



**Second  
Amendment  
to the 2023  
Universal  
Registration  
Document**

# CONTENTS

<b>1</b>	<b>RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024</b>	<b>2</b>
1.1	Key indicators (EU KM1)	2
1.2	Regulatory capital	4
1.3	Prudential indicators	11
1.4	Credit risk	16
1.5	Counterparty credit risk (EU CCRA)	68
1.6	Credit risk mitigation techniques (EU CRC)	85
1.7	Risk of capital markets (EU MRA)	91
1.8	Liquidity risk managements (EU LIQA)	92
1.9	Securization (EU SECA)	96
1.10	Managing interest rate risk (IRRBB)	101
1.11	Environmental, social and governance risks	102
<b>2</b>	<b>ADDITIONAL INFORMATION</b>	<b>132</b>
2.1	Documents available to the public	132
2.2	Person responsible for the financial information	132
2.3	Person responsible for the universal registration document	133
2.4	Statutory auditors	133
2.5	Cross-reference tables	134



## Second Amendment to the 2023 Universal Registration Document

2023 universal registration document filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 11, 2024, as number D.24-0276.

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Second amendment to the 2023 universal registration document, filed with the Autorité des marchés financiers on September 30, 2024, as number D.24-0276-A02.

*This is a translation into English of the second amendment of the universal registration document of the Company issued in French and it is available on the website of the Issuer. The English language version of this report is a free translation from the original, which was prepared in French. All possible care has been taken, to ensure that the translation is an accurate presentation of the original. However, in all matters of interpretation, views or opinion expressed in the original language version of the document in French take precedence over the translation.*



This second amendment to the universal registration document was filed on September 30, 2024, with the AMF, as the competent authority under Regulation (EU) 2017/1129, without prior approval, in accordance with Article 9 of the regulation. The Universal registration document can be used for the purposes of a public offering of securities or for the admission of securities to trading on a regulated market if it is supplemented by a note on the securities and, where relevant, a summary and all amendments to the universal registration document are included. These are approved by the AMF in accordance with Regulation (EU) 2017/1129.

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

## INTRODUCTION

Pursuant to Article 4.1 of CRBF Regulation No. 2000-03 of September 6, 2000 on consolidated prudential supervision and additional supervision, BFCM, which is included in the consolidation scope of Crédit Mutuel Alliance Fédérale, is not subject to management ratios on a sub-consolidated basis.

As a result, all the data presented in this chapter relate to Crédit Mutuel Alliance Fédérale scope.

The purpose of Crédit Mutuel Alliance Fédérale's Pillar 3 report is to provide information supplementary to the minimum regulatory requirements concerning capital and risks called for in Pillars 1 and 2 of the Basel Accords, in the form of additional data concerning capital and risks. These supplements are in line with the guidelines relating to the publication requirements under Section 8 of Regulation (EU) No. 575/2013 of June 26, 2013 and Regulation (EU) No. 2019/876 (CRR2) of May 20, 2019, amending Regulation (EU) No. 575/2013.

Crédit Mutuel Alliance Fédérale, through its Pillar 3, provides relevant, consistent and comparable regulatory information to interested parties. This is done in compliance with the five principles laid down by the Basel Committee: clear, comprehensive, relevant information for users, consistent over time and comparable from one bank to another.

Crédit Mutuel Alliance Fédérale is continuing its prudential momentum by strengthening its capital and its ability to withstand any crisis regardless of its origin: financial, economic, health, etc. This is reflected in the constant strengthening of the risk measurement and monitoring system, as evidenced by the elements presented in this "Pillar 3" section.

In particular, this section includes the disclosures required by IFRS 7 – Financial instrument disclosures on credit risk, Capital Markets and Asset-liability management.

## 1.1 KEY INDICATORS (EU KM1)

Update of Table 2 of the 2023 Universal Registration Document, page 379

### TABLE 2: KEY INDICATORS (EU KM1)



(in € millions or as a percentage)	06/30/2024	03/31/2024	12/31/2023	09/30/2023	06/30/2023
<b>AVAILABLE EQUITY</b>					
1 – Common Equity Tier 1 (CET1) capital	57,295	55,484	55,747	54,019	54,289
2 – Tier 1 capital (Tier1)	57,356	55,548	55,809	54,072	54,340
3 – Total equity	64,759	63,180	62,274	60,819	61,452
<b>RISK-WEIGHTED ASSETS</b>					
4 – Total amount of risk-weighted assets	309,746	305,553	300,652	298,478	294,236
<b>CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)</b>					
5 – Common Equity Tier 1 capital ratio	18.5%	18.2%	18.5%	18.1%	18.5%
6 – Tier 1 capital ratio	18.5%	18.2%	18.6%	18.1%	18.5%
7 – Total equity ratio	20.9%	20.7%	20.7%	20.4%	20.9%
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
EU 7a – Pillar 2 capital requirements	1.8%	1.8%	1.5%	1.5%	1.5%
EU 7b – of which: to be met with CET1 capital	1.0%	1.0%	0.8%	0.8%	0.8%
EU 7c – of which: to be met with Tier 1 capital	1.3%	1.3%	1.1%	1.1%	1.1%
EU 7d – Total SREP capital requirements	9.8%	9.8%	9.5%	9.5%	9.5%
<b>TOTAL BUFFER REQUIREMENT AND TOTAL CAPITAL REQUIREMENT (AS A PERCENTAGE OF THE RISK-WEIGHTED ASSETS)</b>					
8 – Capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
EU 8a – Conservation buffer resulting from the macroprudential or systemic risk observed at the level of a Member State (in %)	n/a	n/a	n/a	n/a	n/a
9 – Countercyclical capital buffer	0.9%	0.8%	0.5%	0.5%	0.5%
EU 9a – Systemic risk buffer (in %)	n/a	n/a	n/a	n/a	n/a
10 – Buffer for global systemically important institutions (in %)	n/a	n/a	n/a	n/a	n/a
EU 10a – Buffer for other systemically important institutions (in %)	n/a	n/a	n/a	n/a	n/a
11 – Total buffer requirement	3.4%	3.3%	3.0%	3.0%	3.0%
EU 11a – Total capital requirements	13.1%	13.1%	12.5%	12.5%	12.5%
12 – CET1 capital available after compliance with the total SREP capital requirements	5.4%	5.1%	6.1%	5.7%	6.0%
<b>LEVERAGE RATIO</b>					
13 – Total exposure measurement	790,706	791,741	781,535	788,980	782,862
14 – Leverage ratio	7.3%	7.0%	7.1%	6.9%	6.9%
<b>ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE EXPOSURE MEASURE)</b>					
EU 14a – Additional capital requirements to address the risk of excessive leverage	n/a	n/a	n/a	n/a	n/a
EU 14b – of which: to be met with CET1 capital (percentage points)	n/a	n/a	n/a	n/a	n/a
EU 14c – Total SREP leverage ratio requirements	3.0%	3.0%	3.0%	3.0%	3.0%
<b>LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE EXPOSURE MEASURE)</b>					
EU 14d – Leverage ratio buffer requirement	0.0%	0.0%	0.0%	0.0%	0.0%
EU 14e – Total leverage ratio requirement	3.0%	3.0%	3.0%	3.0%	3.0%
<b>LIQUIDITY COVERAGE RATIO (LCR)<sup>(1)</sup></b>					
15 – Total liquid assets (HQLA)	123,376	125,672	125,578	125,100	125,796
EU 16a – Cash outflows	95,481	97,918	99,999	102,313	105,694
EU 16b – Cash inflows	22,396	22,619	22,763	22,748	22,482
16 – Total net cash outflows	73,085	75,299	77,236	79,565	83,212
17 – Liquidity coverage ratio (LCR)	169.6%	167.2%	162.8%	157.9%	152.1%
<b>NET STABLE FUNDING RATIO (NSFR)</b>					
18 – Total available stable funding	527,133	523,470	512,279	516,941	511,461
19 – Total required stable funding	440,843	442,687	445,207	440,386	435,748
20 – Net stable funding ratio (NSFR)	119.6%	118.3%	115.1%	117.4%	117.4%

<sup>(1)</sup> Number of dates used in the calculation of averages: 12.

## 1.2 REGULATORY CAPITAL

### 1.2.1 Composition of regulatory capital

Update of Table 7 of the 2023 Universal Registration Document, page 405

**TABLE 7: DETAILED INFORMATION ABOUT CAPITAL (EU CC1)**

(in € millions)				Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
		06/30/2024	12/31/2023	
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES</b>				
1	Capital instruments and related share premium accounts	7,994	7,968	3
	§ of which shares	7,994	7,968	-
	§ of which issue premiums	0	0	-
2	Retained earnings	52,181	48,544	4
3	Accumulated other comprehensive income (and other reserves)	-173	-184	-
3a	Funds for general banking risks	0	0	-
4	Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1	0	0	-
5	Non-controlling interests eligible for CET1	320	351	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	1,818	3,695	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	62,139	60,375	-
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
7	Additional value adjustments (negative amount)	-366	-139	-
8	Intangible assets (net of related tax liabilities) (negative amount)	-2,858	-2,801	1
9	Empty value set in the EU	0	0	-
10	Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	-26	-24	-
11	Fair value reserves related to gains and losses on cash flow hedges	-1	1	-
12	Negative amounts resulting from the calculation of expected losses	-412	-556	-
13	Any increase in equity resulting from securitized assets (negative amount)	0	0	-
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-5	-5	-
15	Defined benefit pension fund assets (negative amount)	0	0	-
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	0	-
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to artificially inflate the own funds of the institution (negative amount)	0	0	-
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
20	Empty value set in the EU	0	0	-
20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-21	0	-

(in € millions)				Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
		06/30/2024	12/31/2023	
20b	of which qualifying holdings outside the financial sector (negative amount)	0	0	-
20c	of which securitization positions (negative amount)	-21	0	-
20d	of which free deliveries (negative amount)	0	0	-
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
22	Amount exceeding the 17,65% threshold (negative amount)	0	0	-
23	of which direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	0	-
24	Empty value set in the EU	0	0	-
25	of which deferred tax assets arising from temporary differences	0	0	-
25a	Losses for the current fiscal year (negative amount)	0	0	-
25b	Foreseeable tax expenses relating to CET1 items (negative amount)	0	0	-
26	Empty value set in the EU	0	0	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	-
27a	Other regulatory adjustments	-1,156	-1,104	-
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier (CET 1) capital</b>	<b>-4,844</b>	<b>-4,627</b>	<b>-</b>
<b>29</b>	<b>Common Equity Tier 1 (CET 1) capital</b>	<b>57,295</b>	<b>55,747</b>	<b>-</b>
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS</b>				
30	Capital instruments and related share premium accounts	0	0	2
31	of which: classified as equity under the applicable accounting basis	0	0	-
32	of which: classified as liabilities under the applicable accounting basis	0	0	-
33	Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	0	0	2
33a	Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	0	0	-
33b	Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	0	0	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including non-controlling interests not included in line 5) issued by subsidiaries and held by third parties	61	61	-
35	of which instruments issued by subsidiaries subject to gradual exclusion	0	0	-
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>61</b>	<b>61</b>	<b>-</b>
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	0	-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to artificially inflate the institution's own funds (negative amount)	0	0	-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
41	Empty value set in the EU	0	0	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	0	-
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>	<b>0</b>	<b>-</b>
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>61</b>	<b>61</b>	<b>-</b>
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>57,356</b>	<b>55,809</b>	<b>-</b>



(in € millions)		06/30/2024	12/31/2023	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
<b>ADDITIONAL TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS</b>				
46	Capital instruments and related share premium accounts	7,971	7,044	2
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	0	2
47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	0	-
47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	0	-
48	Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5 or 34) issued by subsidiaries and held by third parties	81	82	-
49	of which: instruments issued by subsidiaries subject to phase out	0	0	-
50	Credit risk adjustments	0	0	-
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>8,052</b>	<b>7,125</b>	-
<b>TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS</b>				
52	Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	0	-10	-
53	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to artificially inflate the own funds of the institution (negative amount)	0	0	-
54	Direct holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the threshold of 10% net of eligible short positions) (negative amount)	0	0	-
54a	Empty value set in the EU	0	0	-
55	Direct holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-650	-650	-
56	Empty value set in the EU	-	-	-
56a	Acceptable deductions of qualifying liabilities that exceed the institution's qualifying liability items (negative amount)	0	0	-
56b	Other T2 regulatory adjustments	0	0	-
57	Total regulatory adjustments to Tier 2 (T2) capital	-650	-660	-
58	Tier 2 (T2) capital	7,402	6,465	-
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>64,759</b>	<b>62,274</b>	-
<b>60</b>	<b>Total risk-weighted assets</b>	<b>309,746</b>	<b>300,652</b>	-
<b>CAPITAL RATIOS AND BUFFERS</b>				
61	Common Equity Tier 1 capital (as a percentage of total risk exposure amount)	18.50%	18.54%	-
62	Tier 1 capital (as a percentage of the total risk exposure amount)	18.52%	18.56%	-
63	Total capital (as a percentage of the total risk exposure amount)	20.91%	20.71%	-
64	Institution-specific buffer requirement (CET1 requirement in accordance with Art. 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of the risk exposure amount)	3.37%	3.00%	-
65	of which capital conservation buffer requirement	2.50%	2.50%	-
66	of which: countercyclical capital buffer requirement	0.87%	0.50%	-
67	of which systemic risk buffer requirement	-%	-%	-
67a	of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer	-%	-%	-
67b	of which: additional capital requirements to address risks other than the risk of excessive leverage	1.75%	1.50%	-
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	14.00%	14.04%	-
69	[non-relevant in EU regulations]	-	-	-

(in € millions)				Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
		06/30/2024	12/31/2023	
70	[non-relevant in EU regulations]	-	-	
71	[non-relevant in EU regulations]	-	-	
<b>LOWER LIMITS TO THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)</b>				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	318	299	-
73	Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	1,832	1,717	-
74	Empty value set in the EU	-	0	
75	Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met)	622	572	-
<b>UPPER LIMITS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL</b>				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0	0	-
77	Cap on inclusion of credit risk adjustments in T2 under the standardized approach	956	938	-
78	Credit risk adjustments included in T2 in respect of exposures subject to the internal ratings-based approach (prior to the application of the cap)	-135	-274	-
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	825	799	-
<b>CAPITAL INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (APPLICABLE BETWEEN JANUARY 1, 2014 AND JANUARY 1, 2022 ONLY)</b>				
80	Current cap applicable to CET1 instruments subject to gradual exclusion	0	0	-
81	Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	0	0	-
82	Current cap applicable to AT1 instruments subject to gradual exclusion	0	0	-
83	Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	0	0	-
84	Current cap applicable to AT2 instruments subject to gradual exclusion	0	0	-
85	Amount excluded from AT2 due to cap (cap excess after redemptions and maturities)	0	0	-

The principal characteristics of capital instruments in the format of Appendix 8 to EU Implementing Regulation No. 2021/637 of March 15, 2021 are presented in Appendix 2 (EU CCA).

Update of Table 8 of the 2023 Universal Registration Document, page 409

**TABLE 8: RECONCILIATION BETWEEN THE CONSOLIDATED ACCOUNTING BALANCE SHEET AND THE PRUDENTIAL BALANCE SHEET (EU CC2)**

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Carrying amounts as per the published financial statements</b>	<b>Carrying amounts under the regulatory consolidation</b>	<b>Reference with the regulatory capital table (EU CC1)</b>
<b>ASSETS</b>			
Cash, central banks – Assets	89,979	89,982	
Financial assets at fair value through profit or loss	40,945	42,009	
Hedging derivatives – Assets	2,371	2,371	
Financial assets at fair value through shareholders' equity	40,955	40,956	
Securities at amortized cost	4,137	5,295	
Loans and receivables due from credit institutions and similar at amortized cost	68,272	68,348	
Loans and receivables due from customers at amortized cost	522,513	524,253	
Revaluation difference on rate-hedged books	-3,857	-3,857	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	133,840	0	
Current tax assets	1,525	1,500	
Deferred tax assets	1,220	1,125	
Accruals and miscellaneous assets	11,505	11,216	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	792	10,105	
Investment property	305	305	
Property, plant and equipment and finance leases	4,379	4,205	
Intangible assets	698	576	1
Goodwill	2,360	2,225	1
<b>TOTAL ASSETS</b>	<b>921,939</b>	<b>800,613</b>	

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Carrying amounts as per the published financial statements</b>	<b>Carrying amounts under the regulatory consolidation</b>	<b>Reference with the regulatory capital table (EU CC1)</b>
<b>LIABILITIES</b>			
Central banks – Liabilities	31	31	
Financial liabilities at fair value through profit or loss	24,964	26,014	
Hedging derivatives – Liabilities	1,852	1,852	
Due to credit institutions	34,848	29,966	
Due to customers	477,410	480,300	
Debt securities	161,405	166,457	2
Revaluation difference on rate-hedged books	-28	-28	
Current tax liabilities	581	546	
Deferred tax liabilities	495	478	
Accruals and miscellaneous liabilities	19,531	18,118	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	121,044	0	
Provisions for risks and expenses	3,556	2,909	
Subordinated debt issued by bank	12,165	10,917	2
<b>Total shareholders' equity</b>	<b>64,085</b>	<b>63,054</b>	
Shareholders' equity attributable to the group	62,029	62,029	
Share capital and related pay-ins	8,082	8,082	3
Consolidated reserves – group	51,900	51,900	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	108	108	
Net income – group	1,939	1,939	4
Shareholders' equity – Non-controlling interests	2,056	1,025	5
<b>TOTAL LIABILITIES</b>	<b>921,939</b>	<b>800,613</b>	



<b>12/31/2023</b> <i>(in € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
<b>ASSETS</b>			
Cash, central banks – Assets	97,504	97,505	
Financial assets at fair value through profit or loss	33,892	33,993	
Hedging derivatives – Assets	1,525	1,525	
Financial assets at fair value through shareholders' equity	37,147	37,148	
Securities at amortized cost	3,825	4,827	
Loans and receivables due from credit institutions and similar at amortized cost	66,843	67,049	
Loans and receivables due from customers at amortized cost	521,951	524,063	
Revaluation difference on rate-hedged books	-2,086	-2,301	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	131,325	0	
Current tax assets	1,662	1,371	
Deferred tax assets	1,131	1,080	
Accruals and miscellaneous assets	10,530	10,285	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	798	10,106	
Investment property	311	311	
Property, plant and equipment and finance leases	4,131	3,970	
Intangible assets	690	567	1
Goodwill	2,351	2,225	1
<b>TOTAL ASSETS</b>	<b>913,530</b>	<b>793,726</b>	

<b>12/31/2023</b> <i>(in € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
<b>LIABILITIES</b>			
Central banks – Liabilities	31	31	
Financial liabilities at fair value through profit or loss	17,940	17,980	
Hedging derivatives – Liabilities	2,003	2,003	
Due to credit institutions	50,034	44,649	
Due to customers	481,095	484,228	
Debt securities	150,692	156,279	2
Revaluation difference on rate-hedged books	-27	-243	
Current tax liabilities	759	754	
Deferred tax liabilities	501	483	
Accruals and miscellaneous liabilities	13,958	12,798	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	119,184	0	
Provisions for risks and expenses	3,477	2,823	
Subordinated debt issued by bank	11,502	10,593	2
<b>Total shareholders' equity</b>	<b>62,379</b>	<b>61,346</b>	
Shareholders' equity attributable to the group	60,364	60,364	
Share capital and related pay-ins	8,063	8,063	3
Consolidated reserves – group	48,172	48,172	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	188	188	
Net income – group	3,942	3,942	4
Shareholders' equity – Non-controlling interests	2,015	982	5
<b>TOTAL LIABILITIES</b>	<b>913,530</b>	<b>793,726</b>	

## 1.2.2 Capital requirements

Update of Table 9 of the 2023 Universal Registration Document, page 411

**TABLE 9: OVERVIEW OF RWAS – MINIMUM CAPITAL REQUIREMENTS (EU OV1)**

(in € millions)		RWAs (Risk weighted assets)		Minimum capital requirements
		06/30/2024	12/31/2023	06/30/2024
<b>1</b>	<b>Credit risk (excl. counterparty risk - CCR)</b>	<b>269,671</b>	<b>264,517</b>	<b>21,574</b>
2	of which standard approach	75,856	74,940	6,068
3	of which simple IRB approach (F-IRB)	60,991	59,681	4,879
4	of which referencing approach	10,537	10,289	843
5	of which equities under the simple weighting method	45,101	45,857	3,608
6	of which advanced IRB approach (A-IRB)	75,460	72,098	6,037
<b>7</b>	<b>Counterparty credit risk (CCR)</b>	<b>2,950</b>	<b>2,937</b>	<b>236</b>
8	of which standard approach	2,024	2,197	162
9	of which internal model method (IMM)	0	0	0
10	of which exposure on a CCP	33	34	3
11	of which credit valuation adjustment - CVA	403	426	32
12	of which other RCCs	490	281	39
<b>13</b>	<b>Settlement risk</b>	<b>0</b>	<b>4</b>	<b>0</b>
<b>14</b>	<b>Securitization exposure in the banking book</b>	<b>1,762</b>	<b>1,678</b>	<b>141</b>
15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,498	1,487	120
17	of which SEC-SA approach	264	191	21
18	of which 1,250 % deduction	0	0	0
<b>19</b>	<b>Market risk</b>	<b>3,130</b>	<b>2,281</b>	<b>250</b>
20	of which standard approach	3,130	2,281	250
21	of which internal model-based approaches (IMM)	0	0	0
<b>22</b>	<b>Major risks</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>23</b>	<b>Operational risk</b>	<b>26,097</b>	<b>23,513</b>	<b>2,088</b>
24	of which base indicator approach	2,031	1,956	163
25	of which standard approach	989	908	79
26	of which advanced measurement approach	23,076	20,648	1,846
<b>27</b>	<b>Amounts less than deduction thresholds (subject to 250% risk weighting)</b>	<b>6,136</b>	<b>5,722</b>	<b>491</b>
<b>28</b>	<b>Floor adjustment</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>29</b>	<b>TOTAL</b>	<b>309,746</b>	<b>300,652</b>	<b>24,289</b>

## 1.3 PRUDENTIAL INDICATORS

### 1.3.1 Solvency ratio

Update of Table 11 of the 2023 Universal Registration Document, page 412

**TABLE 11: AMOUNT OF COUNTERCYCLICAL CAPITAL BUFFER SPECIFIC TO THE INSTITUTION (EU CCY-B2)**

<i>(in € millions)</i>	06/30/2024	12/31/2023
010 Total risk-weighted assets	309,746	300,652
020 Countercyclical buffer ratio specific to the institution	1.0000%	0.4977%
030 Required countercyclical buffer specific to the institution	2,691	1,496

Update of Table 12 of the 2023 Universal Registration Document, page 413

**TABLE 12: GEOGRAPHICAL BREAKDOWN OF RELEVANT CREDIT EXPOSURES FOR THE CALCULATION OF COUNTERCYCLICAL CAPITAL BUFFER (EU CCY-B1)**

