	0	0
	Retail - Qualifying Revolving	17	0	17	1	0	0	17	0	17	1	0	0	0	0	0
	Retail - Other Retail	131	4	120	24	2	3	138	4	129	25	2	3	0	0	0
	Retail - Other Retail - Of Which: SME	26	1	23	8	1	1	25	1	23	9	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	105	3	97	15	1	2	113	3	107	16	1	2	0	0	0
	Equity	77	0	77	191	0	0	70	0	70	179	0	0	0	0	0

		IRB Approach																
		As of 30/09/2023					As of 31/12/2023											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	973	0	212	52	0	0	1,672	0	408	103	0	0	0	0	0	0	0
	Corporates	818	17	662	418	7	18	747	17	591	372	6	17	6	17	6	17	6
	Corporates - Of Which: Specialised Lending	22	0	19	14	0	0	21	0	19	14	0	0	0	0	0	0	0
	Corporates - Of Which: SME	100	17	98	41	7	17	100	17	96	42	6	17	6	17	6	17	6
	Retail	1,233	28	967	131	11	17	1,037	27	975	123	9	16	9	16	9	16	9
	Retail - Secured on real estate property	842	20	818	101	7	10	855	18	831	96	6	9	6	9	6	9	6
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	840	20	816	100	7	10	852	18	829	95	6	9	6	9	6	9	6
	Retail - Qualifying Revolving	24	1	11	2	1	1	24	1	11	2	1	1	1	1	1	1	1
	Retail - Other Retail	167	7	138	28	2	6	159	7	133	25	2	6	2	6	2	6	2
	Retail - Other Retail - Of Which: SME	6	0	2	0	0	0	7	0	2	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	162	7	136	28	2	6	152	7	131	25	2	6	2	6	2	6	2
	Equity	5	0	5	10	0	0	5	0	5	10	0	0	0	0	0	0	0
	Other non credit-obligation assets																	
IRB Total																		

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

		IRB Approach																
		As of 30/09/2023					As of 31/12/2023											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,251	0	1,236	210	0	0	1,489	0	1,458	261	0	0	0	0	0	0	0
	Corporates	6,564	29	4,851	4,176	2	41	6,185	28	4,458	3,911	2	55	2	55	2	55	2
	Corporates - Of Which: Specialised Lending	746	0	729	585	0	1	754	0	740	602	0	0	0	0	0	0	0
	Corporates - Of Which: SME	363	2	290	189	2	3	342	2	319	236	2	2	2	2	2	2	2
	Retail	390	6	390	30	3	2	387	6	373	31	3	2	3	2	3	2	3
	Retail - Secured on real estate property	315	5	312	24	2	1	318	5	314	25	3	1	3	1	3	1	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	314	5	311	23	2	1	318	5	313	25	3	1	3	1	3	1	3
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0	0	0	0	0	0
	Retail - Other Retail	72	1	67	6	1	1	65	1	57	6	0	1	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	72	1	66	6	1	1	64	1	57	6	0	1	0	1	0	1	0
	Equity	93	0	93	318	0	0	99	0	99	339	0	0	0	0	0	0	0
	Other non credit-obligation assets																	
IRB Total																		

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

		IRB Approach																
		As of 30/09/2023					As of 31/12/2023											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,223	0	1,219	406	0	0	1,412	0	1,407	422	0	0	0	0	0	0	0
	Corporates	3,240	8	2,700	2,160	0	9	3,567	8	2,960	2,407	0	19	0	19	0	19	0
	Corporates - Of Which: Specialised Lending	785	0	732	644	0	1	797	0	738	709	0	1	0	1	0	1	0
	Corporates - Of Which: SME	98	1	96	32	0	0	117	1	116	47	0	0	0	0	0	0	0
	Retail	403	3	386	37	1	2	400	3	385	36	1	2	1	2	1	2	1
	Retail - Secured on real estate property	316	2	312	25	1	1	308	2	305	23	1	1	1	1	1	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	315	2	312	25	1	1	308	2	305	23	1	1	1	1	1	1	1
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	84	1	72	11	0	1	88	1	78	13	0	1	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	4	0	2	1	0	0	3	0	2	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	80	1	70	10	0	1	85	1	77	12	0	1	0	1	0	1	0
	Equity	7	0	7	15	0	0	7	0	7	35	0	0	0	0	0	0	0
	Other non credit-obligation assets																	
IRB Total																		

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

		IRB Approach																
		As of 30/09/2023					As of 31/12/2023											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	564	0	544	145	0	0	627	0	552	155	0	0	0	0	0	0	0
	Corporates	733	0	646	396	0	4	835	0	618	431	0	4	0	4	0	4	0
	Corporates - Of Which: Specialised Lending	89	0	89	65	0	0	87	0	87	63	0	0	0	0	0	0	0
	Corporates - Of Which: SME	30	0	27	12	0	0	32	0	28	12	0	0	0	0	0	0	0
	Retail	133	1	125	13	1	1	131	1	124	13	1	1	1	1	1	1	1
	Retail - Secured on real estate property	70	1	69	5	0	0	70	1	70	5	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	69	1	68	5	0	0	69	1	69	4	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	7	0	3	0	0	0	7	0	3	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	1	53	7	0	1	54	1	51	8	0	1	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	9	0	7	2	0	0	9	0	6	2	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	48	0	46	5	0	0	45	0	44	6	0	0	0	0	0	0	0
	Equity	4	0	4	11	0	0	2	0	2	6	0	0	0	0	0	0	0
	Other non credit-obligation assets																	
IRB Total																		

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,325	0	960	96	0	1,311	0	309	84	0
	Corporates	752	17	606	379	6	753	17	720	427	14
	Corporates - Of Which: Specialised Lending	21	0	19	14	0	20	0	17	13	0
	Corporates - Of Which: SME	102	17	97	41	6	99	17	89	48	14
	Retail	1,050	28	990	125	10	1,052	29	993	132	11
	Retail - Secured on real estate property	847	23	827	97	7	839	21	823	102	8
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	845	20	824	97	7	837	21	820	102	8
	Retail - Qualifying Revolving	24	1	10	2	1	24	1	12	2	1
	Retail - Other Retail	179	7	152	26	2	189	7	159	27	2
	Retail - Other Retail - Of Which: SME	6	0	2	0	0	6	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	173	7	151	25	2	182	7	157	27	2
	Equity	6	0	6	14	0	6	0	6	15	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,847	0	1,909	351	0	1,728	0	1,690	350	0
	Corporates	6,588	44	4,799	4,123	2	6,824	44	5,066	3,995	4
	Corporates - Of Which: Specialised Lending	773	0	749	631	0	889	0	852	652	0
	Corporates - Of Which: SME	263	2	233	177	2	191	2	179	138	4
	Retail	412	7	398	36	3	412	4	400	37	2
	Retail - Secured on real estate property	324	6	321	28	3	324	2	320	27	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	324	6	321	28	3	324	2	320	27	1
	Retail - Qualifying Revolving	4	0	2	0	0	4	0	2	0	0
	Retail - Other Retail	84	1	75	8	1	84	1	78	9	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	2	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	83	1	74	8	0	82	1	77	9	1
	Equity	106	0	106	382	0	103	0	103	352	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,120	0	2,108	571	0	1,657	0	1,647	406	0
	Corporates	3,454	8	2,872	2,389	0	3,520	8	2,931	2,855	0
	Corporates - Of Which: Specialised Lending	779	0	716	716	0	749	0	692	623	0
	Corporates - Of Which: SME	204	1	189	81	0	160	0	147	69	0
	Retail	439	2	426	38	1	430	2	420	38	1
	Retail - Secured on real estate property	327	1	324	25	0	317	1	315	25	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	324	1	321	25	0	314	1	312	24	0
	Retail - Qualifying Revolving	3	0	2	0	0	4	0	2	0	0
	Retail - Other Retail	108	1	100	12	0	109	1	103	13	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	3	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	105	1	98	12	0	106	1	101	12	0
	Equity	7	0	7	36	0	14	0	14	44	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	628	0	556	162	0	784	0	720	196	0
	Corporates	778	0	571	413	0	907	0	660	556	0
	Corporates - Of Which: Specialised Lending	88	0	87	64	0	85	0	84	62	0
	Corporates - Of Which: SME	31	0	27	12	0	30	0	27	11	0
	Retail	140	2	133	14	1	143	2	136	14	1
	Retail - Secured on real estate property	74	1	74	5	0	77	1	77	6	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	73	0	73	5	0	75	1	75	5	0
	Retail - Qualifying Revolving	7	0	3	0	0	7	0	3	0	0
	Retail - Other Retail	60	1	57	9	0	59	1	56	8	0
	Retail - Other Retail - Of Which: SME	8	0	6	2	0	9	0	6	2	0
	Retail - Other Retail - Of Which: non-SME	51	0	50	7	0	51	1	50	6	0
	Equity	2	0	2	9	0	2	0	2	6	0
Other non credit-obligation assets											
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2023