<i>(in € millions)</i>	06/30/2024												Counter-cyclical buffer ratio (in %)
	General credit exposures		Relevant credit exposures – market risk				Capital requirements						
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitizations. Value at risk for the non-trading book	Total exposure value	Relevant credit exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures – securitizations in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	
France	34,194	463,466	1,640	0	2,173	501,473	14,657	48	41	14,746	184,326	68.52%	1.0%
Germany	33,183	2,120	253	0	630	36,186	2,361	6	6	2,374	29,669	11.03%	0.8%
United Kingdom	1,566	3,437	183	0	612	5,798	322	8	15	345	4,308	1.60%	2.0%
Luxembourg	4,729	2,224	53	0	49	7,055	412	1	1	413	5,163	1.92%	0.5%
The Netherlands	571	2,241	225	0	620	3,658	149	5	7	161	2,007	0.75%	2.0%
Australia	42	2,538	118	0	324	3,021	143	1	4	149	1,859	0.69%	1.0%
Ireland	178	920	2	0	131	1,230	67	0	2	69	861	0.32%	1.5%
Norway	39	851	19	0	0	909	21	1	0	22	275	0.10%	2.5%
Czech Republic	387	5	0	0	0	392	27	0	0	27	332	0.12%	1.8%
Hong Kong	44	1,406	15	0	0	1,465	64	0	0	64	804	0.30%	1.0%
Sweden	156	689	25	0	0	870	24	2	0	25	318	0.12%	2.0%
Slovakia	337	2	0	0	0	338	20	0	0	20	250	0.09%	1.5%
Denmark	76	104	29	0	0	208	10	0	0	11	132	0.05%	2.5%
Croatia	11	82	0	0	0	93	6	0	0	6	74	0.03%	1.5%
Roumania	88	6	15	0	0	108	7	0	0	7	84	0.03%	1.0%
Bulgaria	9	1	0	0	0	11	1	0	0	1	8	–%	2.0%
Lithuania	16	1	0	0	0	17	1	0	0	1	13	–%	1.0%
Slovenia	37	1	0	0	0	38	3	0	0	3	34	0.01%	0.5%
Estonia	6	0	0	0	0	7	0	0	0	0	6	–%	1.5%
Cyprus	6	4	0	0	0	10	1	0	0	1	8	–%	1.0%
Iceland	3	0	0	0	0	3	0	0	0	0	2	–%	2.5%



12/31/2023

	General credit exposures		Relevant credit exposures – market risk			Capital requirements							
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposure s. Value at risk for the non-trading book	Total exposure value	Relevant credit exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Countercyclical buffer ratio (in %)
France	35,504	463,046	1,326	0	3,204	503,081	14,396	40	57	14,494	181,172	68.84%	0.5%
Germany	32,090	2,154	343	0	584	35,171	2,295	7	6	2,308	28,850	10.96%	0.8%
United Kingdom	1,626	3,448	116	0	441	5,631	305	5	13	322	4,029	1.53%	2.0%
Luxembourg	4,533	2,522	26	0	74	7,155	418	0	1	419	5,238	1.99%	0.5%
The Netherlands	597	2,051	166	0	581	3,395	142	3	7	152	1,895	0.72%	1.0%
Australia	152	2,256	50	0	228	2,686	136	1	3	141	1,758	0.67%	1.0%
Ireland	202	1,028	3	0	179	1,412	71	0	3	74	928	0.35%	1.0%
Norway	38	835	26	0	0	899	22	2	0	24	299	0.11%	2.5%
Czech Republic	391	7	0	0	0	398	28	0	0	28	348	0.13%	2.0%
Hong Kong	48	1,277	15	0	0	1,339	53	0	0	53	664	0.25%	1.0%
Sweden	164	702	38	0	0	904	22	1	0	22	281	0.11%	2.0%
Slovakia	315	2	0	0	0	317	19	0	0	19	233	0.09%	1.5%
Denmark	79	63	29	0	0	171	8	1	0	9	117	0.04%	2.5%
Croatia	11	79	0	0	0	90	6	0	0	6	71	0.03%	1.0%
Romania	70	4	2	0	0	76	5	0	0	5	67	0.03%	1.0%
Bulgaria	10	1	0	0	0	11	1	0	0	1	8	–%	2.0%
Lithuania	18	0	0	0	0	19	1	0	0	1	16	0.01%	1.0%
Slovenia	29	1	0	0	0	30	2	0	0	2	27	0.01%	0.5%
Estonia	5	0	0	0	0	5	0	0	0	0	5	–%	1.5%
Cyprus	6	5	0	0	0	11	1	0	0	1	9	–%	0.5%
Iceland	1	0	0	0	0	2	0	0	0	0	1	–%	2.0%

## 1.3.2 Leverage ratio (EU LRA)

Update of Table 17 of the 2023 Universal Registration Document, page 417

**TABLE 17: LEVERAGE RATIO – JOINT STATEMENT (EU LR2-LRCOM)**

		Leverage ratio exposures under the CRR	
		06/30/2024	12/31/2023
<i>(in € millions)</i>			
<b>BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)</b>			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral) <sup>(1)</sup>	778,650	768,413
2	Addition of the amount of collateral provided for derivatives, when collateral is deducted from balance sheet assets in accordance with the applicable accounting framework	0	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided under derivative transactions)	-1,336	-2,748
4	(Adjustment for securities received as part of securities financing transactions that are recognized as assets)	0	0
5	(Adjustment for general credit risk of balance sheet items)	0	0
6	(Amounts of assets deducted when determining Tier 1 capital)	-412	-556
<b>7</b>	<b>Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>776,902</b>	<b>765,109</b>
<b>DERIVATIVES EXPOSURES</b>			
8	Replacement cost of all derivative transactions (net of cash margin call adjustments)	1,376	1,491
EU-8a	Derogation for derivatives: contribution of replacement costs under the simplified standardized approach	0	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	3,116	3,069
EU-9a	Derogation for derivatives: contribution of potential future exposure under the simplified standardized approach	0	0
EU-9b	Exposure determined by applying the original exposure method	97	106
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	0	0
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	0	0
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	0	0
11	Effective notional amount adjusted for credit derivatives sold	6,464	5,756
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-4,516	-3,237
<b>13</b>	<b>Total derivative exposures</b>	<b>6,538</b>	<b>7,186</b>
<b>SFT EXPOSURES</b>			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	20,187	20,187
15	(Net value of cash payables and receivables of gross SFT assets)	-5,736	-7,706
16	Counterparty risk exposure for SFTs	0	0
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429e (5) and Article 222 of CRR	0	0
17	Exposures when the institution acts as an agent	0	0
EU-17a	(CCP leg exempt from client-cleared SFTs)	0	0
<b>18</b>	<b>Total exposure from securities financing transactions</b>	<b>14,451</b>	<b>12,481</b>
<b>OTHER OFF-BALANCE-SHEET EXPOSURES</b>			
19	Off-balance sheet exposures at gross notional amount	134,278	135,543
20	(Adjustments for conversion into equivalent credit amounts)	-85,251	-86,042
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0	0
<b>22</b>	<b>Total other off-balance sheet exposures</b>	<b>49,027</b>	<b>49,501</b>
<b>EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)</b>			
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-7,358	-7,705
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-48,853	-45,036

		Leverage ratio exposures under the CRR	
		06/30/2024	12/31/2023
<i>(in € millions)</i>			
<b>EU-22k</b>	<b>Total exempt exposures</b>	<b>-56,211</b>	<b>-52,741</b>
<b>CAPITAL AND TOTAL EXPOSURE MEASUREMENT</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>57,356</b>	<b>55,809</b>
<b>24</b>	<b>Total exposure measurement</b>	<b>790,706</b>	<b>781,535</b>
<b>LEVERAGE RATIO</b>			
25	Leverage ratio (%)	7.3%	7.1%
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	7.3%	7.1%
26	Minimum leverage ratio regulatory requirement (%)	3.0%	3.0%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%	0.0%
EU-26b	of which: to be composed of CET1 capital	0.0%	0.0%
27	Leverage ratio buffer requirement (%)	0.0%	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
<b>CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES</b>			
EU-27b	Transitional arrangements chosen to define the measurement of capital	n/a	n/a
<b>PUBLICATION OF AVERAGE VALUES</b>			
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	24,161	19,986
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	14,451	12,481
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	800,416	789,040
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	800,416	789,040
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	7.2%	7.1%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	7.2%	7.1%

<sup>(1)</sup> Excluding derivatives, temporary sales of securities and exempt exposures.



Update of Table 18 of the 2023 Universal Registration Document, page 419

**TABLE 18: SUMMARY OF RECONCILIATION BETWEEN ACCOUNTING ASSETS AND EXPOSURES FOR LEVERAGE RATIO PURPOSES (EU LR1-LRSUM)**

<i>(in € millions)</i>		06/30/2024	12/31/2023
<b>1</b>	<b>TOTAL ASSETS UNDER THE REPORTED FINANCIAL STATEMENTS<sup>(1)</sup></b>	<b>921,939</b>	<b>913,530</b>
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	-121,326	-119,589
3	(Adjustment for securitized exposures that meet significant risk transfer requirements)	0	0
4	(Adjustment for temporary exemption of exposures to central banks)	0	0
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting framework but excluded from the total exposure measure under Article 429a (1) (i) of the CRR)	0	0
6	Adjustment for normalized purchases and sales of financial assets recognized at the trade date	0	0
7	Adjustment for qualifying centralized cash management system transactions	0	0
8	Adjustment for derivative financial instruments	-2,893	-2,581
9	Adjustment for securities financing transactions (SFT)	-8,114	-6,576
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	56,956	49,501
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital)	0	0
EU-11a	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (c) of the CRR)	-7,358	-7,705
EU-11b	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR)	-48,853	-45,036
12	Other adjustments	355	207
<b>13</b>	<b>TOTAL LEVERAGE RATIO EXPOSURE</b>	<b>790,706</b>	<b>781,535</b>

<sup>(1)</sup> The total amount of the asset is presented in accordance with accounting standards.

Update of Table 19 of the 2023 Universal Registration Document, page 419

**TABLE 19: BREAKDOWN OF EXPOSURES ON THE BALANCE SHEET – EXCLUDING DERIVATIVES, SFTS AND EXEMPT EXPOSURES (EU LR3-LRSPL)**

<i>(in € millions)</i>	06/30/2024	12/31/2023
	Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<b>EU-1 TOTAL BALANCE SHEET EXPOSURES<sup>(1)</sup> OF WHICH:</b>	<b>713,243</b>	<b>713,003</b>
EU-2 Trading book exposures	14,406	11,198
EU-3 Banking book exposures, of which:	698,838	701,805
EU-4 Secured bonds	6,010	5,614
EU-5 Exposures treated as sovereigns	128,138	134,832
EU-6 Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	5,700	5,815
EU-7 Institutions	15,701	15,297
EU-8 Secured by real estate mortgages <sup>(2)</sup>	278,155	277,849
EU-9 Retail exposures <sup>(2)</sup>	113,210	112,442
EU-10 Corporate exposures	106,528	106,093
EU-11 Exposures in default	8,188	7,581
EU-12 Other exposures (equities, securitizations and other assets unrelated to credit exposures)	37,209	36,281

<sup>(1)</sup> Excluding derivatives, temporary sales of securities and exempt exposures.<sup>(2)</sup> The ECB authorizes the group to reclassify these loans in the same exposure category as other "home loans" type loans.

## 1.4 CREDIT RISK

### 1.4.1 Exposures

Update of Table 23 of the 2023 Universal Registration Document, page 429

**TABLE 23: MATURITY OF NET ON- AND OFF-BALANCE SHEET EXPOSURES (EU CR1-A)**

06/30/2024	Net exposure value					
	Demand	<= 1 year	> 1 year	> 5 years	No stated term	Total
<i>(in € millions)</i>						
Loans and advances	190,551	106,202	225,229	292,929	10,894	825,805
Debt securities	898	5,020	17,054	13,745	16,993	53,711
<b>TOTAL</b>	<b>180,449</b>	<b>111,223</b>	<b>242,283</b>	<b>306,674</b>	<b>38,887</b>	<b>879,516</b>

  

12/31/2023	Net exposure value					
	Demand	<= 1 year	> 1 year	> 5 years	No stated term	Total
<i>(in € millions)</i>						
Loans and advances	191,971	107,606	227,226	292,378	11,500	830,680
Debt securities	1,099	4,645	15,315	12,187	17,156	50,402
<b>TOTAL</b>	<b>193070</b>	<b>112251</b>	<b>242541</b>	<b>304,565</b>	<b>28,656</b>	<b>881,082</b>

### 1.4.2 Credit quality of assets

Update of Table 24 of the 2023 Universal Registration Document, page 430

**TABLE 24: CREDIT QUALITY OF FORBORNE EXPOSURES (EU CQ1)**

06/30/2024	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions		Collateral and financial guarantees received on restructured exposure	
	Gross restructured performing loans	Restructured non-performing loans		On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures		
		Of which defaulted	Of which impaired					
<i>(in € millions)</i>								
<b>Demand accounts with central banks and other demand deposits</b>	0	0	0	0	0	0	0	
<b>Loans and advances</b>	2,134	4,432	4,432	4,432	-166	-1,814	2,919	1,686
Central banks	0	0	0	0	0	0	0	0
Public administration	5	3	3	3	0	-1	5	3
Credit institutions	7	1	1	1	0	0	0	0
Other financial corporations	64	97	97	97	-3	-75	65	16
Non-financial corporations	1,167	2,320	2,320	2,320	-49	-783	2,110	1,330
Households	892	2,011	2,011	2,011	-114	-955	738	338
<b>Debt instruments</b>	0	0	0	0	0	0	0	0
<b>Loan commitments given</b>	79	201	201	201	-1	0	124	0
<b>TOTAL</b>	<b>2,213</b>	<b>4,633</b>	<b>4,633</b>	<b>4,633</b>	<b>-167</b>	<b>-1,814</b>	<b>3,043</b>	<b>1,686</b>

12/31/2023	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions	Collateral and financial guarantees received on restructured exposure		
(in € millions)	Gross restructured performing loans	Restructured non-performing loans		On performing exposures benefiting from restructuring measures	Total on non- performing loans			Collateral and financial guarantees received on non- performing exposures with restructuring measures
		Of which defaulted	Of which impaired					
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	2,183	3,891	3,891	3,891	-172	-1,631	2,726	1,412
Central banks	0	0	0	0	0	0	0	0
Public administration	3	4	4	4	0	-1	3	3
Credit institutions	6	0	0	0	0	0	0	0
Other financial corporations	99	98	98	98	-6	-75	96	19
Non-financial corporations	1,194	1,879	1,879	1,879	-52	-656	1,901	1,046
Households	880	1,909	1,909	1,909	-114	-900	725	344
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	43	100	100	100	-4	0	46	0
<b>TOTAL</b>	<b>2,226</b>	<b>3,991</b>	<b>3,991</b>	<b>3,991</b>	<b>-176</b>	<b>-1,631</b>	<b>2,772</b>	<b>1,412</b>

Update of Table 25 of the 2023 Universal Registration Document, page 430

**TABLE 25: QUALITY OF RENEGOTIATION (FORBEARANCE) (EU CQ2)**

Crédit Mutuel Alliance Fédérale's NPE rate does not exceed the 5% threshold, so this table has not been produced.

Update of Table 26 of the 2023 Universal Registration Document, page 431

**TABLE 26: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY REMAINING MATURITY (EU CQ3)**

06/30/2024 (in € millions)	Gross carrying amount/nominal amount												
	Performing loans				Non-performing loans								Of which loans in default
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days			Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years		
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	93,143	93,143	0	0	0	0	0	0	0	0	0	0	
<b>LOANS AND ADVANCES</b>	<b>582,634</b>	<b>580,589</b>	<b>2,045</b>	<b>16,307</b>	<b>4,678</b>	<b>1,180</b>	<b>1,867</b>	<b>4,669</b>	<b>2,153</b>	<b>495</b>	<b>1,264</b>	<b>16,307</b>	
Central banks	20	20	0	0	0	0	0	0	0	0	0	0	
Public administration	7,013	6,934	79	59	46	1	1	7	0	4	0	59	
Credit institutions	62,060	62,054	6	3	0	1	0	1	0	0	0	3	
Other financial corporations	18,360	18,343	17	215	48	6	35	40	68	8	11	215	
Non-financial corporations	249,813	248,584	1,229	9,355	2,956	489	839	3,272	707	318	774	9,355	
<i>Of which: SMEs</i>	210,561	209,605	956	8,109	2,205	441	676	3,054	646	317	770	8,109	
Households	245,367	244,653	714	6,675	1,629	684	990	1,351	1,377	165	480	6,675	
<b>DEBT INSTRUMENTS</b>	<b>46,732</b>	<b>46,732</b>	<b>0</b>	<b>119</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>119</b>	
Central banks	1,920	1,920	0	0	0	0	0	0	0	0	0	0	
Public administration	19,649	19,649	0	0	0	0	0	0	0	0	0	0	
Credit institutions	12,247	12,247	0	1	1	0	0	0	0	0	0	1	
Other financial corporations	10,653	10,653	0	1	1	0	0	0	0	0	0	1	
Non-financial corporations	2,262	2,262	0	117	117	0	0	0	0	0	0	117	
<b>OFF-BALANCE SHEET COMMITMENTS</b>	<b>151,808</b>			<b>731</b>								<b>731</b>	
Central banks	0			0								0	
Public administration	11,145			0								0	
Credit institutions	36,232			21								21	
Other financial corporations	3,736			3								3	
Non-financial corporations	74,434			654								654	
Households	26,260			53								53	
<b>TOTAL</b>	<b>874,317</b>	<b>720,464</b>	<b>2,045</b>	<b>17,157</b>	<b>4,798</b>	<b>1,180</b>	<b>1,867</b>	<b>4,669</b>	<b>2,153</b>	<b>495</b>	<b>1,264</b>	<b>17,157</b>	



12/31/2023

(in € millions)

Gross carrying amount/nominal amount

	Performing loans			Non-performing loans								
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days		Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years	Of which loans in default	
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>100,932</b>	<b>100,932</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>581,597</b>	<b>579,377</b>	<b>2,219</b>	<b>15,133</b>	<b>4,212</b>	<b>1,046</b>	<b>1,543</b>	<b>4,454</b>	<b>2,158</b>	<b>433</b>	<b>1,286</b>	<b>15,133</b>
Central banks	19	19	0	0	0	0	0	0	0	0	0	0
Public administration	7,240	7,172	68	21	10	1	3	2	0	4	0	21
Credit institutions	60,453	60,447	6	6	4	1	0	1	1	0	0	6
Other financial corporations	17,575	17,558	18	199	59	5	9	40	69	9	8	199
Non-financial corporations	251,148	249,793	1,355	8,596	2,572	426	649	3,172	761	242	774	8,596
<i>Of which: SMEs</i>	211,994	210,991	1,003	7,338	1,956	356	579	2,779	656	241	770	7,338
Households	245,161	244,388	772	6,311	1,567	613	882	1,241	1,328	178	504	6,311
<b>DEBT INSTRUMENTS</b>	<b>42,346</b>	<b>42,346</b>	<b>0</b>	<b>98</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>98</b>
Central banks	1,664	1,664	0	0	0	0	0	0	0	0	0	0
Public administration	17,726	17,726	0	0	0	0	0	0	0	0	0	0
Credit institutions	11,627	11,627	0	1	1	0	0	0	0	0	0	1
Other financial corporations	9,497	9,497	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,832	1,832	0	95	95	0	0	0	0	0	0	95
<b>OFF-BALANCE SHEET COMMITMENTS</b>	<b>152,624</b>	<b>0</b>	<b>0</b>	<b>570</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>570</b>
Central banks	7	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,889	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	41,500	0	0	47	0	0	0	0	0	0	0	47
Other financial corporations	4,246	0	0	4	0	0	0	0	0	0	0	4
Non-financial corporations	75,323	0	0	471	0	0	0	0	0	0	0	471
Households	27,660	0	0	48	0	0	0	0	0	0	0	48
<b>TOTAL</b>	<b>877,500</b>	<b>722,656</b>	<b>2,219</b>	<b>15,800</b>	<b>4,310</b>	<b>1,046</b>	<b>1,543</b>	<b>4,454</b>	<b>2,158</b>	<b>433</b>	<b>1,286</b>	<b>15,800</b>

Update of Table 27 of the 2023 Universal Registration Document, page 432

**TABLE 27: CREDIT QUALITY OF EXPOSURES BY GEOGRAPHIC AREA (EU CQ4)**

06/30/2024 <i>(in € millions)</i>	Total outstandings/gross nominal amount				Accu- mulated impairment	Impairment of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non- performing exposures
		Of which non-performing loans		Of which loans subject to impairment			
		Of which loans in default					
<b>BALANCE SHEET EXPOSURE</b>	<b>645,791</b>	<b>16,426</b>	<b>16,426</b>	<b>644,643</b>	<b>-10,705</b>	<b>0</b>	<b>0</b>
France	509,766	11,387	11,387	508,906	-6,712	-	0
Germany	39,423	2,262	2,262	39,405	-2,196	-	0
Belgium	14,139	618	618	14,097	-452	-	0
United States of America	12,173	57	57	12,170	-45	-	0
Switzerland	11,138	477	477	11,116	-126	-	0
Luxembourg	10,649	236	236	10,585	-81	-	0
United Kingdom	5,319	53	53	5,245	-30	-	0
Spain	4,417	352	352	4,404	-363	-	0
Singapore	3,909	0	0	3,909	-1	-	0
Italy	3,763	199	199	3,755	-182	-	0
Ireland	3,465	15	15	3,450	-7	-	0
The Netherlands	3,288	4	4	3,270	-7	-	0
Portugal	3,236	349	349	3,236	-295	-	0
Australia	2,773	1	1	2,773	-3	-	0
Canada	2,719	6	6	2,712	-5	-	0
Japan	2,356	55	55	2,356	-9	-	0
Other countries	13,259	355	355	13,254	-190	-	0
<b>OFF-BALANCE SHEET EXPOSURE</b>	<b>152,539</b>	<b>731</b>	<b>731</b>	<b>0</b>	<b>0</b>	<b>427</b>	<b>0</b>
France	116,127	693	693	-	-	351	-
United States of America	12,674	1	1	-	-	3	-
Germany	4,803	9	9	-	-	32	-
Switzerland	2,843	3	3	-	-	6	-
Belgium	2,522	7	7	-	-	4	-
Luxembourg	2,275	14	14	-	-	9	-
United Kingdom	1,950	0	0	-	-	3	-
The Netherlands	1,640	0	0	-	-	1	-
Australia	1,207	0	0	-	-	1	-
Spain	1,176	0	0	-	-	0	-
Singapore	928	0	0	-	-	0	-
Ireland	579	0	0	-	-	0	-
Other countries	3,817	4	4	-	-	17	-
<b>TOTAL</b>	<b>798,331</b>	<b>17,157</b>	<b>17,157</b>	<b>644,643</b>	<b>-10,705</b>	<b>427</b>	<b>0</b>

Countries with on-balance sheet exposures of less than €1 billion are included in the "Other countries" line

12/31/2023 <i>(in € millions)</i>	Total outstandings/gross nominal amount					Impairment of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing loans			Of which loans subject to impairment	Accumulated impairment		
		Of which loans in default					
<b>BALANCE SHEET EXPOSURE</b>	<b>639,173</b>	<b>15,230</b>	<b>15,230</b>	<b>638,114</b>	<b>-10,195</b>	<b>-</b>	<b>0</b>
France	506,878	10,679	10,679	506,028	-6,377	-	0
Germany	39,193	1,985	1,985	39,177	-2,081	-	0
Belgium	13,688	600	600	13,619	-455	-	0
United States of America	11,407	61	61	11,404	-51	-	0
Switzerland	11,199	432	432	11,190	-118	-	0
Luxembourg	10,701	148	148	10,650	-72	-	0
United Kingdom	4,904	63	63	4,899	-21	-	0
Spain	4,302	329	329	4,294	-352	-	0
Ireland	3,751	17	17	3,748	-7	-	0
Italy	3,695	159	159	3,687	-157	-	0
Singapore	3,497	1	1	3,497	-1	-	0
Portugal	3,413	361	361	3,413	-321	-	0
The Netherlands	2,963	10	10	2,948	-7	-	0
Japan	2,552	58	58	2,552	-10	-	0
Australia	2,352	1	1	2,352	-3	-	0
Canada	2,280	5	5	2,268	-4	-	0
Other countries	12,398	320	320	12,387	-159	-	0
<b>OFF-BALANCE SHEET EXPOSURE</b>	<b>153,194</b>	<b>570</b>	<b>570</b>	<b>-</b>	<b>-</b>	<b>447</b>	<b>-</b>
France	124,093	546	546	0	0	371	0
United States of America	5,183	0	0	0	0	3	0
Germany	3,826	7	7	0	0	31	0
Switzerland	3,385	1	1	0	0	5	0
Belgium	2,632	7	7	0	0	4	0
Luxembourg	2,047	7	7	0	0	11	0
United Kingdom	1,980	0	0	0	0	4	0
The Netherlands	1,417	0	0	0	0	1	0
Ireland	1,384	0	0	0	0	0	0
Singapore	1,167	0	0	0	0	1	0
Australia	1,093	0	0	0	0	1	0
Spain	1,079	0	0	0	0	0	0
Other countries	3,908	2	2	0	0	17	0
<b>TOTAL</b>	<b>792,367</b>	<b>15,800</b>	<b>15,800</b>	<b>638,114</b>	<b>-10,195</b>	<b>447</b>	<b>0</b>

Countries with on-balance sheet or off-balance sheet exposures of less than €1 billion are included in the "Other countries" line.