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Latvia																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	110	110	0	0	0	110	0	0	0	0	0	0	4	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	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	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	158	158	0	0	158	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	Romania	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		355	355	0	0	175	181	0	0	0	0	0	0	44	0			0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2023

(mIn EUR)																Risk weighted exposure amount
Direct exposures																
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	56	115	0	0	0	56	0	0	0	0	0	12	0	0	
[3M - 1Y]		0	115	0	0	0	115	0	0	0	0	0	1	0	0	
[1Y - 2Y]		124	124	0	0	0	124	0	0	0	0	0	8	0	0	
[2Y - 3Y]		126	126	0	0	0	126	0	0	0	0	0	29	0	0	
[3Y - 5Y]		103	103	0	1	1	102	0	0	0	0	0	0	0	0	
[5Y - 10Y]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	
[10Y - more]	12	12	2	10	10	0	0	0	0	0	0	0	0	0		
Total		561	561	2	0	11	548	0	0	0	0	0	50	0	2	
[0 - 3M]	Latin America and the Caribbean	2	2	0	0	0	2	0	0	0	0	0	0	0	0	
[3M - 1Y]		18	18	0	0	0	18	0	0	0	0	0	9	0	0	
[1Y - 2Y]		2	2	0	0	0	2	0	0	0	0	0	257	0	0	
[2Y - 3Y]		15	15	3	10	10	2	0	0	0	0	0	0	0	0	
[3Y - 5Y]		28	28	22	3	3	3	0	0	0	0	0	0	0	0	
[5Y - 10Y]		54	54	54	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	6	6	6	0	0	0	0	0	0	0	0	0	0	0		
Total		126	126	85	0	13	27	0	0	0	0	0	266	0	15	
[0 - 3M]	Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	0	
[3M - 1Y]		33	33	0	0	0	33	0	0	0	0	0	0	0	0	
[1Y - 2Y]		46	46	0	15	15	32	0	0	0	0	0	1	0	0	
[2Y - 3Y]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	
[3Y - 5Y]		37	37	0	0	0	37	0	0	0	0	0	121	0	0	
[5Y - 10Y]		114	114	0	0	0	114	0	0	0	0	0	0	0	0	
[10Y - more]	45	45	0	0	0	45	0	0	0	0	0	0	0	0		
Total		300	300	0	0	15	285	0	0	0	0	0	123	0	56	
[0 - 3M]	Others	11	11	0	0	0	11	0	0	0	0	0	0	0	0	
[3M - 1Y]		130	130	0	110	110	20	0	0	0	0	0	0	0	0	
[1Y - 2Y]		266	266	0	216	216	51	0	0	0	0	0	0	0	0	
[2Y - 3Y]		186	186	0	138	138	48	0	0	0	0	0	0	0	0	
[3Y - 5Y]		284	284	0	196	196	88	0	0	0	0	0	140	0	0	
[5Y - 10Y]		682	682	0	603	603	79	0	0	0	0	0	138	0	0	
[10Y - more]	111	111	4	101	101	6	0	0	0	0	0	0	0	0		
Total		1,671	1,671	4	0	1,364	303	0	0	0	0	0	279	0	72	

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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.