Update of Table 28 of the 2023 Universal Registration Document, page 434

**TABLE 28: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)**

06/30/2024	Gross carrying amount					Accumulated impairment	Cumulative negative changes in fair value due to credit risk on non-performing exposures
	(in € millions)	Of which non-performing		Of which loans and advances subject to impairment			
			Of which defaulted				
Agriculture, forestry and fishing	9,470	330	330	9,470	-179	0	
Extractive industries	621	15	15	621	-9	0	
Manufacturing industry	17,220	899	899	17,220	-428	0	
Production and distribution of electricity, gas, steam and air conditioning	3,270	51	51	3,270	-36	0	
Water production and distribution	1,224	29	29	1,224	-18	0	
Construction	12,841	849	849	12,841	-414	0	
Retail	21,802	1,258	1,258	21,802	-710	0	
Transport and storage	9,689	255	255	9,688	-125	0	
Accommodation and catering	6,213	595	595	6,213	-275	0	
Information and communication	4,041	170	170	4,041	-69	0	
Financial and insurance activities	14,547	412	412	14,547	-283	0	
Real estate activities	85,414	1,847	1,847	85,414	-927	0	
Professional, scientific and technical activities	22,532	1,387	1,387	22,532	-693	0	
Administrative and support services activities	8,947	377	377	8,947	-208	0	
Public administration and defense, compulsory social security	155	0	0	155	0	0	
Teaching	1,830	43	43	1,830	-24	0	
Human health and social action	10,889	221	221	10,889	-104	0	
Arts, entertainment and recreational activities	1,559	85	85	1,559	-44	0	
Other services	26,901	532	532	26,901	-421	0	
<b>TOTAL</b>	<b>259,167</b>	<b>9,355</b>	<b>9,355</b>	<b>259,166</b>	<b>-4,966</b>	<b>0</b>	

  

12/31/2023	Total outstandings					Accumulated impairment	Cumulative negative changes in fair value due to credit risk on non-performing exposures
	(in € millions)	Of which non-performing loans	Of which non-performing loans in default	Of which total loans subject to impairment			
Agriculture, forestry and fishing	9,252	297	297	9,252	-165	0	
Extractive industries	591	17	17	591	-8	0	
Manufacturing industry	17,262	886	886	17,262	-432	0	
Production and distribution of electricity, gas, steam and air conditioning	3,203	51	51	3,203	-29	0	
Water production and distribution	1,229	29	29	1,229	-19	0	
Construction	13,224	817	817	13,224	-412	0	
Retail	22,072	1,166	1,166	22,072	-673	0	
Transport and storage	9,659	218	218	9,657	-113	0	
Accommodation and catering	6,193	569	569	6,193	-272	0	
Information and communication	3,924	148	148	3,924	-66	0	
Financial and insurance activities	14,785	556	556	14,785	-339	0	
Real estate activities	84,583	1,574	1,574	84,583	-845	0	
Professional, scientific and technical activities	23,508	1,047	1,047	23,508	-510	0	
Administrative and support services activities	8,709	297	297	8,709	-177	0	
Public administration and defense, compulsory social security	140	0	0	140	0	0	
Teaching	1,837	40	40	1,837	-23	0	
Human health and social action	10,814	137	137	10,814	-103	0	
Arts, entertainment and recreational activities	1,570	81	81	1,570	-42	0	
Other services	27,188	665	665	27,188	-418	0	
<b>TOTAL</b>	<b>259,744</b>	<b>8,596</b>	<b>8,596</b>	<b>259,742</b>	<b>-4,646</b>	<b>0</b>	

Update of Table 29 of the 2023 Universal Registration Document, page 434

**TABLE 29: MEASUREMENT OF COLLATERAL: LOANS AND ADVANCES (EU CQ6)**

Crédit Mutuel Alliance Fédérale's NPE rate does not exceed the threshold of 5%, so this table has not been produced.

Update of Table 30 of the 2023 Universal Registration Document, page 435

**TABLE 30: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (EU CQ7)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Collateral obtained by taking possession (accumulated)			
	Value at initial recognition	Cumulative negative change	Value at initial recognition	Cumulative negative change
Property, plant and equipment	0	0	0	0
Other than property, plant and equipment	15	-2	16	-2
Residential real estate property	14	-2	16	-2
Commercial property	0	0	0	0
Real estate property	0	0	0	0
Equity and debt instruments	0	0	0	0
Other	0	0	0	0
<b>TOTAL</b>	<b>15</b>	<b>-2</b>	<b>16</b>	<b>-2</b>

Update of Table 31 of the 2023 Universal Registration Document, page 435

**TABLE 31: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION: BREAKDOWN BY ISSUE DATE (EU CQ8)**

Crédit Mutuel Alliance Fédérale's NPE rate does not exceed the threshold of 5%, so this table has not been produced.



Update of Table 32 of the 2023 Universal Registration Document, page 435

**TABLE 32: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (EU CR1)**

06/30/2024  (in € millions)	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received		
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>93,143</b>	<b>93,115</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>582,634</b>	<b>542,935</b>	<b>39,551</b>	<b>16,307</b>	<b>0</b>	<b>16,048</b>	<b>-3,139</b>	<b>-1,426</b>	<b>-1,708</b>	<b>-7,478</b>	<b>0</b>	<b>-7,411</b>	<b>0</b>	<b>314,945</b>	<b>5,587</b>
Central banks	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	7,013	6,878	135	59	0	55	-4	-1	-2	-8	0	-7	0	1,069	41
Credit institutions	62,060	62,052	8	3	0	3	-3	-1	-1	-1	0	-1	0	1,873	1
Other financial corporations	18,360	17,626	721	215	0	214	-44	-28	-16	-140	0	-140	0	8,080	52
Non-financial corporations	249,813	226,412	23,298	9,355	0	9,147	-1,308	-472	-834	-3,658	0	-3,607	0	167,636	4,447
Of which: small- and medium-sized enterprises	210,561	190,434	20,039	8,109	0	7,919	-1,105	-383	-721	-3,178	0	-3,131	0	150,892	3,802
Households	245,367	229,946	15,390	6,675	0	6,629	-1,780	-924	-853	-3,671	0	-3,656	0	136,287	1,046
<b>DEBT INSTRUMENTS</b>	<b>46,732</b>	<b>45,588</b>	<b>10</b>	<b>119</b>	<b>0</b>	<b>119</b>	<b>-19</b>	<b>-19</b>	<b>-1</b>	<b>-72</b>	<b>0</b>	<b>-69</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	1,920	1,920	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	19,649	19,649	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	12,247	12,121	0	1	0	1	-3	-3	0	-1	0	-1	0	0	0
Other financial corporations	10,653	10,317	1	1	0	1	-12	-12	0	-1	0	-1	0	0	0
Non-financial corporations	2,262	1,581	9	117	0	117	-2	-1	-1	-71	0	-68	0	0	0
<b>OFF-BALANCE SHEET OUTSTANDINGS</b>	<b>151,808</b>	<b>148,456</b>	<b>3,348</b>	<b>731</b>	<b>0</b>	<b>721</b>	<b>-252</b>	<b>-130</b>	<b>-122</b>	<b>-174</b>	<b>0</b>	<b>-174</b>	<b>0</b>	<b>20,415</b>	<b>211</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	11,145	11,142	3	0	0	0	0	0	0	0	0	0	0	580	0
Credit institutions	36,232	35,869	363	21	0	21	-5	-3	-2	-43	0	-43	0	271	7
Other financial corporations	3,736	3,683	53	3	0	3	-7	-6	-2	-1	0	-1	0	858	1
Non-financial corporations	74,434	72,403	2,028	654	0	645	-214	-100	-114	-127	0	-127	0	15,033	180
Households	26,260	25,358	902	53	0	52	-26	-21	-5	-3	0	-3	0	3,673	24
<b>TOTAL</b>	<b>874,317</b>	<b>830,093</b>	<b>42,938</b>	<b>17,157</b>	<b>0</b>	<b>16,889</b>	<b>-3,411</b>	<b>-1,575</b>	<b>-1,830</b>	<b>-7,724</b>	<b>0</b>	<b>-7,655</b>	<b>0</b>	<b>335,378</b>	<b>5,798</b>

The Crédit Mutuel group applies local law and write-offs are only recorded once all rights of recovery have been extinguished.

12/31/2023	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received			
	Performing loans		Non-performing loans				Accumulated impairment and adjustment of fair value on performing loans		Accumulated impairment and adjustment of fair value on non-performing loans				Partial cumulative reversals	On performing loans	On non-performing loans	
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3								
(in € millions)																
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>100,932</b>	<b>100,678</b>	<b>254</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>581,597</b>	<b>548,561</b>	<b>32,915</b>	<b>15,133</b>	<b>0</b>	<b>14,865</b>	<b>-3,092</b>	<b>-1,494</b>	<b>-1,592</b>	<b>-7,013</b>	<b>0</b>	<b>-6,949</b>	<b>0</b>	<b>317,479</b>	<b>5,076</b>	
Central banks	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	7,240	7,094	146	21	0	17	-4	-1	-3	-3	0	-3	0	1,158	6	
Credit institutions	60,453	60,449	5	6	0	6	-2	-2	0	-1	0	-1	0	1,525	1	
Other financial corporations	17,575	16,818	742	199	0	198	-49	-28	-21	-126	0	-126	0	8,610	64	
Non-financial corporations	251,148	233,096	17,972	8,596	0	8,375	-1,266	-508	-756	-3,379	0	-3,330	0	167,853	3,970	
Of which: small- and medium-sized enterprises	211,994	196,777	15,140	7,338	0	7,137	-1,047	-403	-643	-2,888	0	-2,842	0	151,081	3,367	
Households	245,161	231,085	14,050	6,311	0	6,269	-1,771	-955	-813	-3,503	0	-3,490	0	138,333	1,035	
<b>DEBT INSTRUMENTS</b>	<b>42,346</b>	<b>41,290</b>	<b>14</b>	<b>98</b>	<b>0</b>	<b>98</b>	<b>-22</b>	<b>-21</b>	<b>-1</b>	<b>-71</b>	<b>0</b>	<b>-68</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks	1,664	1,664	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	17,726	17,726	0	0	0	0	-6	-6	0	0	0	0	0	0	0	0
Credit institutions	11,627	11,498	0	1	0	1	-3	-3	0	-1	0	-1	0	0	0	0
Other financial corporations	9,497	9,230	1	2	0	2	-10	-10	0	-1	0	-1	0	0	0	0
Non-financial corporations	1,832	1,171	13	95	0	95	-3	-2	-1	-70	0	-67	0	0	0	0
<b>OFF-BALANCE SHEET OUTSTANDINGS</b>	<b>152,624</b>	<b>150,021</b>	<b>2,602</b>	<b>570</b>	<b>0</b>	<b>493</b>	<b>-260</b>	<b>-153</b>	<b>-107</b>	<b>-186</b>	<b>0</b>	<b>-186</b>	<b>0</b>	<b>22,421</b>	<b>169</b>	
Central banks	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,889	3,886	3	0	0	0	0	0	0	0	0	0	0	531	0	
Credit institutions	41,500	41,180	320	47	0	47	-5	-3	-2	-38	0	-38	0	131	4	
Other financial corporations	4,246	4,173	74	4	0	4	-10	-7	-3	-1	0	-1	0	783	1	
Non-financial corporations	75,323	73,968	1,354	471	0	396	-220	-122	-98	-145	0	-145	0	16,245	145	
Households	27,660	26,808	852	48	0	47	-26	-21	-5	-2	0	-2	0	4,732	19	
<b>TOTAL</b>	<b>877,500</b>	<b>840,550</b>	<b>35,785</b>	<b>15,800</b>	<b>0</b>	<b>15,456</b>	<b>-3,374</b>	<b>-1,668</b>	<b>-1,701</b>	<b>-7,271</b>	<b>0</b>	<b>-7,204</b>	<b>0</b>	<b>339,925</b>	<b>5,245</b>	

Update of Table 33 of the 2023 Universal Registration Document, page 436

**TABLE 33: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES (EU CR2)**

(in € millions)	06/30/2024	12/31/2023
<b>INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES</b>	15,133	13,181
Additions to non-performing portfolios	3,951	6,160
Exits from non-performing portfolios	-2,776	-4,208
Exits due to losses	-481	-915
Exits due to other reasons	-2,296	-3,294
<b>FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES</b>	<b>16,307</b>	<b>15,133</b>

Update of Table 34 of the 2023 Universal Registration Document, page 436

**TABLE 34: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES AND ASSOCIATED CUMULATIVE NET RECOVERIES (EU CR2A)**

Crédit Mutuel Alliance Fédérale's NPE rate does not exceed the threshold of 5%, so this table has not been produced.

### 1.4.3 Standardized approach (EU CRD)

Exposures treated using the standardized method are given in the table below.

Crédit Mutuel Alliance Fédérale uses from the evaluations of rating agencies (Standard & Poor's, Moody's and Fitch Ratings) to measure the sovereign risk in its exposures linked to central governments and central banks. If several rating levels derived from external ratings are possible, they are ranked from the most favorable to the least favorable and the second best is used to calculate the weighted risks.

Since September 2017, the group has relied primarily on the estimates provided by the Banque de France with regard to its corporate exposures.

The cross-reference table used to match the credit quality steps to the external ratings adopted is the one required by the regulation.

Update of Table 35 of the 2023 Universal Registration Document, page 437

**TABLE 35: BREAKDOWN OF EXPOSURES UNDER THE STANDARDIZED APPROACH (EU CR5)**

Category of exposure (in € millions)	Weighting																Total	Of which not rated	
	06/30/2024	0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1 250 %	Other			Deducted
1 - Central governments and central banks	119,669	0	0	0	905	0	202	0	0	65	0	650	0	0	0	0	0	121,491	0
2 - Regional or local authorities	532	0	0	0	5,765	0	54	0	0	1	0	0	0	0	0	0	0	6,352	0
3 - Public sector (Public organizations excluding central governments)	52,808	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52,808	0
4 - Multilateral development banks	474	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	474	0
5 - International organizations	2,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,171	0
6 - Institutions (banks)	67	0	0	0	2,020	0	167	0	0	58	0	0	0	0	0	0	0	2,312	0
7 - Companies	0	0	0	0	700	0	1,693	0	0	24,584	22	0	0	0	0	0	0	26,999	0
8 - Retail customers	0	0	0	0	0	0	0	0	48,851	0	0	0	0	0	0	0	0	48,851	0
9 - Exposures secured by real estate mortgages	0	0	0	0	0	9,558	3,146	0	1,686	743	0	0	0	0	0	0	0	15,133	0
10 - Exposures in default	9	0	0	0	0	0	0	0	0	2,916	911	0	0	0	0	0	0	3,836	0
11 - Exposures presenting a particularly high risk	0	0	0	0	0	0	0	0	0	0	2,234	0	0	0	0	0	0	2,234	0
12 - Covered bonds	0	0	0	109	0	0	0	0	0	0	0	0	0	0	0	0	0	109	0
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 - Exposures in the form of UCIT shares or equities	140	0	0	0	0	0	0	0	0	38	222	0	0	31	0	0	0	431	0
15 - Equity exposure	0	0	0	0	0	0	0	0	0	689	0	1	0	0	0	0	0	690	0
16 - Other assets	0	0	0	3	29	0	43	0	0	2,788	0	0	0	0	108	0	0	2,972	0
<b>17 - TOTAL</b>	<b>175,870</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>9,418</b>	<b>9,558</b>	<b>5,307</b>	<b>0</b>	<b>50,537</b>	<b>31,882</b>	<b>3,389</b>	<b>651</b>	<b>0</b>	<b>31</b>	<b>108</b>	<b>0</b>	<b>0</b>	<b>286,862</b>	<b>0</b>

Totals include outstandings weighted at 250%, which are deferred assets.

The exposure to governments and central banks is nearly entirely weighted at 0%. The capital requirements for this book demonstrate a sovereign risk for Crédit Mutuel Alliance Fédérale limited to high-quality counterparties.

Category of exposure (in € millions)	Weighting																Total	Of which not rated		
	0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1 250 %	Other	Deducted				
12/31/2023																				
1 - Central governments and central banks	126,507	0	0	0	1,117	0	205	0	0	37	0	604	0	0	0	0	0	128,469	0	
2 - Regional or local authorities	332	0	0	0	5,915	0	7	0	0	0	0	0	0	0	0	0	0	6,254	0	
3 - Public sector (Public organizations excluding central governments)	49,613	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,613	0	
4 - Multilateral development banks	616	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	616	0	
5 - International organizations	1,427	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,427	0	
6 - Institutions (banks)	302	0	0	0	1,874	0	38	0	0	121	0	0	0	0	0	0	0	2,334	0	
7 - Companies	0	0	0	0	710	0	1,968	0	0	24,690	25	0	0	0	0	0	0	27,393	0	
8 - Retail customers	0	0	0	0	0	0	0	0	47,255	0	0	0	0	0	0	0	0	47,255	0	
9 - Exposures secured by real estate mortgages	0	0	0	0	0	9,616	3,024	0	1,674	778	0	0	0	0	0	0	0	15,092	0	
10 - Exposures in default	7	0	0	0	0	0	0	0	0	2,702	889	0	0	0	0	0	0	3,599	0	
11 - Exposures presenting a particularly high risk	0	0	0	0	0	0	0	0	0	0	2,238	0	0	0	0	0	0	2,238	0	
12 - Covered bonds	0	0	0	111	0	0	0	0	0	0	0	0	0	0	0	0	0	111	0	
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14 - Exposures in the form of UCIT shares or equities	163	0	0	0	0	0	1	0	0	37	198	0	0	30	0	0	0	429	0	
15 - Equity exposure	0	0	0	0	0	0	0	0	0	785	0	1	0	0	0	0	0	785	0	
16 - Other assets	0	0	0	1	22	0	47	0	0	2,633	0	0	0	0	105	0	0	2,809	0	
<b>17 - TOTAL</b>	<b>178,966</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>9,637</b>	<b>9,616</b>	<b>5,289</b>	<b>0</b>	<b>48,929</b>	<b>31,783</b>	<b>3,350</b>	<b>604</b>	<b>0</b>	<b>30</b>	<b>105</b>	<b>0</b>	<b>0</b>	<b>288,424</b>	<b>0</b>	

Totals include outstandings weighted at 250%, which are deferred assets.

The exposure to governments and central banks is nearly entirely weighted at 0%. The capital requirements for this book demonstrate a sovereign risk for Cr dit Mutuel Alliance F d rale limited to high-quality counterparties.

## 1.4.4 Internal rating systems (EU CRE)

Update of Table 36 of the 2023 Universal Registration Document, page 440

**TABLE 36: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRBA METHOD**

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>





06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CORPORATES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	4,562	1,197	34	4,971
	0.25 to <0.50	12,341	2,037	40	13,163
	0.50 to <0.75	5,054	323	52	5,223
	0.75 to <2.50	23,957	5,116	40	26,025
	of which [0.75 to <1.75]	16,985	3,539	39	18,372
	of which [1.75 to <2.50]	6,973	1,577	43	7,653
	2.50 to <10.00	12,996	2,797	43	14,208
	of which [2.50 to <5.00]	9,105	2,016	45	10,006
	of which [5.00 to <10.00]	3,892	781	40	4,202
	10.00 to <100.00	1,798	228	41	1,891
	of which [10.00 to <20.00]	916	113	37	957
	of which [20.00 to <30.00]	808	110	45	857
	of which [30.00 to <100.00]	75	5	46	77
	100.00 (default)	2,025	228	79	2,204
	<b>Subtotal</b>	<b>62,734</b>	<b>11,925</b>	<b>42</b>	<b>67,685</b>
<i>of which: Specialized financing</i>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	-41
0.00	0	0.00	0.0	0	0	0	-41
0.00	0	0.00	0.0	0	0	0	0
0.24	2,053	26.58	2.0	1,354	27	3	-1
0.38	7,383	23.36	2.0	3,955	30	12	-5
0.67	3,058	18.63	2.0	1,585	30	7	-5
1.42	14,454	24.11	2.0	13,515	52	88	-60
1.17	9,958	24.58	2.0	9,161	50	53	-33
2.02	4,496	22.99	2.0	4,354	57	35	-27
4.46	7,507	24.85	2.0	10,864	76	154	-140
3.44	5,151	25.83	2.0	7,356	74	88	-85
6.91	2,356	22.55	2.0	3,508	83	65	-54
19.22	1,526	23.90	2.0	2,209	117	86	-114
12.06	659	24.66	2.0	1,033	108	28	-42
25.55	805	23.49	2.0	1,090	127	52	-69
37.79	62	18.95	2.0	86	112	6	-2
100.00	2,185	57.06	2.0	1,249	57	1,186	-1,115
<b>5.42</b>	<b>38,166</b>	<b>24.95</b>	<b>2.0</b>	<b>34,732</b>	<b>51</b>	<b>1,534</b>	<b>-1,479</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

06/30/2024 (in € millions)		Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: SMEs</i>					
	PD range				
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	2,185	428	40	2,354
	0.25 to <0.50	7,745	832	44	8,114
	0.50 to <0.75	4,266	283	53	4,417
	0.75 to <2.50	13,271	1,612	43	13,965
	of which [0.75 to <1.75]	10,035	1,243	42	10,556
	of which [1.75 to <2.50]	3,236	368	47	3,409
	2.50 to <10.00	5,868	861	50	6,295
	of which [2.50 to <5.00]	4,502	705	51	4,861
	of which [5.00 to <10.00]	1,366	156	44	1,434
	10.00 to <100.00	768	86	41	803
	of which [10.00 to <20.00]	454	49	37	472
	of which [20.00 to <30.00]	314	37	47	331
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1,081	77	90	1,150
	<b>Subtotal</b>	<b>35,184</b>	<b>4,178</b>	<b>46</b>	<b>37,098</b>
<b>RETAIL CUSTOMERS</b>					
	0 to <0.15	179,972	16,822	29	184,851
	of which [0 to <0.10]	124,047	13,625	28	127,842
	of which [0.10 to <0.15]	55,925	3,197	34	57,009
	0.15 to <0.25	4,684	1,715	29	5,178
	0.25 to <0.50	48,890	5,337	31	50,558
	0.50 to <0.75	14,274	750	32	14,518
	0.75 to <2.50	32,442	4,476	34	33,958
	of which [0.75 to <1.75]	24,468	2,804	34	25,409
	of which [1.75 to <2.50]	7,975	1,671	34	8,549
	2.50 to <10.00	19,150	2,065	35	19,876
	of which [2.50 to <5.00]	11,697	1,432	33	12,175
	of which [5.00 to <10.00]	7,453	633	39	7,701
	10.00 to <100.00	6,367	351	41	6,510
	of which [10.00 to <20.00]	2,550	191	38	2,623
	of which [20.00 to <30.00]	3,115	87	47	3,156
	of which [30.00 to <100.00]	702	73	40	731
	100.00 (default)	5,173	155	66	5,275
	<b>Subtotal</b>	<b>310,952</b>	<b>31,671</b>	<b>31</b>	<b>320,724</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	-31
0.00	0	0.00	0.0	0	0	0	-31
0.00	0	0.00	0.0	0	0	0	0
0.24	1,338	26.69	2.0	540	23	2	-1
0.36	5,203	23.05	2.0	2,097	26	7	-3
0.67	2,627	18.66	2.0	1,300	29	6	-4
1.43	9,120	25.01	2.0	6,644	48	49	-36
1.22	6,804	25.23	2.0	4,857	46	32	-19
2.10	2,316	24.34	2.0	1,787	52	17	-16
4.18	4,498	25.40	2.0	4,103	65	66	-71
3.38	3,327	25.90	2.0	3,061	63	42	-44
6.91	1,171	23.72	2.0	1,041	73	23	-27
17.96	931	23.50	2.0	760	95	34	-38
12.09	448	23.84	2.0	416	88	14	-18
26.34	483	23.01	2.0	343	104	20	-21
0.00	0	0.00	0.0	0	0	0	0
100.00	1,446	53.69	2.0	667	58	577	-502
<b>4.91</b>	<b>25,163</b>	<b>24.85</b>	<b>2.0</b>	<b>16,110</b>	<b>43</b>	<b>739</b>	<b>-685</b>
0.07	4,581,090	15.59	0.0	5,417	3	21	-17
0.04	3,685,139	15.26	0.0	2,671	2	9	-6
0.13	895,951	16.33	0.0	2,746	5	12	-11
0.18	437,276	21.82	0.0	345	7	2	-1
0.33	1,285,793	19.80	0.0	5,507	11	34	-48
0.54	227,826	16.95	0.0	2,082	14	13	-35
1.44	1,166,743	21.53	0.0	9,398	28	104	-214
1.19	698,064	22.23	0.0	6,556	26	68	-139
2.16	468,679	19.47	0.0	2,843	33	36	-75
4.92	673,011	25.05	0.0	10,299	52	244	-441
3.73	361,940	26.20	0.0	5,752	47	119	-196
6.80	311,071	23.24	0.0	4,547	59	124	-246
20.29	251,417	22.45	0.0	5,588	86	300	-383
13.99	96,882	23.91	0.0	1,981	76	89	-132
23.14	133,021	18.64	0.0	2,988	95	135	-175
30.56	21,514	33.66	0.0	619	85	75	-76
100.00	183,406	54.66	0.0	2,093	40	2,727	-2,380
<b>2.63</b>	<b>8,806,562</b>	<b>18.41</b>	<b>0.0</b>	<b>40,729</b>	<b>13</b>	<b>3,444</b>	<b>-3,519</b>

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Exposures secured by real estate mortgages</i>					
	0 to <0.15	154,115	2,998	36	155,185
	of which [0 to <0.10]	105,682	2,115	36	106,446
	of which [0.10 to <0.15]	48,432	883	35	48,739
	0.15 to <0.25	872	32	31	882
	0.25 to <0.50	36,659	664	34	36,888
	0.50 to <0.75	11,434	163	35	11,492
	0.75 to <2.50	21,893	547	33	22,075
	of which [0.75 to <1.75]	15,996	360	33	16,114
	of which [1.75 to <2.50]	5,897	187	34	5,960
	2.50 to <10.00	10,845	201	32	10,910
	of which [2.50 to <5.00]	6,170	126	32	6,210
	of which [5.00 to <10.00]	4,675	74	34	4,700
	10.00 to <100.00	4,049	46	34	4,065
	of which [10.00 to <20.00]	1,427	23	32	1,434
	of which [20.00 to <30.00]	2,527	21	35	2,534
	of which [30.00 to <100.00]	96	2	39	97
	100.00 (default)	2,401	29	35	2,411
	<b>Subtotal</b>	<b>242,268</b>	<b>4,680</b>	<b>35</b>	<b>243,907</b>
<i>of which: SMEs</i>					
	0 to <0.15	12,010	243	32	12,088
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	12,010	243	32	12,088
	0.15 to <0.25	383	14	26	386
	0.25 to <0.50	8,752	191	31	8,812
	0.50 to <0.75	388	12	25	392
	0.75 to <2.50	8,574	240	31	8,648
	of which [0.75 to <1.75]	6,614	185	31	6,671
	of which [1.75 to <2.50]	1,960	55	30	1,977
	2.50 to <10.00	3,803	112	30	3,837
	of which [2.50 to <5.00]	2,297	75	29	2,318
	of which [5.00 to <10.00]	1,506	37	33	1,519
	10.00 to <100.00	1,147	16	32	1,152
	of which [10.00 to <20.00]	554	11	30	557
	of which [20.00 to <30.00]	499	4	33	501
	of which [30.00 to <100.00]	94	2	39	94
	100.00 (default)	642	6	32	644
	<b>Subtotal</b>	<b>35,700</b>	<b>834</b>	<b>31</b>	<b>35,960</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	1,042,781	14.01	0.0	4,241	3	16	-14
0.04	748,083	13.45	0.0	2,011	2	6	-5
0.13	294,698	15.23	0.0	2,230	5	10	-9
0.18	7,485	16.21	0.0	53	6	0	0
0.32	223,777	16.09	0.0	3,440	9	19	-29
0.55	89,005	15.60	0.0	1,641	14	10	-30
1.46	121,286	17.32	0.0	6,035	27	56	-148
1.19	87,656	17.56	0.0	3,932	24	34	-89
2.20	33,630	16.65	0.0	2,104	35	22	-60
4.96	60,698	18.59	0.0	6,456	59	100	-255
3.70	33,866	19.18	0.0	3,264	53	44	-105
6.62	26,832	17.81	0.0	3,192	68	56	-149
20.06	25,437	17.43	0.0	4,009	99	143	-230
13.73	8,475	17.94	0.0	1,304	91	36	-70
23.24	16,495	16.62	0.0	2,557	101	98	-146
30.66	467	30.79	0.0	148	153	9	-13
100.00	18,919	44.68	0.0	972	40	1,003	-629
<b>1.79</b>	<b>1,589,388</b>	<b>15.27</b>	<b>0.0</b>	<b>26,848</b>	<b>11</b>	<b>1,347</b>	<b>-1,335</b>
0.13	66,930	16.13	0.0	474	4	2	-2
0.00	0	0.00	0.0	0	0	0	0
0.13	66,930	16.13	0.0	474	4	2	-2
0.18	2,967	15.64	0.0	19	5	0	0
0.41	41,549	18.28	0.0	922	10	7	-9
0.51	2,600	18.78	0.0	49	13	0	0
1.36	41,077	19.07	0.0	2,101	24	22	-48
1.12	31,355	19.68	0.0	1,515	23	15	-30
2.18	9,722	17.00	0.0	587	30	7	-18
5.46	18,062	22.86	0.0	2,451	64	46	-110
3.98	10,558	24.19	0.0	1,362	59	22	-43
7.72	7,504	20.84	0.0	1,088	72	24	-68
21.21	6,375	19.64	0.0	1,048	91	48	-94
13.77	3,038	20.32	0.0	490	88	16	-37
27.73	2,901	16.71	0.0	413	83	23	-44
30.53	436	31.21	0.0	145	154	9	-13
100.00	4,404	45.08	0.0	215	33	274	-172
<b>3.53</b>	<b>183,964</b>	<b>18.74</b>	<b>0.0</b>	<b>7,280</b>	<b>20</b>	<b>400</b>	<b>-436</b>



06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Non-SMEs</i>					
	0 to <0.15	142,105	2,755	36	143,097
	of which [0 to <0.10]	105,682	2,115	36	106,446
	of which [0.10 to <0.15]	36,422	640	36	36,651
	0.15 to <0.25	490	17	35	496
	0.25 to <0.50	27,907	474	36	28,076
	0.50 to <0.75	11,046	151	36	11,100
	0.75 to <2.50	13,319	307	35	13,427
	of which [0.75 to <1.75]	9,382	175	35	9,443
	of which [1.75 to <2.50]	3,937	132	36	3,984
	2.50 to <10.00	7,042	89	35	7,073
	of which [2.50 to <5.00]	3,874	52	36	3,892
	of which [5.00 to <10.00]	3,168	37	34	3,181
	10.00 to <100.00	2,902	29	35	2,913
	of which [10.00 to <20.00]	873	13	33	877
	of which [20.00 to <30.00]	2,027	16	36	2,033
	of which [30.00 to <100.00]	3	0	36	3
	100.00 (default)	1,759	23	36	1,767
	<b>Subtotal</b>	<b>206,568</b>	<b>3,845</b>	<b>36</b>	<b>207,947</b>
<i>of which: Revolving</i>					
	0 to <0.15	3,667	9,528	11	4,670
	of which [0 to <0.10]	2,983	8,508	11	3,878
	of which [0.10 to <0.15]	684	1,020	11	792
	0.15 to <0.25	657	991	11	764
	0.25 to <0.50	1,536	1,721	11	1,721
	0.50 to <0.75	320	268	11	349
	0.75 to <2.50	1,556	1,126	11	1,682
	of which [0.75 to <1.75]	874	690	11	950
	of which [1.75 to <2.50]	683	436	11	732
	2.50 to <10.00	784	330	11	821
	of which [2.50 to <5.00]	431	210	11	454
	of which [5.00 to <10.00]	353	120	12	367
	10.00 to <100.00	266	51	12	272
	of which [10.00 to <20.00]	121	26	12	124
	of which [20.00 to <30.00]	145	24	11	147
	of which [30.00 to <100.00]	1	0	11	1
	100.00 (default)	199	0	11	199
	<b>Subtotal</b>	<b>8,985</b>	<b>14,014</b>	<b>11</b>	<b>10,477</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.06	975,851	13.83	0.0	3,766	3	14	-12
0.04	748,083	13.45	0.0	2,011	2	6	-5
0.13	227,768	14.93	0.0	1,755	5	7	-7
0.18	4,518	16.66	0.0	34	7	0	0
0.29	182,228	15.40	0.0	2,518	9	12	-20
0.55	86,405	15.49	0.0	1,592	14	9	-30
1.53	80,209	16.19	0.0	3,934	29	33	-100
1.24	56,301	16.07	0.0	2,417	26	19	-58
2.21	23,908	16.48	0.0	1,517	38	15	-42
4.69	42,636	16.27	0.0	4,005	57	54	-144
3.54	23,308	16.19	0.0	1,901	49	22	-62
6.09	19,328	16.36	0.0	2,104	66	32	-82
19.61	19,062	16.55	0.0	2,961	102	95	-136
13.70	5,437	16.43	0.0	815	93	20	-33
22.14	13,594	16.60	0.0	2,143	105	75	-102
35.12	31	15.96	0.0	3	102	0	0
100.00	14,515	44.54	0.0	757	43	729	-457
<b>1.49</b>	<b>1,405,424</b>	<b>14.67</b>	<b>0.0</b>	<b>19,567</b>	<b>9</b>	<b>947</b>	<b>-899</b>
0.07	831,458	32.60	0.0	74	2	1	-1
0.06	729,535	32.60	0.0	52	1	1	0
0.13	101,923	32.60	0.0	21	3	0	0
0.17	136,021	32.60	0.0	26	3	0	0
0.35	265,260	32.60	0.0	105	6	2	-2
0.55	41,892	32.60	0.0	30	9	1	-1
1.45	295,602	32.60	0.0	306	18	8	-6
1.08	155,778	32.60	0.0	139	15	3	-2
1.94	139,824	32.60	0.0	167	23	5	-3
4.69	143,872	32.60	0.0	342	42	13	-9
3.42	75,946	32.60	0.0	155	34	5	-4
6.27	67,926	32.60	0.0	187	51	8	-5
18.76	51,081	32.60	0.0	250	92	17	-9
15.63	21,769	32.60	0.0	106	85	6	-3
21.30	29,094	32.60	0.0	144	97	10	-6
35.10	218	32.60	0.0	1	111	0	0
100.00	32,425	56.72	0.0	130	65	103	-122
<b>3.11</b>	<b>1,797,611</b>	<b>33.06</b>	<b>0.0</b>	<b>1,262</b>	<b>12</b>	<b>144</b>	<b>-149</b>

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Other - retail customers</i>					
	0 to <0.15	22,190	4,296	65	24,996
	of which [0 to <0.10]	15,381	3,002	71	17,518
	of which [0.10 to <0.15]	6,809	1,294	52	7,478
	0.15 to <0.25	3,154	693	55	3,533
	0.25 to <0.50	10,695	2,951	43	11,950
	0.50 to <0.75	2,520	319	49	2,677
	0.75 to <2.50	8,993	2,802	43	10,202
	of which [0.75 to <1.75]	7,598	1,755	43	8,345
	of which [1.75 to <2.50]	1,395	1,048	44	1,857
	2.50 to <10.00	7,521	1,534	41	8,145
	of which [2.50 to <5.00]	5,096	1,096	38	5,510
	of which [5.00 to <10.00]	2,425	439	48	2,634
	10.00 to <100.00	2,051	255	48	2,173
	of which [10.00 to <20.00]	1,002	142	44	1,065
	of which [20.00 to <30.00]	444	42	73	475
	of which [30.00 to <100.00]	605	72	40	634
	100.00 (default)	2,573	125	73	2,665
	<b>Subtotal</b>	<b>59,699</b>	<b>12,977</b>	<b>51</b>	<b>66,340</b>
<i>of which: SMEs</i>					
	0 to <0.15	2,080	483	33	2,239
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	2,080	483	33	2,239
	0.15 to <0.25	2,108	304	38	2,223
	0.25 to <0.50	6,325	1,952	29	6,895
	0.50 to <0.75	1,257	172	34	1,315
	0.75 to <2.50	6,513	1,370	32	6,956
	of which [0.75 to <1.75]	5,731	1,203	32	6,114
	of which [1.75 to <2.50]	782	168	36	842
	2.50 to <10.00	6,271	1,272	33	6,696
	of which [2.50 to <5.00]	4,355	921	32	4,648
	of which [5.00 to <10.00]	1,916	351	38	2,048
	10.00 to <100.00	1,598	214	40	1,683
	of which [10.00 to <20.00]	816	125	39	865
	of which [20.00 to <30.00]	177	18	45	185
	of which [30.00 to <100.00]	604	71	40	633
	100.00 (default)	1,887	88	83	1,960
	<b>Subtotal</b>	<b>28,038</b>	<b>5,855</b>	<b>33</b>	<b>29,968</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.08	2,706,851	22.23	0.0	1,103	4	4	-2
0.05	2,207,521	22.44	0.0	608	3	2	-1
0.13	499,330	21.76	0.0	495	7	2	-1
0.18	293,770	20.90	0.0	267	8	1	-1
0.37	796,756	29.41	0.0	1,962	16	13	-18
0.53	96,929	20.68	0.0	410	15	3	-4
1.37	749,855	28.83	0.0	3,057	30	40	-60
1.20	454,630	30.06	0.0	2,485	30	31	-48
2.13	295,225	23.33	0.0	572	31	9	-12
4.89	468,441	32.96	0.0	3,501	43	131	-178
3.78	252,128	33.59	0.0	2,334	42	70	-87
7.21	216,313	31.62	0.0	1,167	44	61	-91
20.89	174,899	30.57	0.0	1,329	61	140	-144
14.15	66,638	30.93	0.0	571	54	47	-58
23.18	87,432	25.05	0.0	288	61	27	-23
30.53	20,829	34.10	0.0	470	74	66	-63
100.00	132,062	63.54	0.0	991	37	1,621	-1,629
<b>5.64</b>	<b>5,419,563</b>	<b>27.66</b>	<b>0.0</b>	<b>12,619</b>	<b>19</b>	<b>1,953</b>	<b>-2,035</b>
0.13	82,883	22.78	0.0	126	6	1	0
0.00	0	0.00	0.0	0	0	0	0
0.13	82,883	22.78	0.0	126	6	1	0
0.18	18,898	17.10	0.0	121	5	1	0
0.40	131,974	33.44	0.0	1,218	18	9	-14
0.50	13,375	19.42	0.0	157	12	1	-1
1.35	124,704	30.45	0.0	2,012	29	28	-47
1.23	107,416	31.80	0.0	1,817	30	24	-41
2.23	17,288	20.65	0.0	195	23	4	-5
4.94	130,708	34.30	0.0	2,856	43	113	-161
3.83	83,610	34.86	0.0	1,962	42	62	-79
7.46	47,098	33.03	0.0	894	44	51	-82
21.45	55,791	31.68	0.0	1,005	60	116	-125
14.02	24,614	31.70	0.0	447	52	39	-52
25.14	10,566	23.31	0.0	89	48	11	-11
30.53	20,611	34.10	0.0	470	74	66	-62
100.00	52,017	62.51	0.0	758	39	1,170	-1,204
<b>9.30</b>	<b>610,350</b>	<b>32.12</b>	<b>0.0</b>	<b>8,253</b>	<b>28</b>	<b>1,439</b>	<b>-1,553</b>

06/30/2024 (in € millions)		Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: Non-SMEs					
	PD range				
	0 to <0.15	20,110	3,813	69	22,757
	of which [0 to <0.10]	15,381	3,002	71	17,518
	of which [0.10 to <0.15]	4,729	811	63	5,239
	0.15 to <0.25	1,046	389	68	1,309
	0.25 to <0.50	4,370	999	68	5,055
	0.50 to <0.75	1,264	147	67	1,362
	0.75 to <2.50	2,480	1,432	53	3,246
	of which [0.75 to <1.75]	1,867	552	66	2,231
	of which [1.75 to <2.50]	613	880	46	1,014
	2.50 to <10.00	1,251	262	76	1,449
	of which [2.50 to <5.00]	741	175	69	862
	of which [5.00 to <10.00]	509	88	88	587
	10.00 to <100.00	454	41	89	490
	of which [10.00 to <20.00]	186	17	81	200
	of which [20.00 to <30.00]	267	24	95	290
	of which [30.00 to <100.00]	1	0	43	1
	100.00 (default)	686	38	51	705
	<b>Subtotal</b>	<b>31,661</b>	<b>7,122</b>	<b>66</b>	<b>36,373</b>
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>373,686</b>	<b>43,596</b>	<b>34</b>	<b>388,410</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	2,623,968	22.18	0.0	977	4	3	-2
0.05	2,207,521	22.44	0.0	608	3	2	-1
0.13	416,447	21.32	0.0	369	7	1	-1
0.17	274,872	27.34	0.0	145	11	1	0
0.32	664,782	23.92	0.0	745	15	4	-3
0.55	83,554	21.89	0.0	253	19	2	-3
1.42	625,151	25.37	0.0	1,045	32	12	-13
1.13	347,214	25.29	0.0	668	30	6	-7
2.05	277,937	25.55	0.0	377	37	5	-6
4.67	337,733	26.75	0.0	645	45	18	-17
3.54	168,518	26.77	0.0	372	43	8	-7
6.34	169,215	26.72	0.0	273	47	10	-9
18.99	119,108	26.76	0.0	324	66	25	-19
14.70	42,024	27.60	0.0	124	62	8	-6
21.92	76,866	26.17	0.0	199	69	16	-13
34.17	218	29.97	0.0	1	89	0	0
100.00	80,045	66.40	0.0	233	33	450	-425
<b>2.62</b>	<b>4,809,213</b>	<b>23.98</b>	<b>0.0</b>	<b>4,367</b>	<b>12</b>	<b>514</b>	<b>-482</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>3.12</b>	<b>8,844,728</b>	<b>19.55</b>	<b>0.3</b>	<b>75,460</b>	<b>19</b>	<b>4,979</b>	<b>-4,999</b>

Central governments and central banks are permanently under the standardized approach, specialized financing under the slotting criteria method and equities under the simple weighting method