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Cr dit Mutuel

As of 30/06/2024

Table with columns: Residual Maturity, Country / Region, Total gross carrying amount of non-derivative financial assets, Total carrying amount of non-derivative financial assets (net of short positions), Non-derivative financial assets by accounting portfolio, Derivatives with positive fair value, Derivatives with negative fair value, Off-balance sheet exposures, Risk weighted exposure amount. Rows include countries like Finland, France, Germany, Croatia, Greece, Hungary, Ireland, Italy.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Latvia																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	103	103	0	0	0	103	0	0	0	0	0	0	0	3	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	10	10	0	0	0	10	0	0	0	0	0	0	0	1	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	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	Romania	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		916	916	0	0	735	181	0	0	0	0	0	0	0	43	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Other Central and eastern Europe countries non EEA	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
		Total 4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	[0 - 3M] 51	51	0	0	0	51	0	0	0	0	0	0	3	0	0	0
		[3M - 1Y] 121	121	0	0	0	121	0	0	0	0	0	0	3	0	0	0
		[1Y - 2Y] 131	131	0	0	0	131	0	0	0	0	0	0	3	0	0	0
		[2Y - 3Y] 116	116	0	0	0	116	0	0	0	0	0	0	19	0	0	0
		[3Y - 5Y] 85	85	9	0	0	76	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y] 30	30	17	0	0	13	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total 534	534	27	0	0	507	0	0	0	0	0	0	27	0	0	0
	Latin America and the Caribbean	[0 - 3M] 2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 9	9	0	0	0	9	0	0	0	0	0	0	263	0	0	0
		[1Y - 2Y] 37	37	3	0	0	28	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 33	32	0	0	0	5	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y] 82	82	71	0	0	7	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y] 187	187	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 28	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total 377	377	288	0	63	26	0	0	0	0	0	0	263	0	0	40
	Africa	[0 - 3M] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 40	40	0	0	0	40	0	0	0	0	0	0	10	0	0	0
		[1Y - 2Y] 59	59	0	0	0	15	0	0	0	0	0	0	21	0	0	0
		[2Y - 3Y] 34	34	0	0	0	0	0	0	0	0	0	0	21	0	0	0
		[3Y - 5Y] 96	96	35	0	0	3	0	0	0	0	0	0	69	0	0	0
		[5Y - 10Y] 95	95	0	0	0	95	0	0	0	0	0	0	0	0	0	0
		[10Y - more] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Total 325	325	35	0	18	271	0	0	0	0	0	0	120	0	0	71
	Others	[0 - 3M] 6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y] 195	195	0	0	170	24	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y] 271	271	0	0	218	53	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y] 107	107	0	0	55	52	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y] 477	477	45	0	283	149	0	0	0	0	0	0	91	0	0	0
		[5Y - 10Y] 912	912	23	0	794	96	0	0	0	0	0	0	115	0	0	0
		[10Y - more] 172	172	17	0	136	19	0	0	0	0	0	0	0	0	0	0
		Total 2,140	2,140	86	0	1,656	398	0	0	0	0	0	0	205	0	0	62

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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.

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Confédération Nationale du Crédit Mutuel