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>





12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CORPORATES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	4,930	1,304	0	5,236
	0.25 to <0.50	13,971	2,708	0	14,586
	0.50 to <0.75	5,294	345	39	5,457
	0.75 to <2.50	24,938	5,235	41	26,067
	of which [0.75 to <1.75]	18,148	3,718	40	18,889
	of which [1.75 to <2.50]	6,789	1,518	43	7,178
	2.50 to <10.00	12,201	2,351	45	12,574
	of which [2.50 to <5.00]	8,928	1,827	46	9,253
	of which [5.00 to <10.00]	3,273	524	44	3,321
	10.00 to <100.00	1,670	255	36	1,551
	of which [10.00 to <20.00]	758	92	42	718
	of which [20.00 to <30.00]	842	152	43	759
	of which [30.00 to <100.00]	70	11	32	75
	100.00 (default)	2,331	238	78	1,968
	<b>Subtotal</b>	<b>65,335</b>	<b>12,435</b>	<b>42</b>	<b>67,439</b>
<i>of which: Specialized financing</i>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	2,146	26.62	2.5	1,424	27	3	1
0.38	8,347	23.32	2.5	4,329	30	13	6
0.67	3,029	19.38	2.5	1,705	31	7	4
1.40	14,826	23.87	2.5	13,195	51	86	66
1.17	10,585	24.42	2.5	9,267	49	54	36
2.01	4,241	22.41	2.5	3,928	55	32	29
4.36	6,374	24.88	2.5	9,558	76	133	142
3.47	4,496	25.80	2.5	6,830	74	83	97
6.85	1,878	22.32	2.5	2,728	82	51	46
19.97	1,252	23.59	2.5	1,768	114	72	103
12.06	560	24.55	2.5	756	105	21	35
25.70	632	23.13	2.5	929	123	45	65
37.81	60	18.93	2.6	83	111	5	3
100.00	2,055	67.08	2.5	843	43	1,275	1,115
<b>4.89</b>	<b>38,029</b>	<b>25.04</b>	<b>2.5</b>	<b>32,822</b>	<b>49</b>	<b>1,590</b>	<b>1,439</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: SMEs</i>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	2,397	503	0	2,483
	0.25 to <0.50	8,734	1,056	0	8,937
	0.50 to <0.75	4,296	287	43	4,435
	0.75 to <2.50	13,716	1,575	45	13,887
	of which [0.75 to <1.75]	10,499	1,147	43	10,598
	of which [1.75 to <2.50]	3,217	428	47	3,289
	2.50 to <10.00	5,421	623	52	5,428
	of which [2.50 to <5.00]	4,315	502	52	4,344
	of which [5.00 to <10.00]	1,106	121	54	1,084
	10.00 to <100.00	790	72	43	730
	of which [10.00 to <20.00]	413	40	44	393
	of which [20.00 to <30.00]	377	32	0	337
	of which [30.00 to <100.00]	0	0	39	0
	100.00 (default)	1,214	91	88	1,065
	<b>Subtotal</b>	<b>36,569</b>	<b>4,207</b>	<b>46</b>	<b>36,966</b>
<b>RETAIL CUSTOMERS</b>					
	0 to <0.15	183,905	18,138	26	188,573
	of which [0 to <0.10]	126,054	14,528	25	129,630
	of which [0.10 to <0.15]	57,851	3,610	32	58,943
	0.15 to <0.25	4,807	1,827	25	5,244
	0.25 to <0.50	45,362	4,807	30	46,220
	0.50 to <0.75	20,012	2,002	31	19,578
	0.75 to <2.50	31,818	5,057	33	32,510
	of which [0.75 to <1.75]	23,861	2,969	32	23,883
	of which [1.75 to <2.50]	7,957	2,089	33	8,627
	2.50 to <10.00	18,165	1,862	34	17,935
	of which [2.50 to <5.00]	8,800	908	34	8,800
	of which [5.00 to <10.00]	9,364	954	35	9,135
	10.00 to <100.00	5,981	313	40	5,751
	of which [10.00 to <20.00]	2,267	154	38	2,185
	of which [20.00 to <30.00]	2,951	95	44	2,977
	of which [30.00 to <100.00]	763	64	40	589
	100.00 (default)	5,513	151	66	4,986
	<b>Subtotal</b>	<b>315,565</b>	<b>34,157</b>	<b>29</b>	<b>320,798</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	1,411	26.67	2.5	565	23	2	1
0.36	5,844	23.07	2.5	2,255	25	8	3
0.67	2,543	18.60	2.5	1,259	28	6	4
1.42	9,207	25.11	2.5	6,498	47	49	38
1.22	7,129	25.28	2.5	4,782	45	32	22
2.09	2,078	24.54	2.5	1,717	52	16	16
4.06	3,666	25.79	2.5	3,529	65	56	58
3.34	2,785	26.30	2.5	2,760	64	38	37
6.92	881	23.71	2.5	769	71	18	21
18.66	779	23.56	2.5	692	95	32	33
12.08	389	23.96	2.5	346	88	11	13
26.35	390	23.10	2.5	346	103	21	20
0.00	0	0.00	0.0	0	0	0	0
100.00	1,359	63.92	2.5	480	45	653	482
<b>4.56</b>	<b>24,809</b>	<b>25.13</b>	<b>2.5</b>	<b>15,279</b>	<b>41</b>	<b>804</b>	<b>618</b>
0.07	4,552,587	15.52	0.0	5,558	3	21	17
0.05	3,643,688	15.16	0.0	2,722	2	9	6
0.13	908,899	16.31	0.0	2,836	5	12	11
0.18	432,735	21.24	0.0	343	7	2	1
0.32	1,229,074	18.51	0.0	4,658	10	27	34
0.54	304,526	21.86	0.0	3,251	17	23	52
1.48	1,154,779	21.67	0.0	9,137	28	104	207
1.24	681,206	22.73	0.0	6,349	27	69	139
2.14	473,573	18.75	0.0	2,788	32	34	68
5.07	653,330	24.68	0.0	9,394	52	227	408
3.55	316,862	23.57	0.0	4,052	46	72	129
6.54	336,468	25.74	0.0	5,342	58	154	280
21.02	241,450	22.06	0.0	4,990	87	274	362
14.50	89,931	23.51	0.0	1,675	77	77	115
23.04	133,096	18.66	0.0	2,808	94	127	163
35.02	18,423	33.86	0.0	507	86	70	85
100.00	174,955	55.72	0.0	1,945	39	2,633	2,218
<b>2.49</b>	<b>8,743,436</b>	<b>18.31</b>	<b>0.0</b>	<b>39,276</b>	<b>12</b>	<b>3,311</b>	<b>3,300</b>

12/31/2023

(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Exposures secured by real estate mortgages</i>					
	0 to <0.15	156,973	3,943	36	158,382
	of which [0 to <0.10]	107,110	2,812	36	108,125
	of which [0.10 to <0.15]	49,863	1,131	35	50,257
	0.15 to <0.25	893	45	32	907
	0.25 to <0.50	35,643	796	35	35,919
	0.50 to <0.75	11,995	231	35	12,075
	0.75 to <2.50	20,442	729	34	20,688
	of which [0.75 to <1.75]	14,485	422	33	14,624
	of which [1.75 to <2.50]	5,957	307	35	6,064
	2.50 to <10.00	9,994	238	33	10,073
	of which [2.50 to <5.00]	5,221	128	34	5,264
	of which [5.00 to <10.00]	4,773	110	32	4,809
	10.00 to <100.00	3,649	49	35	3,666
	of which [10.00 to <20.00]	1,212	23	36	1,220
	of which [20.00 to <30.00]	2,363	24	35	2,371
	of which [30.00 to <100.00]	73	2	27	74
	100.00 (default)	2,279	24	35	2,289
	<b>Subtotal</b>	<b>241,870</b>	<b>6,055</b>	<b>35</b>	<b>243,999</b>
<i>of which: SMEs</i>					
	0 to <0.15	12,819	303	32	12,917
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	12,819	303	32	12,917
	0.15 to <0.25	411	16	26	415
	0.25 to <0.50	7,876	203	32	7,940
	0.50 to <0.75	1,293	37	28	1,303
	0.75 to <2.50	7,779	265	31	7,860
	of which [0.75 to <1.75]	6,053	210	31	6,118
	of which [1.75 to <2.50]	1,725	55	31	1,742
	2.50 to <10.00	3,259	126	31	3,297
	of which [2.50 to <5.00]	1,539	59	31	1,557
	of which [5.00 to <10.00]	1,720	67	30	1,740
	10.00 to <100.00	963	16	34	968
	of which [10.00 to <20.00]	457	9	36	460
	of which [20.00 to <30.00]	436	4	33	437
	of which [30.00 to <100.00]	70	2	26	71
	100.00 (default)	612	4	31	613
	<b>Subtotal</b>	<b>35,011</b>	<b>970</b>	<b>31</b>	<b>35,314</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	1,046,623	14.01	0.0	4,347	3	16	14
0.04	747,470	13.43	0.0	2,051	2	7	5
0.13	299,153	15.24	0.0	2,296	5	10	9
0.18	7,748	15.94	0.0	53	6	0	0
0.31	219,301	15.81	0.0	3,281	9	18	25
0.55	91,186	16.75	0.0	1,790	15	11	31
1.49	113,939	17.27	0.0	5,717	28	53	133
1.21	78,879	17.72	0.0	3,631	25	32	79
2.17	35,060	16.19	0.0	2,086	34	21	54
4.99	57,203	18.42	0.0	5,987	59	94	233
3.62	30,031	17.97	0.0	2,627	50	34	85
6.49	27,172	18.91	0.0	3,360	70	59	149
20.29	23,487	17.20	0.0	3,600	98	129	205
13.84	7,304	17.74	0.0	1,105	91	30	59
23.15	15,807	16.50	0.0	2,382	100	91	135
35.05	376	31.09	0.0	113	153	8	11
100.00	18,430	45.86	0.0	903	39	981	619
<b>1.70</b>	<b>1,577,917</b>	<b>15.22</b>	<b>0.0</b>	<b>25,677</b>	<b>11</b>	<b>1,302</b>	<b>1,260</b>
0.13	70,274	16.09	0.0	506	4	3	2
0.00	0	0.00	0.0	0	0	0	0
0.13	70,274	16.09	0.0	506	4	3	2
0.18	3,269	15.64	0.0	20	5	0	0
0.40	37,296	17.19	0.0	768	10	5	7
0.53	6,486	27.44	0.0	247	19	2	3
1.39	37,480	19.27	0.0	1,970	25	21	44
1.16	28,778	19.91	0.0	1,452	24	15	29
2.18	8,702	17.00	0.0	518	30	6	15
5.66	15,531	23.07	0.0	2,182	66	42	96
3.85	7,402	22.44	0.0	828	53	13	26
7.28	8,129	23.64	0.0	1,354	78	29	70
21.75	5,433	19.39	0.0	874	90	41	78
14.19	2,493	20.02	0.0	403	88	13	30
27.55	2,601	16.74	0.0	361	83	20	36
35.05	339	31.69	0.0	110	155	8	11
100.00	4,262	46.00	0.0	200	33	267	169
<b>3.33</b>	<b>180,031</b>	<b>18.72</b>	<b>0.0</b>	<b>6,768</b>	<b>19</b>	<b>382</b>	<b>400</b>



12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Non-SMEs</i>					
	0 to <0.15	144,154	3,641	36	145,465
	of which [0 to <0.10]	107,110	2,812	36	108,125
	of which [0.10 to <0.15]	37,044	828	36	37,340
	0.15 to <0.25	482	29	36	493
	0.25 to <0.50	27,767	592	36	27,978
	0.50 to <0.75	10,702	194	36	10,772
	0.75 to <2.50	12,664	464	35	12,828
	of which [0.75 to <1.75]	8,432	212	35	8,506
	of which [1.75 to <2.50]	4,232	252	36	4,322
	2.50 to <10.00	6,736	112	36	6,776
	of which [2.50 to <5.00]	3,682	69	36	3,707
	of which [5.00 to <10.00]	3,054	43	36	3,069
	10.00 to <100.00	2,686	33	36	2,698
	of which [10.00 to <20.00]	755	14	35	760
	of which [20.00 to <30.00]	1,927	20	36	1,935
	of which [30.00 to <100.00]	3	0	36	3
	100.00 (default)	1,667	20	36	1,676
	<b>Subtotal</b>	<b>206,859</b>	<b>5,085</b>	<b>36</b>	<b>208,685</b>
<i>of which: Revolving</i>					
	0 to <0.15	3,670	9,584	5	4,114
	of which [0 to <0.10]	2,984	8,562	5	3,380
	of which [0.10 to <0.15]	686	1,022	5	734
	0.15 to <0.25	645	993	5	693
	0.25 to <0.50	1,515	1,705	5	1,598
	0.50 to <0.75	314	262	5	327
	0.75 to <2.50	1,517	1,140	5	1,576
	of which [0.75 to <1.75]	840	688	5	876
	of which [1.75 to <2.50]	676	452	5	701
	2.50 to <10.00	782	340	6	801
	of which [2.50 to <5.00]	427	215	5	439
	of which [5.00 to <10.00]	355	125	6	362
	10.00 to <100.00	257	51	6	260
	of which [10.00 to <20.00]	113	26	6	114
	of which [20.00 to <30.00]	143	25	6	144
	of which [30.00 to <100.00]	1	0	5	1
	100.00 (default)	180	1	5	180
	<b>Subtotal</b>	<b>8,881</b>	<b>14,075</b>	<b>5</b>	<b>9,550</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	976,349	13.82	0.0	3,841	3	14	12
0.04	747,470	13.43	0.0	2,051	2	7	5
0.13	228,879	14.94	0.0	1,790	5	7	7
0.18	4,479	16.20	0.0	33	7	0	0
0.29	182,005	15.42	0.0	2,514	9	12	18
0.55	84,700	15.46	0.0	1,542	14	9	27
1.55	76,459	16.05	0.0	3,747	29	32	89
1.24	50,101	16.15	0.0	2,178	26	17	50
2.17	26,358	15.86	0.0	1,569	36	15	39
4.67	41,672	16.15	0.0	3,805	56	51	137
3.53	22,629	16.09	0.0	1,799	49	21	58
6.05	19,043	16.22	0.0	2,006	65	30	79
19.77	18,054	16.42	0.0	2,726	101	88	127
13.63	4,811	16.36	0.0	702	92	17	29
22.15	13,206	16.44	0.0	2,021	104	71	98
35.13	37	16.94	0.0	3	108	0	0
100.00	14,168	45.80	0.0	703	42	714	450
<b>1.42</b>	<b>1,397,886</b>	<b>14.63</b>	<b>0.0</b>	<b>18,909</b>	<b>9</b>	<b>920</b>	<b>860</b>
0.07	840,513	32.60	0.0	66	2	1	1
0.06	736,585	32.60	0.0	46	1	1	0
0.13	103,928	32.60	0.0	20	3	0	0
0.17	135,067	32.60	0.0	23	3	0	0
0.35	265,605	32.61	0.0	97	6	2	2
0.55	42,451	32.60	0.0	28	9	1	1
1.46	295,156	32.60	0.0	287	18	7	6
1.07	153,099	32.60	0.0	128	15	3	2
1.94	142,057	32.60	0.0	159	23	4	3
4.72	148,219	32.61	0.0	334	42	12	9
3.43	77,586	32.61	0.0	149	34	5	4
6.28	70,633	32.60	0.0	185	51	7	5
18.90	51,033	32.61	0.0	240	92	16	9
15.71	21,241	32.60	0.0	98	85	6	3
21.30	29,504	32.60	0.0	141	97	10	6
36.72	288	34.09	0.0	1	111	0	0
99.99	30,038	57.12	0.0	117	65	94	116
<b>3.16</b>	<b>1,808,082</b>	<b>33.07</b>	<b>0.0</b>	<b>1,193</b>	<b>12</b>	<b>134</b>	<b>142</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Other - retail customers</i>					
	0 to <0.15	23,262	4,611	63	26,077
	of which [0 to <0.10]	15,961	3,154	70	18,126
	of which [0.10 to <0.15]	7,302	1,457	49	7,952
	0.15 to <0.25	3,269	788	51	3,644
	0.25 to <0.50	8,203	2,306	46	8,703
	0.50 to <0.75	7,703	1,509	35	7,176
	0.75 to <2.50	9,859	3,188	42	10,246
	of which [0.75 to <1.75]	8,536	1,859	42	8,383
	of which [1.75 to <2.50]	1,323	1,329	43	1,862
	2.50 to <10.00	7,388	1,285	42	7,061
	of which [2.50 to <5.00]	3,153	566	45	3,097
	of which [5.00 to <10.00]	4,236	719	40	3,965
	10.00 to <100.00	2,076	213	50	1,825
	of which [10.00 to <20.00]	942	105	47	851
	of which [20.00 to <30.00]	445	47	70	461
	of which [30.00 to <100.00]	689	61	40	514
	100.00 (default)	3,054	126	72	2,516
	<b>Subtotal</b>	<b>64,814</b>	<b>14,027</b>	<b>50</b>	<b>67,249</b>
<i>of which: SMEs</i>					
	0 to <0.15	2,358	559	31	2,466
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	2,358	559	31	2,466
	0.15 to <0.25	2,257	397	35	2,370
	0.25 to <0.50	3,963	1,223	28	3,744
	0.50 to <0.75	6,353	1,310	31	5,696
	0.75 to <2.50	7,481	1,423	32	6,976
	of which [0.75 to <1.75]	6,760	1,250	32	6,229
	of which [1.75 to <2.50]	720	172	32	748
	2.50 to <10.00	6,103	1,004	33	5,562
	of which [2.50 to <5.00]	2,408	406	33	2,232
	of which [5.00 to <10.00]	3,695	598	33	3,330
	10.00 to <100.00	1,619	163	40	1,329
	of which [10.00 to <20.00]	757	81	41	650
	of which [20.00 to <30.00]	174	21	40	167
	of which [30.00 to <100.00]	688	61	40	513
	100.00 (default)	2,383	87	83	1,830
	<b>Subtotal</b>	<b>32,517</b>	<b>6,166</b>	<b>32</b>	<b>29,973</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	2,665,451	22.05	0.0	1,146	4	4	2
0.05	2,159,633	22.24	0.0	625	3	2	1
0.13	505,818	21.61	0.0	521	7	2	1
0.18	289,920	20.40	0.0	266	7	1	1
0.33	744,168	27.08	0.0	1,280	15	8	8
0.53	170,889	29.96	0.0	1,433	20	12	21
1.46	745,684	28.88	0.0	3,133	31	43	68
1.31	449,228	30.43	0.0	2,590	31	34	57
2.12	296,456	21.89	0.0	542	29	9	11
5.22	447,908	32.70	0.0	3,073	44	121	166
3.43	209,245	31.81	0.0	1,276	41	33	40
6.62	238,663	33.40	0.0	1,797	45	87	126
22.80	166,930	30.31	0.0	1,151	63	129	148
15.28	61,386	30.57	0.0	472	56	41	52
23.05	87,785	25.42	0.0	285	62	27	22
35.02	17,759	34.27	0.0	393	76	62	74
100.00	126,487	64.60	0.0	925	37	1,557	1,484
<b>5.27</b>	<b>5,357,437</b>	<b>27.43</b>	<b>0.0</b>	<b>12,406</b>	<b>18</b>	<b>1,875</b>	<b>1,898</b>
0.13	87,390	22.62	0.0	137	6	1	1
0.00	0	0.00	0.0	0	0	0	0
0.13	87,390	22.62	0.0	137	6	1	1
0.18	20,512	17.18	0.0	130	5	1	0
0.34	81,021	31.66	0.0	557	15	4	4
0.53	88,354	31.92	0.0	1,152	20	10	18
1.46	126,289	31.11	0.0	2,131	31	32	56
1.37	109,540	32.31	0.0	1,953	31	28	51
2.23	16,749	21.13	0.0	177	24	4	5
5.36	105,572	34.39	0.0	2,411	43	102	149
3.39	40,159	33.96	0.0	909	41	25	33
6.68	65,413	34.67	0.0	1,502	45	77	116
24.19	47,632	31.70	0.0	825	62	104	130
15.39	19,783	31.57	0.0	349	54	32	46
25.13	10,291	24.25	0.0	83	50	10	10
35.02	17,558	34.28	0.0	392	76	62	74
100.00	48,785	63.50	0.0	699	38	1,111	1,057
<b>8.68</b>	<b>605,555</b>	<b>32.14</b>	<b>0.0</b>	<b>8,042</b>	<b>27</b>	<b>1,364</b>	<b>1,414</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Non-SMEs</i>					
	0 to <0.15	20,904	4,052	67	23,611
	of which [0 to <0.10]	15,961	3,154	69	18,126
	of which [0.10 to <0.15]	4,944	898	60	5,485
	0.15 to <0.25	1,012	392	67	1,274
	0.25 to <0.50	4,240	1,083	66	4,960
	0.50 to <0.75	1,350	200	65	1,480
	0.75 to <2.50	2,378	1,766	51	3,270
	of which [0.75 to <1.75]	1,775	608	62	2,155
	of which [1.75 to <2.50]	603	1,157	44	1,115
	2.50 to <10.00	1,286	281	76	1,499
	of which [2.50 to <5.00]	745	160	75	865
	of which [5.00 to <10.00]	541	121	77	634
	10.00 to <100.00	457	50	81	496
	of which [10.00 to <20.00]	185	25	66	201
	of which [20.00 to <30.00]	271	25	95	294
	of which [30.00 to <100.00]	1	0	47	1
	100.00 (default)	670	39	48	686
	<b>Subtotal</b>	<b>32,297</b>	<b>7,862</b>	<b>63</b>	<b>37,275</b>
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>380,900</b>	<b>46,593</b>	<b>32</b>	<b>388,236</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	2,578,061	21.99	0.0	1,008	4	3	2
0.05	2,159,633	22.24	0.0	625	3	2	1
0.13	418,428	21.15	0.0	384	7	1	1
0.17	269,408	26.39	0.0	136	11	1	0
0.32	663,147	23.62	0.0	722	15	4	3
0.55	82,535	22.43	0.0	281	19	2	3
1.44	619,395	24.12	0.0	1,002	31	11	13
1.13	339,688	25.01	0.0	637	30	6	6
2.04	279,707	22.41	0.0	365	33	5	6
4.70	342,336	26.47	0.0	662	44	19	17
3.54	169,086	26.28	0.0	366	42	8	7
6.30	173,250	26.72	0.0	295	47	11	10
19.07	119,298	26.59	0.0	326	66	25	19
14.90	41,603	27.35	0.0	123	61	8	6
21.86	77,494	26.08	0.0	202	69	17	13
35.56	201	28.84	0.0	1	84	0	0
100.01	77,702	67.52	0.0	225	33	446	427
<b>2.52</b>	<b>4,751,882</b>	<b>23.64</b>	<b>0.0</b>	<b>4,363</b>	<b>12</b>	<b>511</b>	<b>484</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>0.00</b>	<b>8,781,465</b>	<b>0.00</b>	<b>2.5</b>	<b>72,098</b>	<b>19</b>	<b>4,901</b>	<b>4,739</b>

Central governments and central banks are permanently under the standardized approach, specialized financing under the slotting criteria method and equities under the simple weighting method.

Update of Table 36 bis of the 2023 Universal Registration Document, page 468

**TABLE 36 BIS: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRBF METHOD**

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	25,653	1,718	24	26,108
	of which [0 to <0.10]	16,156	1,485	24	16,554
	of which [0.10 to <0.15]	9,497	233	24	9,554
	0.15 to <0.25	518	184	46	604
	0.25 to <0.50	174	303	59	353
	0.50 to <0.75	0	0	20	0
	0.75 to <2.50	361	34	43	376
	of which [0.75 to <1.75]	361	34	43	376
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	4	9	39	7
	of which [2.50 to <5.00]	4	9	39	7
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	49	56	49	77
	of which [10.00 to <20.00]	17	0	0	17
	of which [20.00 to <30.00]	32	56	49	60
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1	0	0	1
	<b>Subtotal</b>	<b>26,761</b>	<b>2,305</b>	<b>33</b>	<b>27,526</b>
<b>CORPORATES</b>					
	0 to <0.15	5,171	11,209	61	11,951
	of which [0 to <0.10]	1,981	3,516	64	4,167
	of which [0.10 to <0.15]	3,191	7,693	60	7,785
	0.15 to <0.25	5,749	11,109	58	12,182
	0.25 to <0.50	7,622	11,808	59	14,594
	0.50 to <0.75	7,805	7,907	54	12,054
	0.75 to <2.50	3,251	1,735	64	4,368
	of which [0.75 to <1.75]	3,251	1,735	64	4,368
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	3,120	1,543	57	3,993
	of which [2.50 to <5.00]	3,120	1,543	57	3,993
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	684	544	69	1,062
	of which [10.00 to <20.00]	684	544	69	1,062
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1,017	352	92	1,342
	<b>Subtotal</b>	<b>34,419</b>	<b>46,207</b>	<b>59</b>	<b>61,547</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0	220	38	2	5,527	21	5	-2
0	148	34	2	1,306	8	1	-2
0	72	45	2	4,222	44	4	0
0	46	46	2	422	70	1	0
0	36	43	2	315	89	1	0
1	1	45	2	0	117	0	0
1	34	45	2	487	130	2	0
1	34	45	2	487	130	2	0
0	0	0	0	0	0	0	0
3	13	45	2	12	169	0	0
3	13	45	2	12	169	0	0
0	0	0	0	0	0	0	0
18	38	45	2	222	289	6	-3
10	1	45	2	43	250	1	0
21	37	45	2	179	300	6	-3
0	0	0	0	0	0	0	0
100	4	45	2	0	0	1	-1
<b>0</b>	<b>392</b>	<b>38</b>	<b>2</b>	<b>6,985</b>	<b>25</b>	<b>16</b>	<b>-8</b>
-	-	-	-	-	-	-	-
0	211	45	2	3,653	31	9	-67
0	87	45	2	947	23	5	-64
0	124	45	2	2,706	35	4	-3
0	189	45	2	5,738	47	11	-4
0	387	45	2	9,171	63	22	-4
1	292	45	2	10,815	90	39	-19
1	238	45	2	4,966	114	27	-10
1	238	45	2	4,966	114	27	-10
0	0	0	0	0	0	0	0
4	240	45	2	6,104	153	70	-34
4	240	45	2	6,104	153	70	-34
0	0	0	0	0	0	0	0
10	60	45	2	2,273	214	48	-83
10	59	45	2	2,272	214	48	-83
21	1	45	2	0	265	0	0
0	0	0	0	0	0	0	0
100	57	45	2	0	0	678	-648
<b>3</b>	<b>1,674</b>	<b>45.01</b>	<b>2</b>	<b>42,719</b>	<b>69</b>	<b>904</b>	<b>-869</b>



06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>61,180</b>	<b>48,512</b>	<b>0</b>	<b>89,074</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
-		-					
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>0.73</b>	<b>2,066</b>	<b>12.50</b>	<b>1.3</b>	<b>49,704</b>	<b>56</b>	<b>920</b>	<b>-876</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	26,252	2,173	25	25,469
	of which [0 to <0.10]	17,662	2,070	25	16,882
	of which [0.10 to <0.15]	8,590	103	29	8,588
	0.15 to <0.25	748	236	66	825
	0.25 to <0.50	444	275	56	304
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	398	26	46	410
	of which [0.75 to <1.75]	398	26	46	410
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	9	25	50	21
	of which [2.50 to <5.00]	9	25	50	21
	of which [5.00 to <10.00]	0	0	50	0
	10.00 to <100.00	119	161	28	164
	of which [10.00 to <20.00]	16	0	0	16
	of which [20.00 to <30.00]	102	161	28	148
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	2	0	0	1
	<b>Subtotal</b>	<b>27,971</b>	<b>2,895</b>	<b>32</b>	<b>27,194</b>
<b>CORPORATES</b>					
	0 to <0.15	5,293	11,967	60	12,657
	of which [0 to <0.10]	1,708	4,420	62	4,535
	of which [0.10 to <0.15]	3,585	7,547	59	8,122
	0.15 to <0.25	6,178	10,707	20	12,481
	0.25 to <0.50	7,817	12,182	58	14,564
	0.50 to <0.75	7,558	7,348	0	11,108
	0.75 to <2.50	2,874	1,454	56	3,594
	of which [0.75 to <1.75]	2,874	1,454	56	3,594
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	3,322	1,409	55	3,995
	of which [2.50 to <5.00]	3,322	1,409	55	3,995
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	911	633	67	1,239
	of which [10.00 to <20.00]	911	633	67	1,239
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1,032	97	92	1,022
	<b>Subtotal</b>	<b>34,985</b>	<b>45,797</b>	<b>59</b>	<b>60,660</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.05	215	38.18	2.5	5,208	20	5	2
0.02	155	34.76	2.5	1,415	8	1	2
0.10	60	44.90	2.5	3,792	44	4	0
0.22	49	45.14	2.4	564	68	1	0
0.42	33	45.26	2.5	285	94	1	0
0.00	1	0.00	0.0	0	117	0	0
0.98	43	45.00	2.5	530	129	2	0
0.98	43	45.00	2.5	530	129	2	0
0.00	0	0.00	0.0	0	0	0	0
2.68	21	45.07	2.8	36	169	0	0
2.68	21	45.07	2.8	36	169	0	0
0.00	0	0.00	0.0	0	0	0	0
19.62	45	45.00	2.6	484	295	14	2
10.14	1	45.03	0.0	41	250	1	0
20.67	44	45.00	2.6	443	300	14	2
0.00	0	0.00	0.0	0	0	0	0
100.89	3	45.40	2.3	0	0	1	1
<b>0.20</b>	<b>410</b>	<b>38.62</b>	<b>2.5</b>	<b>7,107</b>	<b>26</b>	<b>24</b>	<b>6</b>
0.09	220	44.76	2.5	3,831	30	5	3
0.05	83	44.96	2.5	1,028	23	1	1
0.11	137	44.65	2.5	2,802	35	4	3
0.20	197	43.54	2.5	5,875	47	11	4
0.33	367	44.82	2.5	9,153	63	22	111
0.73	258	44.84	2.5	10,051	90	36	18
1.40	227	43.48	2.5	3,961	110	22	7
1.40	227	43.48	2.5	3,961	110	22	7
0.00	0	0.00	0.0	0	0	0	0
3.91	233	45.00	2.5	6,108	153	70	29
3.91	233	45.00	2.5	6,108	153	70	29
0.00	0	0.00	0.0	0	0	0	0
10.13	71	44.89	2.5	2,648	214	68	92
10.13	71	44.89	2.5	2,648	214	56	92
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	2.5	0	0	12	0
100.00	50	45.00	2.5	0	0	546	529
<b>2.51</b>	<b>1,623</b>	<b>44.49</b>	<b>2.5</b>	<b>41,626</b>	<b>69</b>	<b>780</b>	<b>794</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>62,956</b>	<b>48,691</b>	<b>57</b>	<b>87,855</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
0.00	0	0	0	0	0	0	0
<b>1.79</b>	<b>2,033</b>	<b>43</b>	<b>2.5</b>	<b>48,733</b>	<b>96</b>	<b>804</b>	<b>835</b>

Update of Table 38 of the 2023 Universal Registration Document, page 478

**TABLE 38: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)**

<i>(in € millions)</i>	<b>RWA</b>	<b>EFP</b>
<b>1 – RWAs December 2023</b>	130,997	10,480
2 – Asset amount	1,116	89
3 – Asset quality	3,495	280
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
<b>9 – RWA June 2024</b>	135,608	10,849

<i>(in € millions)</i>	<b>RWA</b>	<b>EFP</b>
<b>1 – RWAs March 2024</b>	132,338	10,587
2 – Asset amount	1,254	100
3 – Asset quality	2,015	161
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
<b>9 – RWA June 2024</b>	135,608	10,849

Update of Table 41 of the 2023 Universal Registration Document, page 479

**TABLE 41: IRB – SPECIALIZED FINANCING – PROJECTS (EU CR10.1)**

<b>Regulatory categories</b>							
<i>(in € millions)</i>							
<b>06/30/2024</b>	<b>Remaining maturity</b>	<b>On-balance sheet amount</b>	<b>Off-balance sheet amount</b>	<b>Weighting</b>	<b>Exposure amount</b>	<b>RWA</b>	<b>Expected losses</b>
Category 1	Less than 2.5 years	153	83	50%	196	102	0
	2.5 years or more	2,516	591	70%	2,936	2,141	12
Category 2	Less than 2.5 years	152	78	70%	198	144	1
	2.5 years or more	1,221	449	90%	1,544	1,448	12
Category 3	Less than 2.5 years	69	25	115%	84	101	2
	2.5 years or more	450	98	115%	520	623	15
Category 4	Less than 2.5 years	12	4	250%	13	33	1
	2.5 years or more	111	18	250%	124	324	10
Category 5	Less than 2.5 years	13	0	0%	13	0	6
	2.5 years or more	16	0	0%	16	0	8
	<b>LESS THAN 2.5 YEARS</b>	<b>399</b>	<b>190</b>	<b>0%</b>	<b>504</b>	<b>381</b>	<b>11</b>
<b>TOTAL</b>	<b>2.5 YEARS OR MORE</b>	<b>4,314</b>	<b>1,155</b>	<b>0%</b>	<b>5,141</b>	<b>4,537</b>	<b>57</b>

## Regulatory categories

(in € millions)

12/31/2023	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWA	Expected losses
Category 1	Less than 2.5 years	193	34	50%	209	109	0
	2.5 years or more	2,459	614	70%	2,898	2,117	12
Category 2	Less than 2.5 years	114	70	70%	153	111	1
	2.5 years or more	1,091	490	90%	1,443	1,353	12
Category 3	Less than 2.5 years	71	30	115%	88	105	2
	2.5 years or more	593	140	115%	694	831	19
Category 4	Less than 2.5 years	14	0	250%	14	37	1
	2.5 years or more	10	14	250%	20	52	2
Category 5	Less than 2.5 years	4	0	0%	4	0	2
	2.5 years or more	6	0	0%	5	0	2
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>397</b>	<b>134</b>	<b>0%</b>	<b>467</b>	<b>362</b>	<b>6</b>
	<b>2.5 YEARS OR MORE</b>	<b>4,158</b>	<b>1,256</b>	<b>0%</b>	<b>5,060</b>	<b>4,353</b>	<b>46</b>

Update of Table 42 of the 2023 Universal Registration Document, page 480

**TABLE 42: IRB – SPECIALIZED FINANCING EXPOSURES – REAL ESTAT PROPERTY (EU CR10.2)**

## Regulatory categories

(in € millions)

06/30/2024	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	375	33	50%	387	202	0
	2.5 years or more	1,812	106	70%	1,887	1,376	8
Category 2	Less than 2.5 years	354	25	70%	338	246	1
	2.5 years or more	455	52	90%	458	429	4
Category 3	Less than 2.5 years	41	0	115%	41	49	1
	2.5 years or more	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	4	0	250%	4	11	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>769</b>	<b>59</b>	<b>0%</b>	<b>766</b>	<b>497</b>	<b>2</b>
	<b>2.5 YEARS OR MORE</b>	<b>2,271</b>	<b>158</b>	<b>0%</b>	<b>2,349</b>	<b>1,817</b>	<b>12</b>

## Regulatory categories

(in € millions)

12/31/2023	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	349	56	50%	379	197	0
	2.5 years or more	1,670	100	70%	1,734	1,265	7
Category 2	Less than 2.5 years	327	8	70%	333	243	1
	2.5 years or more	574	113	90%	607	569	5
Category 3	Less than 2.5 years	67	0	115%	67	80	2
	2.5 years or more	6	0	115%	6	7	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	5	0	250%	5	12	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>744</b>	<b>64</b>	<b>0%</b>	<b>779</b>	<b>520</b>	<b>3</b>
	<b>2.5 YEARS OR MORE</b>	<b>2,255</b>	<b>213</b>	<b>0%</b>	<b>2,351</b>	<b>1,853</b>	<b>12</b>



Update of Table 43 of the 2023 Universal Registration Document, page 481

**TABLE 43: IRB – SPECIALIZED LENDING – ASSETS (EU CR10.3)**

Regulatory categories (in € millions)		Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
06/30/2024	Remaining maturity						
Category 1	Less than 2.5 years	616	98	50%	675	352	0
	2.5 years or more	3,466	186	70%	3,469	2,530	14
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	2.5 years or more	363	77	90%	381	357	3
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	53	0	115%	52	63	1
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	2	0	250%	1	3	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	68	0	0%	68	0	34
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>616</b>	<b>98</b>	<b>0%</b>	<b>675</b>	<b>352</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>3,951</b>	<b>263</b>	<b>0%</b>	<b>3,972</b>	<b>2,954</b>	<b>52</b>

Regulatory categories (in € millions)		Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
12/31/2023	Remaining maturity						
Category 1	Less than 2.5 years	359	3	50%	356	186	0
	2.5 years or more	3,306	258	70%	3,350	2,440	13
Category 2	Less than 2.5 years	11	9	70%	18	13	0
	2.5 years or more	224	33	90%	232	218	2
Category 3	Less than 2.5 years	2	0	115%	2	2	0
	2.5 years or more	203	0	115%	183	220	5
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	73	0	0%	73	0	37
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>371</b>	<b>12</b>	<b>0%</b>	<b>376</b>	<b>201</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>3,806</b>	<b>291</b>	<b>0%</b>	<b>3,838</b>	<b>2,878</b>	<b>57</b>

Update of Table 44 of the 2023 Universal Registration Document, page 481

**TABLE 44: IRB – SPECIALIZED FINANCING: COMMODITIES (EU CR10.4)**

Crédit Mutuel Alliance Fédérale has no specialized financing exposure to commodities.

Update of Table 45 of the 2023 Universal Registration Document, page 481

**TABLE 45: SPECIALIZED LENDING: EQUITIES (EUR CR10.5)**

Categories (in € millions)	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
06/30/2024						
Private equity exposures	3,042	0	190%	3,042	5,779	24
Exposures to equities traded on regulated exchanges	249	0	290%	249	722	2
Other equity exposures <sup>(1)</sup>	10,432	0	370%	10,432	38,599	250
<b>TOTAL</b>	<b>13,723</b>	<b>0</b>	<b>-</b>	<b>13,723</b>	<b>45,101</b>	<b>277</b>

<sup>(1)</sup> Including €8,927 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise. This data is corrected compared to the Second amendment to the 2023 universal registration document published in French on September 30, 2024.

**Categories***(in € millions)*

<b>12/31/2023</b>	<b>Balance sheet exposure</b>	<b>Off-balance sheet exposure</b>	<b>Risk weighting</b>	<b>Value at risk</b>	<b>Risk-weighted exposure amounts</b>	<b>Amount of expected losses</b>
Private equity exposures	2,994	0	190%	2,994	5,688	24
Exposures to equities traded on regulated exchanges	255	0	290%	255	740	2
Other equity exposures <sup>(1)</sup>	10,657	0	370%	10,657	39,430	256
<b>TOTAL</b>	<b>13,905</b>	<b>0</b>	<b>-</b>	<b>13,905</b>	<b>45,857</b>	<b>282</b>

<sup>(1)</sup> Including €8,930 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise. This data is corrected compared to the Second amendment to the 2023 universal registration document published in French on September 30, 2024.

## 1.5 COUNTERPARTY CREDIT RISK (EU CCRA)

Update of Table 46 of the 2023 Universal Registration Document, page 482

**TABLE 46: CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)**

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Replace- ment cost (RC)</b>	<b>Potential future exposure (PFE)</b>	<b>EEPE</b>	<b>Alpha factor used to calculate regulatory exposure</b>	<b>Value at risk before CRM</b>	<b>Value at risk after CRM</b>	<b>Value at risk</b>	<b>Risk- weighted exposure amount (RWEA)</b>
EU – Initial exposure method (for derivatives)	43	26	-	1.4	97	97	97	29
EU – Simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	0	0
SA-CCR (for derivatives)	910	1,786	-	1.4	3,827	3,775	3,772	2,024
IMM (for derivatives and SFTs)	-	-	0	0	0	0	0	0
Of which securities financing transactions	-	-	0	-	0	0	0	0
Of which derivatives and deferred settlement transactions	-	-	0	-	0	0	0	0
Of which resulting from netting sets of multi-product agreements	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	25,135	25,135	15,043	308
VaR for SFTs	-	-	-	-	0	0	0	0
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29,058</b>	<b>29,006</b>	<b>18,911</b>	<b>2,362</b>

<b>12/31/2023</b> <i>(in € millions)</i>	<b>Replace- ment cost (RC)</b>	<b>Potential future exposure (PFE)</b>	<b>EEPE</b>	<b>Alpha factor used to calculate regulatory exposure</b>	<b>Value at risk before CRM</b>	<b>Value at risk after CRM</b>	<b>Value at risk</b>	<b>Risk- weighted exposure amount (RWEA)</b>
EU – Initial exposure method (pour les dérivés)	28	53	-	1.4	114	114	114	31
EU – Simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	0	0
SA-CCR (for derivatives)	1,097	2,172	-	1.4	4,731	4,577	4,568	2,215
IMM (for derivatives and SFTs)	-	-	0	1	0	0	0	0
Of which securities financing transactions	-	-	0	-	0	0	0	0
Of which derivatives and deferred settlement transactions	-	-	0	-	0	0	0	0
Of which resulting from netting sets of multi-product agreements	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	22,717	22,717	13,528	94
VaR for SFTs	-	-	-	-	0	0	0	0
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27,563</b>	<b>27,408</b>	<b>18,211</b>	<b>2,340</b>

Update of Table 47 of the 2023 Universal Registration Document, page 483

**TABLE 47: CVA CAPITAL REQUIREMENTS (EU CCR2)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Amount of exposure	RWA	Amount of exposure	RWA
<b>Total portfolios subject to advanced CVA requirement</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
A. VaR component (including x3 multiplier)	-	0	-	0
B. SVaR component under stress (including x3 multiplier)	-	0	-	0
<b>Total portfolios subject to standard CVA requirement</b>	<b>1,637</b>	<b>403</b>	<b>1,704</b>	<b>426</b>
Total of method based on original exposure	0	0	0	0
<b>TOTAL SUBJECT TO CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL REQUIREMENTS</b>	<b>1,637</b>	<b>403</b>	<b>1,704</b>	<b>426</b>

Update of Table 48 of the 2023 Universal Registration Document, page 484

**TABLE 48: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)**

<b>Exposure categories</b> <b>At 06/30/2024</b>	Weighting												Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other		
<i>(in € millions)</i>													
Central governments and central banks	17	0	0	0	0	0	0	0	0	0	0	0	17
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	13	0	0	0	0	0	0	0	0	0	0	0	13
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	865	0	0	147	12	0	0	0	0	0	0	1,025
Corporates	1	0	0	0	0	0	0	0	385	0	0	0	386
Retail customers	0	0	0	0	0	0	0	6	0	0	0	0	6
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	2	0	0	0	2
<b>TOTAL</b>	<b>31</b>	<b>865</b>	<b>0</b>	<b>0</b>	<b>148</b>	<b>12</b>	<b>0</b>	<b>6</b>	<b>387</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,449</b>

**Exposure categories****At 12/31/2023**

<i>(in € millions)</i>	Weighting												Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other		
Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	11	0	0	0	0	0	0	0	1	0	0	0	12
Multilateral development banks	4	0	0	0	0	0	0	0	0	0	0	0	4
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	897	0	0	155	11	0	0	0	0	0	0	1,062
Corporates	0	0	0	0	0	1	0	0	136	0	0	0	137
Retail customers	0	0	0	0	0	0	0	15	0	0	0	0	15
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	2	0	0	0	2
<b>TOTAL</b>	<b>15</b>	<b>897</b>	<b>0</b>	<b>0</b>	<b>155</b>	<b>11</b>	<b>0</b>	<b>15</b>	<b>139</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,231</b>

Update of Table 49 of the 2023 Universal Registration Document, page 485

**TABLE 49: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4) – IRBA METHOD**

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
100.00 (default)	0	0.0	0	0.0	0.0	0	0	
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
100.00 (default)	0	0.0	0	0.0	0.0	0	0	
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

06/30/2024 (in € millions)		EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>CORPORATES</b>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	35	0.2	305	45.0	2.5	18	53
	0.25 to <0.50	44	0.4	368	43.9	2.5	30	69
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	88	1.5	543	32.0	2.5	69	78
	of which [0.75 to <1.75]	51	1.2	374	37.7	2.5	44	87
	of which [1.75 to <2.50]	37	1.9	169	24.2	2.5	25	67
	2.50 to <10.00	79	3.9	531	44.1	2.5	115	147
	of which [2.50 to <5.00]	66	3.4	376	43.9	2.5	92	140
	of which [5.00 to <10.00]	13	6.7	155	45.0	2.5	24	182
	10.00 to <100.00	9	15.5	99	45.0	2.5	20	219
	of which [10.00 to <20.00]	5	12.0	53	45.0	2.5	12	225
	of which [20.00 to <30.00]	3	26.6	41	45.0	2.5	8	270
	of which [30.00 to <100.00]	1	0.0	5	45.0	2.5	0	0
	100.00 (default)	12	100.0	39	45.0	2.5	0	0
	<b>Subtotal</b>	<b>266</b>	<b>6.7</b>	<b>1,885</b>	<b>40.2</b>	<b>2.5</b>	<b>253</b>	<b>95</b>
<i>of which: Specialized financing</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	1	0.1	53	42.9	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.9	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.0	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.0	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.0	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.0	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.0	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.0	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.1</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
<i>of which: Exposures secured by real estate mortgages</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<i>of which: Non-SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	4
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	10
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	33
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	28
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	35
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	42
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	40
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
<i>of which: Revolving</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Other retail customers</i>								
	0 to <0.15	1	0.1	53	42.9	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.9	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.0	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.0	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.0	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.0	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.0	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.0	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.1</b>	<b>0.0</b>	<b>0</b>	<b>12</b>



06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Non-SMEs</i>								
	0 to <0.15	1	0.1	53	42.9	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.9	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.0	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.0	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.0	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.0	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.0	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.0	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.1</b>	<b>0.0</b>	<b>0</b>	<b>12</b>

06/30/2024 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density (in %)
<b>EQUITIES</b>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>268</b>	<b>6.7</b>	<b>1,980</b>	<b>40.3</b>	<b>2.5</b>	<b>254</b>	<b>95</b>

12/31/2023 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>CORPORATES</b>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	66	0.2	373	43.3	2.5	33	50
	0.25 to <0.50	60	0.4	485	45.0	2.5	43	72
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	140	1.4	611	35.4	2.5	119	85
	of which [0.75 to <1.75]	91	1.2	404	38.7	2.5	80	88
	of which [1.75 to <2.50]	49	1.9	207	29.0	2.5	39	80
	2.50 to <10.00	91	4.2	453	43.9	2.5	134	147
	of which [2.50 to <5.00]	74	3.6	347	43.7	2.5	102	139
	of which [5.00 to <10.00]	17	6.7	106	45.0	2.5	31	181
	10.00 to <100.00	15	17.8	72	45.0	2.5	36	235
	of which [10.00 to <20.00]	8	12.0	45	45.0	2.5	18	225
	of which [20.00 to <30.00]	7	26.6	26	45.0	2.5	18	270
	of which [30.00 to <100.00]	1	0.0	1	45.0	2.5	0	0
	100.00 (default)	8	100.0	49	45.0	2.5	0	0
	<b>Subtotal</b>	<b>380</b>	<b>4.4</b>	<b>2,043</b>	<b>40.9</b>	<b>2.5</b>	<b>364</b>	<b>96</b>
<i>of which: Specialized financing</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	2	0.1	65	45.0	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.0	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.0	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.0	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.0	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.0	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.0	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.0	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.0	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.0</b>	<b>0.0</b>	<b>0</b>	<b>10</b>
<i>of which: Exposures secured by real estate mortgages</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<i>of which: Non-SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Revolving</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Other retail customers</i>								
	0 to <0.15	2	0.1	65	45.0	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.0	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.0	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.0	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.0	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.0	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.0	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.0	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.0	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.0</b>	<b>0.0</b>	<b>0</b>	<b>10</b>