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	On non-performing exposures ³			
		Of which: defaulted	Of which Stage 3 ⁴	Of which Stage 3 ⁴		Of which Stage 3 ⁴	Of which Stage 3 ⁴				Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴		Of which Stage 3 ⁴	Of which Stage 3 ⁴					
(mln EUR)																						
Cash balances at central banks and other demand deposits	129,673	0	0	0	0	0	0	0	0	0	121,660	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	55,030	0	103	103	103	26	67	67	67	0	57,646	0	98	98	98	30	68	68	68	68	0	
Central banks	1,833	0	0	0	0	0	0	0	0	0	1,756	0	0	0	0	0	0	0	0	0	0	
General governments	20,360	0	0	0	0	6	0	0	0	0	22,162	0	0	0	0	8	0	0	0	0	0	
Credit institutions	17,001	0	1	1	1	5	1	1	1	0	18,361	0	1	1	1	5	1	1	1	1	0	
Other financial corporations	12,641	0	2	2	2	10	1	1	1	0	12,625	0	2	2	2	13	1	1	1	1	0	
Non-financial corporations	3,194	0	101	101	101	2	66	66	66	0	2,741	0	95	95	95	4	67	67	67	67	0	
Loans and advances (including at amortised cost and fair value)	710,774	2,375	16,280	16,280	15,784	4,128	7,598	7,458	5,555	726,745	2,598	17,121	17,121	16,658	3,795	7,917	7,781	7,781	5,931	5,931		
Central banks	21	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0		
General governments	16,428	88	56	56	52	12	5	4	36	17,306	75	22	22	18	13	3	3	3	6	6		
Credit institutions	66,737	8	6	6	6	9	1	1	1	71,145	6	6	6	6	10	1	1	1	1	1		
Other financial corporations	18,357	15	200	200	196	64	119	116	53	20,185	18	219	219	216	68	137	135	135	72	72		
Non-financial corporations	295,229	1,354	9,222	9,222	8,796	1,858	3,724	3,609	4,196	300,298	1,466	9,872	9,872	9,479	1,732	3,987	3,877	3,877	4,522	4,522		
of which: small and medium-sized enterprises	244,150	987	7,820	7,820	7,508	1,417	3,215	3,120	3,518	243,861	1,077	8,245	8,245	7,954	1,266	3,369	3,278	3,278	3,699	3,699		
of which: Loans collateralised by commercial immovable property	48,480	78	1,054	1,054	1,023	272	352	341	672	48,830	92	1,197	1,197	1,168	233	384	374	374	693	693		
Households	314,002	911	6,796	6,796	6,735	2,184	3,750	3,727	1,269	317,794	1,033	7,002	7,002	6,940	1,971	3,789	3,765	3,765	1,331	1,331		
of which: Loans collateralised by residential immovable property	157,316	183	1,485	1,485	1,470	437	372	365	1,101	158,730	217	1,547	1,547	1,533	338	380	370	370	1,148	1,148		
of which: Credit for consumption	61,286	609	4,165	4,165	4,127	1,363	2,616	2,603	138	62,316	711	4,260	4,260	4,222	1,265	2,628	2,615	2,615	135	135		
DEBT INSTRUMENTS other than HFT	895,477	2,375	16,384	16,384	15,888	4,153	7,665	7,525	5,555	906,051	2,598	17,219	17,219	16,756	3,825	7,985	7,849	7,849	5,931	5,931		
OFF-BALANCE SHEET EXPOSURES	190,781		558	558	519	289	197	195	134	189,959		670	670	561	306	210	206	206	181	181		

¹ For the definition of non-performing exposures please refer to Article 47(a)(3) of Regulation (EU) No 575/2013 (CRD).
² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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) 2023/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Confédération Nationale du Crédit Mutuel