12/31/2023 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Non-SMEs</i>								
	0 to <0.15	2	0.1	65	45.0	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.0	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.0	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.0	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.0	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.0	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.0	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.0	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.0	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.0</b>	<b>0.0</b>	<b>0</b>	<b>10</b>

12/31/2023 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
<b>EQUITIES</b>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>385</b>	<b>4.4</b>	<b>2,154</b>	<b>41.0</b>	<b>2.5</b>	<b>365</b>	<b>95</b>



Update of Table 49 bis of the 2023 Universal Registration Document, page 499

**TABLEAU 49 BIS: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4) - IRBF METHOD**

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>INSTITUTIONS (BANKS)</b>								
	0 to <0.15	9,977	0.1	137	13.20	1.60	367	4
	of which [0 to <0.10]	8,488	0.1	108	12.1	1.6	241	3
	of which [0.10 to <0.15]	1,489	0.1	29	19.8	1.7	126	8
	0.15 to <0.25	892	0.2	22	18.0	1.7	138	15
	0.25 to <0.50	618	0.4	13	8.7	1.6	39	6
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	403	1.0	3	1.7	0.5	1	0
	of which [0.75 to <1.75]	403	1.0	3	1.7	0.5	1	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>11,891</b>	<b>0.1</b>	<b>175</b>	<b>12.9</b>	<b>1.6</b>	<b>545</b>	<b>5</b>
<b>CORPORATES</b>								
	0 to <0.15	4,950	0.0	84	11.4	2.3	289	6
	of which [0 to <0.10]	4,273	0.0	40	6.1	2.0	55	1
	of which [0.10 to <0.15]	678	0.1	44	45.0	2.5	235	35
	0.15 to <0.25	522	0.2	56	45.0	2.5	253	48
	0.25 to <0.50	284	0.3	102	45.0	2.5	179	63
	0.50 to <0.75	237	0.7	95	45.0	2.5	215	90
	0.75 to <2.50	51	1.4	40	45.0	2.5	58	114
	of which [0.75 to <1.75]	51	1.4	40	45.0	2.5	58	114
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	27	3.9	51	45.0	2.5	41	153
	of which [2.50 to <5.00]	27	3.9	51	45.0	2.5	41	153
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	9	10.1	21	45.0	2.5	20	214
	of which [10.00 to <20.00]	9	10.1	21	45.0	2.5	20	214
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	4	100.0	4	45.0	2.5	0	0
	<b>Subtotal</b>	<b>6,085</b>	<b>0.2</b>	<b>453</b>	<b>17.7</b>	<b>2.5</b>	<b>1,055</b>	<b>17</b>
<b>TOTAL</b>		<b>17,977</b>	<b>0.2</b>	<b>628</b>	<b>14.5</b>	<b>2.1</b>	<b>1,600</b>	<b>9</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>INSTITUTIONS (BANKS)</b>								
	0 to <0.15	8,154	0.1	144	15.1	1.7	416	5
	of which [0 to <0.10]	6,769	0.1	114	14.1	1.7	299	4
	of which [0.10 to <0.15]	1,385	0.1	30	19.7	1.7	117	8
	0.15 to <0.25	891	0.2	19	9.8	2.0	101	11
	0.25 to <0.50	604	0.4	13	7.1	1.6	52	9
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	381	1.0	2	1.1	0.5	0	0
	of which [0.75 to <1.75]	381	1.0	2	1.1	0.5	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>10,030</b>	<b>0.1</b>	<b>178</b>	<b>13.6</b>	<b>1.7</b>	<b>569</b>	<b>6</b>
<b>CORPORATES</b>								
	0 to <0.15	5,315	0.0	81	14.5	2.4	284	5
	of which [0 to <0.10]	4,690	0.0	36	10.4	2.3	67	1
	of which [0.10 to <0.15]	625	0.1	45	45.0	2.5	216	35
	0.15 to <0.25	313	0.2	55	45.0	2.5	152	48
	0.25 to <0.50	510	0.3	99	45.0	2.5	322	63
	0.50 to <0.75	131	0.7	80	45.0	2.5	119	90
	0.75 to <2.50	22	1.4	37	45.0	2.5	26	114
	of which [0.75 to <1.75]	22	1.4	37	45.0	2.5	26	114
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	108	3.9	57	45.0	2.5	166	153
	of which [2.50 to <5.00]	108	3.9	57	45.0	2.5	166	153
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	11	10.1	20	45.0	2.5	24	214
	of which [10.00 to <20.00]	11	10.1	20	45.0	2.5	24	214
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	9	100.0	4	45.0	2.5	0	0
	<b>Subtotal</b>	<b>6,421</b>	<b>0.3</b>	<b>433</b>	<b>19.7</b>	<b>2.5</b>	<b>1,091</b>	<b>17</b>
<b>TOTAL</b>		<b>16,451</b>	<b>20.0</b>	<b>611</b>	<b>16.0</b>	<b>2.2</b>	<b>1,661</b>	<b>10</b>

Update of Table 50 of the 2023 Universal Registration Document, page 501

**TABLEAU 50: CREDIT DERIVATIVE EXPOSURES (EU CCR6)**

<i>(in € millions)</i>	06/30/2024			12/31/2023		
	Credit derivative hedges			Credit derivative hedges		
	Protection bought	Protection sold	Other credit derivatives	Protection bought	Protection sold	Other credit derivatives
<b>Notional amounts</b>						
Single-name credit default swaps	7,659	4,512	0	7,244	4,300	0
Index credit default swaps	2,485	1,954	0	1,840	1,456	0
Total index credit default swaps	0	0	0	0	0	0
Credit options	0	0	0	0	0	0
Other credit derivatives	0	0	0	0	0	0
<b>TOTAL NOTIONAL AMOUNTS</b>	<b>10,143</b>	<b>6,466</b>	<b>0</b>	<b>9,085</b>	<b>5,756</b>	<b>0</b>
<b>Fair values</b>						
Positive fair value (asset)	15	149	0	8	116	0
Negative fair value (liability)	-195	-8	0	-158	-6	0

Update of Table 51 of the 2023 Universal Registration Document, page 501

**TABLE 51: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD (EU CCR7)**

Crédit Mutuel Alliance Fédérale does not use internal models (IMM) for the treatment of derivatives and repurchase agreements.

Update of Table 52 of the 2023 Universal Registration Document, page 502

**TABLE 52: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
<b>Exposures to eligible central counterparties (total)</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>34</b>
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	894	23	928	24
A.Over-the-counter derivatives	712	19	603	18
B.Trading derivatives	19	0	20	0
C.Equity financing transactions	163	3	305	6
D.Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	2,884	0	2,790	0
Non-segregated initial margin	16	3	10	2
Pre-funded default fund contributions	57	6	50	7
Unfunded default fund contributions	0	0	0	0
<b>Exposures to non-eligible central counterparties (total)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which	0	0	0	0
A.Over-the-counter derivatives	0	0	0	0
B.Trading derivatives	0	0	0	0
C.Equity financing transactions	0	0	0	0
D.Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	0	0	0	0
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	0	0	0	0
Unfunded default fund contributions	0	0	0	0

## 1.6 CREDIT RISK MITIGATION TECHNIQUES (EU CRC)

Update of Table 53 of the 2023 Universal Registration Document, page 504

**TABLE 53: CREDIT RISK MITIGATION (CRM) – GENERAL OVERVIEW (EU CR3)**

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Unsecured exposures – Carrying amount</b>	<b>Guaranteed exposures – Amount</b>	<b>Of which collateralized exposures<sup>(1)</sup></b>	<b>Of which exposures secured by financial guarantees</b>	<b>Of which exposures secured by credit derivatives</b>
1 - Loans and advances	360,935	320,532	281,721	38,811	0
1 - Debt securities	46,763	0	0	0	0
<b>3 - TOTAL</b>	<b>407,698</b>	<b>320,532</b>	<b>281,721</b>	<b>38,811</b>	<b>0</b>
4 - Of which non-performing exposures	3,292	5,587	3,631	1,956	0
5 - Of which defaulted	3,292	5,587	-	-	-

*(1) Column containing secured exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The guaranteed exposure amount includes retail customer contracts that are treated under the advanced IRB method and for which guarantees are used as a basis for segmentation of loss in the event of default.*

Under the standardized approach, small discrepancies between exposure amounts before and after CRM that the impact of the collateral is not material. Potential concentrations resulting from CRM measures (by guarantor and by sector) are monitored as part of credit risk management and included in the quarterly report, in particular the monitoring of compliance with concentration limits (monitoring after taking into account guarantors). No specific concentration, excluding SGL, has resulted from implementation of CRM techniques.

<b>12/31/2023</b> <i>(in € millions)</i>	<b>Unsecured exposures – Carrying amount</b>	<b>Guaranteed exposures – Amount</b>	<b>Of which collateralized exposures<sup>(1)</sup></b>	<b>Of which exposures secured by financial guarantees</b>	<b>Of which exposures secured by credit derivatives</b>
1 - Loans and advances	365,002	322,555	280,480	42,075	0
1 - Debt securities	42,354	0	0	0	0
<b>3 - TOTAL</b>	<b>407,355</b>	<b>322,555</b>	<b>280,480</b>	<b>42,075</b>	<b>0</b>
4 - Of which non-performing exposures	3,073	5,076	3,172	1,904	0
5 - Of which defaulted	3,073	5,076	0	0	0

*(1) Column containing secured exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The guaranteed exposure amount includes retail customer contracts that are treated under the advanced IRB method and for which guarantees are used as a basis for segmentation of loss in the event of default.*

Update of Table 54 of the 2023 Universal Registration Document, page 505

**TABLE 54: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS (EU CR4)**

Exposure categories	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>At 06/30/2024</b> <i>(in € millions)</i>						
1 - Central governments and central banks	113,001	823	121,403	88	1,972	2%
2 - Regional or local authorities	6,033	368	6,219	132	1,181	19%
3 - Public sector (Public organizations excluding central administration)	51,769	353	52,398	410	0	0%
4 - Multilateral development banks	474	0	474	0	0	0%
5 - International organizations	2,171	0	2,171	0	0	0%
6 - Institutions (banks)	1,991	578	2,090	222	545	24%
7 - Corporates	23,771	21,488	22,561	4,438	24,408	90%
8 - Retail customers	47,653	15,495	47,294	1,556	35,419	73%
9 - Exposures secured by real estate mortgages	15,005	272	15,005	128	6,529	43%
10 - Exposures in default	3,900	109	3,776	59	4,282	112%
11 - Exposures presenting a particularly high risk	2,253	67	2,203	31	3,350	150%
12 - Covered bonds	109	0	109	0	11	10%
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0%
14 - Exposures in the form of UCIT shares or equities	431	0	431	0	758	176%
15 - Equity exposure	690	0	690	0	691	100%
16 - Other assets	2,972	0	2,972	0	2,844	96%
<b>17 - TOTAL</b>	<b>272,222</b>	<b>39,553</b>	<b>279,798</b>	<b>7,065</b>	<b>81,992</b>	<b>29%</b>

The Crédit Mutuel group does not use credit derivatives as a credit risk mitigation technique (zero impact on RWA).

Exposure categories	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>At 12/31/2023</b> <i>(in € millions)</i>						
1 - Central governments and central banks	118,705	935	128,264	206	1,872	1%
2 - Regional or local authorities	5,930	406	6,133	122	1,187	19%
3 - Public sector (Public organizations excluding central administration)	48,481	366	49,213	400	0	0%
4 - Multilateral development banks	616	0	616	0	0	0%
5 - International organizations	1,427	0	1,427	0	0	0%
6 - Institutions (banks)	2,059	434	2,152	181	514	22%
7 - Corporates	24,478	20,337	23,462	3,931	24,671	90%
8 - Retail customers	46,257	14,712	45,975	1,280	34,304	73%
9 - Exposures secured by real estate mortgages	14,929	349	14,929	164	6,521	43%
10 - Exposures in default	3,653	116	3,542	56	4,036	112%
11 - Exposures presenting a particularly high risk	2,245	74	2,203	35	3,358	150%
12 - Covered bonds	111	0	111	0	11	10%
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0%
14 - Exposures in the form of UCIT shares or equities	429	0	429	0	714	166%
15 - Equity exposure	785	0	785	0	786	100%
16 - Other assets	2,809	0	2,809	0	2,688	96%
<b>17 - TOTAL</b>	<b>272,913</b>	<b>37,728</b>	<b>282,049</b>	<b>6,375</b>	<b>80,662</b>	<b>28%</b>

Update of Table 55 of the 2023 Universal Registration Document, page 506

**TABLE 55: IRB APPROACH – EFFECT ON THE RWAS OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (EU CR7)**

The effect of credit derivatives as a CRM technique (EU CR7) is not material for Crédit Mutuel Alliance Fédérale.

Update of Table 56 of the 2023 Universal Registration Document, page 506

**TABLE 56: GUARANTEED EXPOSURES UNDER THE IRBA APPROACH (EU CR7-A)**

IRBA exposures	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection <sup>(1)</sup>									Unfunded credit protection			RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
	Portion covered by other eligible collateral (as a %)					Portion covered by other forms of financed credit protection (as a %)				Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)				
	Total exposures	Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)							
<i>(in € millions)</i>															
1 - Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0
2 - Institutions	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0
3 - Corporates	67,952	0	0	0	0	0	0	0	0	0	3.59	0	38,192	34,985	
3.1 - of which corporates - Specialized financing	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0
3.2 - of which corporates - SMEs	37,098	0	0	0	0	0	0	0	0	0	3.15	0	19,317	16,110	
3.3 - of which corporates - Other	30,854	0	0	0	0	0	0	0	0	0	4.13	0	18,875	18,875	
4 - Retail customers	320,726	0	0	0	0	0	0	0	0	0	1.16	0	45,279	40,729	
4.1 - of which retail customers - Real estate - SMEs	35,960	0	0	0	0	0	0	0	0	0	0.00	0	9,488	7,280	
4.2 - of which retail customers - Real estate - non-SMEs <sup>(2)</sup>	207,947	0	0	0	0	0	0	0	0	0	0.00	0	19,567	19,567	
4.3 - of which retail customers - Eligible revolving exposures	10,477	0	0	0	0	0	0	0	0	0	0.00	0	1,262	1,262	
4.4 - of which retail customers - Other SMEs	29,968	0	0	0	0	0	0	0	0	0	11.10	0	10,595	8,253	
4.5 - of which retail customers - Other non-SMEs	36,374	0	0	0	0	0	0	0	0	0	0.02	0	4,367	4,367	
<b>5 - TOTAL</b>	<b>388,678</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.59</b>	<b>0</b>	<b>83,471</b>	<b>75,714</b>	

(1) Column only includes secured exposures that are subject to a credit risk mitigation technique in the regulatory sense. The small amount of secured exposures reflects the fact that for retail customer contracts based on an advanced IRB approach the guarantees are used as an element for segmenting the loss in the event of default and, as such, CRM techniques are not used.

(2) The ECB authorizes the group to reclassify these loans in the same exposure category as other "home loans" type loans.

Credit risk mitigation techniques in the calculation of RWEAs

IRBA exposures	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs				
	Funded credit protection <sup>(1)</sup>										Unfunded credit protection						
	Total exposures	Portion covered by other eligible collateral (as a %)					Portion covered by other forms of financed credit protection (as a %)					Portion covered by guarantees (as a %)			Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
		Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)									
(in € millions)																	
1 - Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0		
2 - Institutions	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0		
3 - Corporates	70,546	0	0	0	0	0	0	0	0	0	0	4.00	0	33,774	32,822		
3.1 - of which corporates - Specialized financing	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0		
3.2 - of which corporates - SMEs	38,501	0	0	0	0	0	0	0	0	0	0	4.00	0	15,657	15,279		
3.3 - of which corporates - Other	32,045	0	0	0	0	0	0	0	0	0	0	5.00	0	18,118	17,543		
4 - Retail customers	325,323	0	0	0	0	0	0	0	0	0	0	1.00	0	40,995	39,276		
4.1 - of which retail customers - Real estate - SMEs	35,314	0	0	0	0	0	0	0	0	0	0	0.00	0	6,768	6,768		
4.2 - of which retail customers - Real estate - non-SMEs(2)	208,685	0	0	0	0	0	0	0	0	0	0	0.00	0	18,909	18,909		
4.3 - of which retail customers - Eligible revolving exposures	9,550	0	0	0	0	0	0	0	0	0	0	0.00	0	1,193	1,193		
4.4 - of which retail customers - Other SMEs	34,491	0	0	0	0	0	0	0	0	0	0	13.00	0	9,759	8,042		
4.5 - of which retail customers - Other non-SMEs	37,283	0	0	0	0	0	0	0	0	0	0	0.00	0	4,366	4,363		
<b>5 - TOTAL</b>	<b>395,869</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2.00</b>	<b>0</b>	<b>74,769</b>	<b>72,098</b>		

(1) Column only includes secured exposures that are subject to a credit risk mitigation technique in the regulatory sense. The small amount of secured exposures reflects the fact that for retail customer contracts based on an advanced IRB approach the guarantees are used as an element for segmenting the loss in the event of default and, as such, CRM techniques are not used.

(2) The ECB authorizes the group to reclassify these loans in the same exposure category as other "home loans" type loans.

IRBF exposures	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection											Unfunded credit protection			
	Total exposures	Portion covered by financial guarantees (as a %)	Portion covered by other eligible collateral (as a %)				Portion covered by other forms of financed credit protection (as a %)				Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
			Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)							
<i>(in € millions)</i>															
1 - Central governments and central banks	0	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 - Institutions	39,418	0.0	0	0	0	0	0	0	0	0	0	0	0	7,530	7,530
3 - Corporates	81,039	1.5	0	0	0	0	0	0	0	0	0	0	0	54,311	54,311
3.1 - of which corporates - Specialized financing	13,407	2.3	0	0	0	0	0	0	0	0	0	0	0	10,537	10,537
3.2 - of which corporates - SMEs	0	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 - of which corporates - Other	67,633	1.3	0	0	0	0	0	0	0	0	0	0	0	43,774	43,774
<b>4 - TOTAL</b>	<b>120,457</b>	<b>1.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61,841</b>	<b>61,841</b>

IRBF exposures	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection											Unfunded credit protection			
	Total exposures	Portion covered by financial guarantees (as a %)	Portion covered by other eligible collateral (as a %)				Portion covered by other forms of financed credit protection (as a %)				Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
			Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)							
<i>(in € millions)</i>															
1 - Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 - Institutions	28,895	0	0	0	0	0	0	0	0	0	0	6	0	7,765	7,107
3 - Corporates	74,755	2	0	0	0	0	0	0	0	0	0	5	0	53,471	51,792
3.1 - of which corporates - Specialized financing	12,871	2	0	0	0	0	0	0	0	0	0	0	0	10,166	10,166
3.2 - of which corporates - SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 - of which corporates - Other	61,884	1	0	0	0	0	0	0	0	0	0	6	0	43,305	41,626
<b>4 - TOTAL</b>	<b>103,650</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>61,236</b>	<b>58,899</b>



Update of Table 57 of the 2023 Universal Registration Document, page 509

**TABLE 57: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)**

06/30/2024 <i>(in € millions)</i>	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided	
	Not subject to		Not subject to		Not subject to		Not subject to	
	Segregated	segregation	Segregated	segregation	Segregated	segregation	Segregated	segregation
Cash – national currency	24	2,645	2,518	3,344	0	562	0	191
Cash – other currencies	2	155	124	57	0	0	0	6
National sovereign debt	0	0	0	0	0	5,899	0	5,368
Other sovereign debt	0	0	0	0	0	7,700	0	8,283
Public administration debt	0	0	0	0	0	104	0	299
Corporate bonds	0	0	0	0	0	1,632	0	2,454
Equities	0	0	0	0	0	966	0	230
Other collateral	0	0	0	0	0	4,723	268	7,181
<b>TOTAL</b>	<b>26</b>	<b>2,801</b>	<b>2,643</b>	<b>3,401</b>	<b>0</b>	<b>21,587</b>	<b>268</b>	<b>24,012</b>

Segregated: refers to collateral that is protected from default.

12/31/2023 <i>(in € millions)</i>	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided	
	Not subject to		Not subject to		Not subject to		Not subject to	
	Segregated	segregation	Segregated	segregation	Segregated	segregation	Segregated	segregation
Cash – national currency	3	1,692	2,639	810	0	406	0	132
Cash – other currencies	2	301	124	2,273	0	230	0	57
National sovereign debt	0	0	0	0	0	6,407	33	6,838
Other sovereign debt	0	0	0	0	0	2,774	0	2,018
Public administration debt	0	0	0	0	0	0	0	326
Corporate bonds	0	0	0	0	0	1,611	0	2,111
Equities	0	0	0	0	0	888	0	137
Other collateral	0	0	0	0	0	4,620	0	6,286
<b>TOTAL</b>	<b>6</b>	<b>1,993</b>	<b>2,763</b>	<b>3,084</b>	<b>0</b>	<b>16,936</b>	<b>33</b>	<b>17,906</b>

## 1.7 RISK OF CAPITAL MARKETS (EU MRA)

Update of Table 64 of the 2023 Universal Registration Document, page 519

**TABLE 64: MARKET RISK UNDER THE STANDARDIZED APPROACH (EU MR1)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
<b>Outright products</b>				
1 - Interest rate risk (general and specific)	1,018	81	868	69
2 - Equity risk (general and specific)	1,285	103	752	60
3 - Currency risk	697	56	505	40
4 - Commodity risk	3	0	2	0
<b>Options</b>				
5 - Simplified approach	0	0	0	0
6 - Delta-plus method	23	2	36	3
7 - Scenario approach	3	0	3	0
8 - Securitization (specific risk)	101	8	115	9
<b>9 - TOTAL</b>	<b>3,130</b>	<b>250</b>	<b>2,281</b>	<b>182</b>

## 1.8 LIQUIDITY RISK MANagements (EU LIQA)

Update of Table 69 of the 2023 Universal Registration Document, page 527

**TABLE 69: SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1)**

(in € millions)		Total unweighted value				Total weighted value			
		09/30/2023	12/31/2023	03/31/2024	06/30/2024	09/30/2023	12/31/2023	03/31/2024	06/30/2024
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>	-	-	-	-	<b>125,100</b>	<b>125,578</b>	<b>125,686</b>	<b>124,950</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	287,589	289,979	292,742	295,388	19,569	19,218	18,979	18,874
3	Stable deposits	192,592	191,951	191,248	191,215	9,630	9,598	9,562	9,561
4	Less stable deposits	80,218	77,295	75,307	73,949	9,752	9,361	9,106	8,941
5	Unsecured wholesale financing	119,946	115,690	112,297	108,810	69,253	67,298	65,302	62,580
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,486	19,931	19,546	19,850	4,896	4,744	4,636	4,699
7	Non-operational deposits (all counterparties)	90,329	86,864	83,949	80,598	55,226	53,659	51,865	49,520
8	Unsecured debt	9,130	8,895	8,802	8,361	9,130	8,895	8,802	8,361
9	Secured wholesale funding	-	-	-	-	2,262	2,142	2,240	2,553
10	Additional requirements	90,779	89,984	88,824	87,559	10,665	10,721	10,739	10,745
11	Outflows related to derivative exposures and other collateral requirements	2,178	2,168	2,161	2,161	2,178	2,168	2,161	2,161
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	88,601	87,816	86,664	85,397	8,487	8,552	8,578	8,584
14	Other contractual funding obligations	221	285	326	399	137	199	239	311
15	Other contingent funding obligations	6,076	6,143	6,194	6,242	427	423	419	418
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>102,313</b>	<b>99,999</b>	<b>97,918</b>	<b>95,481</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	9,643	8,995	8,869	9,344	4,805	4,774	4,692	4,750
18	Inflows from fully performing exposures	26,526	26,623	26,711	26,306	15,771	15,811	15,803	15,479
19	Other cash inflows	2,466	2,477	2,431	2,488	2,172	2,178	2,124	2,167
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>38,635</b>	<b>38,094</b>	<b>38,010</b>	<b>38,137</b>	<b>22,748</b>	<b>22,763</b>	<b>22,619</b>	<b>22,396</b>
EU-20a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-20c	Cash inflows subject to 75% cap	38,635	38,094	38,010	38,137	22,748	22,763	22,619	22,396
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>125,100</b>	<b>125,578</b>	<b>125,672</b>	<b>123,376</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>79,565</b>	<b>77,236</b>	<b>75,299</b>	<b>73,085</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)<sup>(1)</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158%</b>	<b>163%</b>	<b>167%</b>	<b>170%</b>

<sup>(1)</sup> For each reference date, the ratio displayed corresponds to the average of the ratios for the 12 months preceding the date in question and not to the ratio of the average components of the previous 12 months.