	As of 31/03/2024										As of 30/06/2024														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³											
		Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵	Of which Stage 3 ⁵			Of which Stage 3 ⁵	Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵										
(min EUR)																									
Cash balances at central banks and other demand deposits	121,298	0	0	0	0	0	0	0	0	0	108,825	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	62,043	0	98	98	98	26	69	69	0	0	64,217	0	119	119	119	24	69	69	0	0	0	0	0	0	0
Central banks	2,305	0	0	0	0	0	0	0	0	0	2,065	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	24,132	0	0	0	0	4	0	0	0	0	24,803	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Credit institutions	19,181	0	1	1	1	6	1	1	0	0	19,796	0	1	1	1	5	1	1	0	0	0	0	0	0	0
Other financial corporations	13,277	0	1	1	1	13	1	1	0	0	13,910	0	1	1	1	13	1	1	0	0	0	0	0	0	0
Non-financial corporations	3,149	0	96	96	96	3	68	68	0	0	3,644	0	117	117	117	2	68	68	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	727,122	2,725	17,665	17,665	17,209	3,805	8,168	8,032	6,057	6,057	731,877	2,438	18,537	18,537	18,059	3,840	8,465	8,324	6,539	6,539	6,539	6,539	6,539	6,539	
Central banks	20	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,406	72	20	20	17	13	3	3	6	6	17,428	80	59	59	56	11	8	7	41	41	41	41	41	41	41
Credit institutions	72,802	6	2	2	2	10	1	1	1	1	73,971	6	3	3	3	8	1	1	1	1	1	1	1	1	1
Other financial corporations	19,784	20	231	231	228	59	151	149	69	69	20,945	18	245	245	242	73	153	151	67	67	67	67	67	67	67
Non-financial corporations	298,870	1,519	10,248	10,248	9,858	1,789	4,148	4,038	4,646	4,646	300,725	1,354	10,819	10,819	10,414	1,724	4,335	4,221	5,079	5,079	5,079	5,079	5,079	5,079	5,079
of which: small and medium-sized enterprises	242,440	1,135	8,669	8,669	8,382	1,313	3,560	3,468	3,841	3,841	243,632	1,061	9,127	9,127	8,845	1,294	3,692	3,597	4,185	4,185	4,185	4,185	4,185	4,185	4,185
of which: Loans collateralised by commercial immovable property	48,712	90	1,248	1,248	1,209	279	380	370	819	819	48,932	99	1,437	1,437	1,398	275	409	399	980	980	980	980	980	980	980
Households	318,241	1,109	7,165	7,165	7,101	1,934	3,868	3,844	1,335	1,335	318,788	981	7,411	7,411	7,345	2,022	3,968	3,944	1,357	1,357	1,357	1,357	1,357	1,357	
of which: Loans collateralised by residential immovable property	158,516	238	1,565	1,565	1,552	332	386	381	1,163	1,163	157,381	210	1,604	1,604	1,591	343	378	373	1,203	1,203	1,203	1,203	1,203	1,203	1,203
of which: Credit for consumption	63,043	761	4,384	4,384	4,345	1,257	2,690	2,677	132	132	64,037	657	4,546	4,546	4,507	1,253	2,775	2,763	135	135	135	135	135	135	135
DEBT INSTRUMENTS other than HFT	910,463	2,725	17,764	17,764	17,303	3,831	8,237	8,101	6,057	6,057	904,919	2,438	18,656	18,656	18,179	3,863	8,534	8,399	6,539	6,539	6,539	6,539	6,539	6,539	6,539
OFF-BALANCE SHEET EXPOSURES	189,712		823	823	716	306	205	202	203	203	189,489		829	829	791	288	199	195	222	222	222	222	222	222	222

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,684	4,468	2,054	1,861	2,890	1,655	7,018	4,536	2,063	1,865	3,269	1,760
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	4	1	1	4	3	7	4	1	1	3	3
Credit institutions	4	0	0	0	0	0	6	0	0	0	0	0
Other financial corporations	205	99	87	77	84	20	204	102	83	77	100	21
Non-financial corporations	3,383	2,270	858	800	1,912	1,188	3,683	2,289	877	802	2,257	1,281
of which: small and medium-sized enterprises	2,667	1,674	646	597	1,597		2,909	1,691	650	587	1,836	
Households	3,085	2,094	1,108	983	890	442	3,117	2,140	1,103	985	908	454
DEBT INSTRUMENTS other than HFT	6,684	4,468	2,054	1,861	2,890		7,018	4,536	2,063	1,865	3,269	
Loan commitments given	148	95	4	0	41	4	156	106	4	0	51	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	7,152	4,775	2,119	1,939	3,212	1,815	7,616	5,181	2,253	2,066	3,513	2,070	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	4	1	1	5	3	8	3	1	1	5	3	
Credit institutions	7	1	0	0	0	0	7	1	0	0	0	0	0
Other financial corporations	204	106	81	78	98	22	168	102	80	77	70	19	
Non-financial corporations	3,768	2,485	916	856	2,201	1,352	4,172	2,810	1,015	948	2,501	1,589	
of which: small and medium-sized enterprises	2,836	1,826	715	667	1,701		2,994	2,010	766	714	1,888		
Households	3,164	2,180	1,121	1,005	908	438	3,262	2,265	1,158	1,040	938	459	
DEBT INSTRUMENTS other than HFT	7,152	4,775	2,119	1,939	3,212		7,616	5,181	2,253	2,066	3,513		
Loan commitments given	124	65	1	0	88	1	296	204	1	0	133	1	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Confédération Nationale du Crédit Mutuel

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	
	Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing	13,195	503	503	13,195	346	0	13,139	487	487	13,139	325	0	13,300	511	511	13,300	336	0	13,469	528	528	13,469	329	0
B Mining and quarrying	667	4	4	667	6	0	625	17	17	625	9	0	648	15	15	648	10	0	653	15	15	653	10	0
C Manufacturing	18,864	1,055	1,055	18,864	499	0	18,948	1,079	1,079	18,947	540	0	19,008	1,108	1,108	19,008	539	0	18,925	1,094	1,094	18,925	532	0
D Electricity, gas, steam and air conditioning supply	3,778	52	52	3,778	43	0	3,955	66	66	3,955	47	0	4,015	73	73	4,015	47	0	4,108	71	71	4,108	60	0
E Water supply	1,345	29	29	1,345	23	0	1,384	34	34	1,384	23	0	1,340	34	34	1,340	22	0	1,388	34	34	1,388	22	0
F Construction	15,247	771	771	15,247	443	0	15,674	920	920	15,674	505	0	15,109	949	949	15,109	506	0	15,143	961	961	15,143	503	0
G Wholesale and retail trade	25,499	1,311	1,311	25,499	786	0	25,660	1,334	1,334	25,660	806	0	25,247	1,408	1,408	25,247	846	0	25,250	1,449	1,449	25,250	834	0
H Transport and storage	10,168	238	238	10,166	129	0	10,428	237	237	10,426	127	0	10,574	261	261	10,572	135	0	10,421	277	277	10,420	140	0
I Accommodation and food service activities	7,206	622	622	7,206	309	0	7,137	642	642	7,137	329	0	7,148	656	656	7,148	334	0	7,203	673	673	7,203	328	0
J Information and communication	3,960	149	149	3,960	69	0	4,219	163	163	4,219	75	0	4,307	180	180	4,306	64	0	4,319	185	185	4,319	77	0
K Financial and insurance activities	16,965	561	561	16,965	385	0	17,442	632	632	17,442	395	0	16,954	496	496	16,954	332	0	17,310	470	470	17,310	337	0
L Real estate activities	97,363	1,760	1,760	97,348	1,079	0	98,611	1,753	1,753	98,602	1,016	0	99,111	1,848	1,848	99,099	1,063	0	100,046	2,075	2,075	100,031	1,111	0
M Professional, scientific and technical activities	26,485	966	966	26,485	540	0	27,162	1,165	1,165	27,162	588	0	26,805	1,419	1,419	26,805	726	0	26,485	1,567	1,567	26,485	767	0
N Administrative and support service activities	9,905	345	345	9,905	215	0	10,164	351	351	10,164	207	0	10,166	407	407	10,166	233	0	10,516	453	453	10,516	243	0
O Public administration and defence, compulsory social security	209	1	1	209	1	0	191	0	0	191	0	0	202	0	0	202	0	0	214	0	0	214	0	0
P Education	2,167	42	42	2,167	29	0	2,186	43	43	2,186	26	0	2,174	45	45	2,174	28	0	2,184	55	55	2,184	31	0
Q Human health services and social work activities	11,544	146	146	11,544	131	0	11,755	154	154	11,755	115	0	11,658	231	231	11,658	136	0	11,822	239	239	11,822	117	0
R Arts, entertainment and recreation	2,022	96	96	2,022	56	0	1,973	99	99	1,973	52	0	1,976	104	104	1,976	55	0	1,954	104	104	1,954	55	0
S Other services	28,638	571	571	28,638	492	0	29,653	695	695	29,653	535	0	29,127	501	501	29,127	522	0	29,316	567	567	29,316	545	0
Loans and advances	295,229	9,222	9,222	295,212	5,582	0	300,298	9,872	9,872	300,285	5,720	0	298,870	10,248	10,248	298,855	5,935	0	300,725	10,819	10,819	300,709	6,060	0

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