(in € millions)		Total unweighted value				Total weighted value			
		03/31/2023	06/30/2023	09/30/2023	12/31/2023	03/31/2023	06/30/2023	09/30/2023	12/31/2023
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>	-	-	-	-	<b>128,073</b>	<b>125,796</b>	<b>125,100</b>	<b>125,578</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	283,620	285,277	287,589	289,979	20,105	19,898	19,569	19,218
3	Stable deposits	191,337	192,228	192,592	191,951	9,567	9,611	9,630	9,598
4	Less stable deposits	85,606	83,285	80,218	77,295	10,451	10,154	9,752	9,361
5	Unsecured Wholesale financing	131,268	126,149	119,946	115,690	74,418	72,250	69,253	67,298
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	22,163	21,293	20,486	19,931	5,331	5,111	4,896	4,744
7	Non-operational deposits (all counterparties)	99,811	95,763	90,329	86,864	59,793	58,045	55,226	53,659
8	Unsecured debt	9,294	9,093	9,130	8,895	9,294	9,093	9,130	8,895
9	Secured wholesale funding	-	-	-	-	2,511	2,429	2,262	2,142
10	Additional requirements	91,509	91,664	90,779	89,984	10,261	10,573	10,665	10,721
11	Outflows related to derivative exposures and other collateral requirements	1,988	2,158	2,178	2,168	1,988	2,158	2,178	2,168
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	89,521	89,507	88,601	87,816	8,273	8,416	8,487	8,552
14	Other contractual funding obligations	157	188	221	285	81	106	137	199
15	Other contingent funding obligations	5,875	5,981	6,076	6,143	443	438	427	423
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	-	-	-	-	<b>107,817</b>	<b>105,694</b>	<b>102,313</b>	<b>99,999</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	10,455	10,107	9,643	8,995	4,734	4,726	4,805	4,774
18	Inflows from fully performing exposures	25,772	26,448	26,526	26,623	15,147	15,677	15,771	15,811
19	Other cash inflows	2,252	2,368	2,466	2,477	1,970	2,078	2,172	2,178
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>38,479</b>	<b>38,923</b>	<b>38,635</b>	<b>38,094</b>	<b>21,852</b>	<b>22,482</b>	<b>22,748</b>	<b>22,763</b>
EU-20a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-20c	Cash inflows subject to 75% cap	38,479	38,923	38,635	38,094	21,852	22,482	22,748	22,763
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	-	-	-	-	<b>128,073</b>	<b>125,796</b>	<b>125,100</b>	<b>125,578</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	-	-	<b>85,966</b>	<b>83,212</b>	<b>79,565</b>	<b>77,236</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)<sup>(1)</sup></b>	-	-	-	-	<b>149%</b>	<b>152%</b>	<b>158%</b>	<b>163%</b>

(1) For each reference date, the ratio displayed corresponds to the average of the ratios for the 12 months preceding the date in question and not to the ratio of the average components of the previous 12 months.

Crédit Mutuel Alliance Fédérale's LCR stood at 178.0% monthly average over the first half of 2024 (169.6% on a rolling year basis), representing a liquidity surplus of €53.9 billion (€50.3 billion on a rolling year) over the regulatory requirement. The ratio is managed above 115%.

The average LCR gradually rose from 162.8% in 2023 over the year (monthly average from January to December 2023) to 169.6% in June 2024 over a rolling year (monthly average from July 2023 to June 2024).

Average liquid assets (over a rolling year) are made up of 78.4% central bank deposits and 16.7% highly liquid Tier 1 securities.

Stressed 30-day average cash outflows (over a rolling year) consist of 41.6% corporate and retail deposits. Financing from banks and financial customers represented 44.0%.

Stressed 30-day average cash inflows (over a rolling year) consist of 49.3% corporate and retail loan repayments. Repayments of advances and loans granted to banks and financial customers represented 23.2%. Repayments of repos represented 21.3%.

Update of Table 72 of the 2023 Universal Registration Document, page 531

**TABLE 72: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)**

(in € millions)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>STABLE FUNDING AVAILABLE</b>						
1	Capital items and instruments	60,231	-	-	7,402	67,634
2	Shareholders' equity	60,231	-	-	7,402	67,634
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	295,395	3,156	2,228	280,995
5	Stable deposits	-	198,609	2,816	2,105	193,460
6	Less stable deposits	-	96,786	340	123	87,536
7	Wholesale financing	-	207,902	42,713	98,261	174,283
8	Operational deposits	-	19,315	-	-	9,658
9	Other wholesale financing	-	188,587	42,713	98,261	164,625
10	Interdependent commitments	-	48,853	-	-	-
11	Other commitments:	2,930	12,460	719	3,862	4,222
12	Derivative commitments affecting the NSFR	2,930	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	12,460	719	3,862	4,222
<b>14</b>	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>527,133</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,609
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	1,200	1,214	30,454	27,938
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	91,228	32,406	421,098	381,689
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	12,143	677	286	2,204
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	17,126	1,642	13,485	16,421
20	Performing loans to non-financial corporations, performing loans to retail customers and small businesses, and performing loans to sovereigns and public sector entities of which:	-	38,044	20,558	164,066	328,435
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,890	4,121	7,829	97,895
22	Performing residential mortgages, of which:	-	9,421	9,016	208,655	-
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	5,771	5,490	129,492	-
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	14,494	514	34,606	34,629
25	Interdependent assets	-	48,853	-	-	-
26	Other assets:	5,947	14,973	447	14,584	23,925
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	2,606	-	2,215
29	Derivative assets affecting the NSFR	-	-	1,007	-	1,007
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	2,334	-	117
31	All other assets not falling within the above categories	-	14,973	447	14,584	20,587
32	Off-balance sheet items	-	86,930	10	25	4,683
<b>33</b>	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>440,843</b>
<b>34</b>	<b>NET STABLE FUNDING RATIO (AS A %)</b>	-	-	-	-	<b>119.57%</b>

12/31/2023

(in € millions)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>STABLE FUNDING AVAILABLE</b>						
1	Capital items and instruments	58,646	-	-	6,465	65,111
2	Shareholders' equity	58,646	-	-	6,465	65,111
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	286,669	3,381	5,260	276,009
5	Stable deposits	-	191,040	3,040	5,083	189,459
6	Less stable deposits	-	95,628	341	177	86,550
7	Wholesale financing	-	239,262	24,932	95,687	167,453
8	Operational deposits	-	22,614	-	-	11,307
9	Other wholesale financing	-	216,648	24,932	95,687	156,145
10	Interdependent commitments	-	45,035	-	-	-
11	Other commitments:	3,097	16,945	776	3,318	3,706
12	Derivative commitments affecting the NSFR	3,097	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	16,945	776	3,318	3,706
<b>14</b>	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>512,279</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	4,517
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	1,263	1,278	30,924	28,444
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	85,666	35,374	419,150	383,081
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	6,330	2,355	310	2,113
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	16,909	1,642	13,375	16,166
20	Performing loans to non-financial corporations, performing loans to retail customers and small businesses, and performing loans to sovereigns and public sector entities of which:	-	38,917	21,529	164,251	332,327
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	2,098	3,890	9,445	99,065
22	Performing residential mortgages, of which:	-	8,928	9,238	208,988	-
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	5,467	5,635	129,817	-
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	14,581	610	32,226	32,475
25	Interdependent assets	-	45,036	-	-	-
26	Other assets:	7,658	13,972	326	15,549	24,569
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	2,760	-	2,346
29	Derivative assets affecting the NSFR	-	-	1,167	-	1,167
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	3,731	-	187
31	All other assets not falling within the above categories	-	13,972	326	15,549	20,869
32	Off-balance sheet items	-	86,564	47	7	4,595
<b>33</b>	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>445,207</b>
<b>34</b>	<b>NET STABLE FUNDING RATIO (AS A %)</b>	-	-	-	-	<b>115.07%</b>

## 1.9 SECURIZATION (EU SECA)

Update of Table 59 of the 2023 Universal Registration Document, page 513

**TABLE 59: SECURIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)**

06/30/2024	The institution acts as initiator							The institution acts as sponsor				The institution acts as investor			
	Classic							Classic				Classic			
	STS	Including TRS	Non STS	Including TRS	Summarized	Including TRS	Subtotal	STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
<i>(in € millions)</i>															
<b>1 - Total exposures</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>2,852</b>	<b>6,296</b>	<b>0</b>	<b>9,148</b>
2 - Retail customers (total)	0	0	0	0	0	0	0	0	0	0	0	2,085	1,018	0	3,103
3 - Residential mortgages	0	0	0	0	0	0	0	0	0	0	0	806	496	0	1,302
4 - Credit cards	0	0	0	0	0	0	0	0	0	0	0	55	0	0	55
5 - Other retail customer exposures	0	0	0	0	0	0	0	0	0	0	0	1,224	523	0	1,746
6 - Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 - Wholesale customers (total)	0	0	21	0	0	0	21	119	0	0	119	767	5,278	0	6,044
8 - Corporate loans	0	0	21	0	0	0	21	0	0	0	0	0	3,809	0	3,809
9 - Commercial mortgages	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - Lease payments and receivables	0	0	0	0	0	0	0	119	0	0	119	767	1,469	0	2,235
11 - Other wholesale customer exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 - Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023	The institution acts as sponsor				The institution acts as investor			
	Classic				Classic			
	STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
<i>(in € millions)</i>								
<b>1 - Total exposures</b>	<b>0</b>	<b>848</b>	<b>0</b>	<b>848</b>	<b>2,475</b>	<b>5,165</b>	<b>0</b>	<b>7,640</b>
2 - Retail customers (total)	0	0	0	0	2,019	853	0	2,872
3 - Residential mortgages	0	0	0	0	683	557	0	1,240
4 - Credit cards	0	0	0	0	72	0	0	72
5 - Other retail customer exposures	0	0	0	0	1,265	296	0	1,561
6 - Resecuritization	0	0	0	0	0	0	0	0
7 - Wholesale customers (total)	0	848	0	848	456	4,312	0	4,768
8 - Corporate loans	0	0	0	0	0	3,851	0	3,851
9 - Commercial mortgages	0	0	0	0	0	0	0	0
10 - Lease payments and receivables	0	848	0	848	456	461	0	917
11 - Other wholesale customer exposures	0	0	0	0	0	0	0	0
12 - Resecuritization	0	0	0	0	0	0	0	0

Crédit Mutuel Alliance Fédérale does not act as an originator.

Update of Table 60 of the 2023 Universal Registration Document, page 514

**TABLE 60: SECURITIZATION EXPOSURES IN THE TRADING BOOK (EU SEC2)**

<b>06/30/2024</b> <i>(in € millions)</i>	<b>The institution acts as investor</b>			
	<b>Classic</b>		<b>Summarized</b>	<b>Subtotal</b>
	<b>STS</b>	<b>Non STS</b>		
<b>Total exposures</b>	<b>143</b>	<b>4</b>	<b>565</b>	<b>711</b>
Retail customers (total)	143	4	0	146
Residential mortgages	110	4	0	114
Credit cards	0	0	0	0
Other retail customer exposures	33	0	0	33
Resecuritization	0	0	0	0
Wholesale customers (total)	0	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

Crédit Mutuel Alliance Fédérale is not acting as an originator or sponsor.

<b>12/31/2023</b> <i>(in € millions)</i>	<b>The institution acts as investor</b>			
	<b>Classic</b>		<b>Summarized</b>	<b>Subtotal</b>
	<b>STS</b>	<b>Non STS</b>		
<b>Total exposures</b>	<b>208</b>	<b>5</b>	<b>447</b>	<b>660</b>
Retail customers (total)	208	4	0	212
Residential mortgages	112	4	0	116
Credit cards	0	0	0	0
Other retail customer exposures	96	0	0	96
Resecuritization	0	0	0	0
Wholesale customers (total)	0	1	0	1
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	1	0	1
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

Crédit Mutuel Alliance Fédérale is not acting as an originator or sponsor.



Update of Table 61 of the 2023 Universal Registration Document, page 515

**TABLE 61: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – ORIGINATOR AND SPONSOR (EU SEC3)**

06/30/2024	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
Traditional transactions	119	0	0	0	21	0	0	119	21	0	0	12	0	0	0	1	0
Securitization	119	0	0	0	21	0	0	119	21	0	0	12	0	0	0	1	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	119	0	0	0	21	0	0	119	21	0	0	12	0	0	0	1	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250% / deductions
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>848</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>848</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>
Traditional transactions	848	0	0	0	0	0	0	848	0	0	0	112	0	0	0	9	0
Securitization	848	0	0	0	0	0	0	848	0	0	0	112	0	0	0	9	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	848	0	0	0	0	0	0	848	0	0	0	112	0	0	0	9	0
Of which STS	300	0	0	0	0	0	0	300	0	0	0	30	0	0	0	2	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Update of Table 62 of the 2023 Universal Registration Document, page 515

**TABLE 62: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – INVESTORS (EU SEC4)**

06/30/2024	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>8,696</b>	<b>152</b>	<b>73</b>	<b>226</b>	<b>0</b>	<b>0</b>	<b>7,367</b>	<b>1,781</b>	<b>0</b>	<b>0</b>	<b>1,498</b>	<b>253</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>20</b>	<b>0</b>
Traditional transactions	8,696	152	73	226	0	0	7,367	1,781	0	0	1,498	253	0	0	120	20	0
Securitization	8,696	152	73	226	0	0	7,367	1,781	0	0	1,498	253	0	0	120	20	0
Retail customers	2,988	107	4	4	0	0	3,103	0	0	0	432	0	0	0	35	0	0
Of which STS	2,047	36	1	1	0	0	2,085	0	0	0	234	0	0	0	19	0	0
Wholesale customers	5,708	45	69	222	0	0	4,263	1,781	0	0	1,065	253	0	0	85	20	0
Of which STS	766	0	0	0	0	0	397	370	0	0	40	37	0	0	3	3	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>7,154</b>	<b>144</b>	<b>81</b>	<b>261</b>	<b>0</b>	<b>0</b>	<b>7,116</b>	<b>524</b>	<b>0</b>	<b>0</b>	<b>1,487</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>6</b>	<b>0</b>
Classic securitization	7,154	144	81	261	0	0	7,116	524	0	0	1,487	79	0	0	119	6	0
Securitization	7,154	144	81	261	0	0	7,116	524	0	0	1,487	79	0	0	119	6	0
Retail underlying	2,792	65	12	3	0	0	2,872	0	0	0	403	0	0	0	32	0	0
Of which STS	2,008	7	5	0	0	0	2,019	0	0	0	227	0	0	0	18	0	0
Wholesale customers	4,361	79	70	258	0	0	4,244	524	0	0	1,084	79	0	0	87	6	0
Of which STS	455	1	0	0	0	0	386	70	0	0	39	7	0	0	3	1	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Update of Table 63 of the 2023 Universal Registration Document, page 516

**TABLE 63: EXPOSURES SECURITIZED BY THE INSTITUTION – EXPOSURES IN DEFAULT AND SPECIFIC CREDIT RISK ADJUSTMENTS (EU SEC5)**

06/30/2024	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding	Total amount of specific credit risk adjustments made during the period		
		Of which exposures in default		Of which exposures in default
<i>(in € millions)</i>				
<b>Total exposures</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>0</b>
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	128	0	0	0
Corporate loans	20	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	108	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

12/31/2023	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding	Total amount of specific credit risk adjustments made during the period		
		Of which exposures in default		Of which exposures in default
<i>(in € millions)</i>				
<b>Total exposures</b>	<b>481</b>	<b>0</b>	<b>0</b>	<b>0</b>
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	481	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	481	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

## 1.10 MANAGING INTEREST RATE RISK (IRRBB)

Update of Table 68 of the 2023 Universal Registration Document, page 524

**TABLE 68: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)**

<i>(in € millions)</i>	EVE		NII*	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Downward parallel shift (-200 bp)	724	678	-1,288	-992
Upward parallel shift (+200 bp)	-5,360	-4,201	1,210	1,362
Reduction in short-term rates	1,666	1,860	0	0
Increase in short-term rates	-3,377	-3,723	0	0
Steepening of the yield curve	520	938	0	0
Flattening of the yield curve	-3,617	-3,019	0	0
Inflation of 100 bp	0	-2,400	0	0

\*The NII sensitivities at December 31, 2023 are expressed as a regulatory view.

	06/30/2024	12/31/2023
COMMON EQUITY TIER 1 CAPITAL	57,295	55,747

## 1.11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Update of Table 77 of the 2023 Universal Registration Document, page 556

**TABLE 77: MODEL 1: BANKING BOOK – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, ISSUES AND RESIDUAL MATURITY**

Sector/sub-sector at 06/30/2024	a	b	c	d	e
	Gross carrying amount (in € millions)				
		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environ-mentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
<i>(in € millions)</i>					
<b>1 - Exposures to sectors that contribute significantly to climate change<sup>21</sup></b>	<b>168,823</b>	<b>613</b>	<b>437</b>	<b>14,523</b>	<b>6,138</b>
2 - A - Agriculture, forestry and fishing	9,474	-	1	796	330
3 - B - Extractive industries	621	209	3	23	15
4 - B.05 - Coal and lignite extraction	0	-	0	-	-
5 - B.06 - Extraction of hydrocarbons	85	73	0	-	-
6 - B.07 - Extraction of metal ores	1	-	0	-	-
7 - B.08 - Other extractive industries	231	-	2	23	15
8 - B.09 - Support services to extractive industries	304	136	0	0	0
9 - C - Manufacturing industry	17,706	64	64	1,440	899
10 - C.10 - Food industries	2,604	-	0	263	189
11 - C.11 - Manufacture of beverages	1,098	-	0	59	34
12 - C.12 - Manufacture of tobacco products	1	-	0	-	-
13 - C.13 - Manufacture of textiles	202	-	0	25	22
14 - C.14 - Clothing industry	170	-	0	25	32
15 - C.15 - Leather and footwear industry	178	-	0	6	13
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	614	-	0	66	32
17 - C.17 - Paper and cardboard industry	326	-	0	16	12
18 - C.18 - Printing and reproduction of recordings	338	-	0	46	29
19 - C.19 - Coking and refining	61	40	0	0	0
20 - C.20 - Chemical industry	1,400	2	0	163	16
21 - C.21 - Pharmaceutical industry	500	-	0	33	6
22 - C.22 - Manufacture of rubber products	851	2	0	41	42
23 - C.23 - Manufacture of other non-metallic mineral products	721	-	6	45	23
24 - C.24 - Metallurgy	360	-	1	18	19
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	2,643	-	1	298	168
26 - C.26 - Manufacture of computer, electronic and optical products	683	-	1	28	12
27 - C.27 - Manufacture of electrical equipment	447	21	5	30	10
28 - C.28 - Manufacture of machinery and equipment n.e.c.	1,166	-	8	65	52
29 - C.29 - Motor industry	1,077	-	15	25	32
30 - C.30 - Manufacture of other transportation equipment	737	-	26	14	46
31 - C.31 - Manufacture of furniture	230	-	0	22	38

	f	g	h	i	j	k	l	m	n	o	p
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
	Of which stage 2 exposures	Of which non-performing exposures		of which scope 3 GHG financed emissions							
<b>1</b>	<b>-3,124</b>	<b>-554</b>	<b>-2,263</b>	<b>43,293</b>	<b>21,399</b>	<b>2%</b>	<b>65,744</b>	<b>34,109</b>	<b>56,268</b>	<b>12,701</b>	<b>8.6</b>
2 - A	-179	-27	-138	17,423	4,763	0%	3,772	2,890	2,466	346	7.6
3 - B	-9	0	-6	884	299	11%	305	250	56	10	7.7
4 - B.05	0	0	0	-	-	0%	0	0	0	0	1.2
5 - B.06	0	0	0	159	46	5%	44	35	6	0	5.1
6 - B.07	0	0	0	1	-	0%	0	0	0	0	4.7
7 - B.08	-6	0	-6	255	90	0%	162	43	17	8	10.4
8 - B.09	-3	0	0	469	162	6%	99	171	32	2	6.4
9 - C	-428	-42	-335	8,780	6,718	3%	13,547	2,310	875	974	4.1
10 - C.10	-113	-9	-97	1,997	1,747	0%	1,731	511	188	174	5.1
11 - C.11	-12	-2	-9	839	734	1%	907	102	45	43	3.2
12 - C.12	0	0	0	-	-	0%	1	0	0	0	3.7
13 - C.13	-8	0	-7	46	38	0%	120	34	30	18	6.6
14 - C.14	-15	-1	-14	40	33	0%	84	13	33	41	9.5
15 - C.15	-3	0	-3	53	46	0%	102	46	20	9	5.6
16 - C.16	-19	-2	-16	189	134	0%	366	145	44	60	6.0
17 - C.17	-6	0	-5	105	77	9%	249	54	9	13	4.1
18 - C.18	-13	-1	-12	103	73	0%	218	57	31	31	6.2
19 - C.19	0	0	0	37	22	0%	21	39	0	0	5.3
20 - C.20	-15	-5	-6	768	457	6%	1,130	197	27	46	2.9
21 - C.21	-6	-4	-1	271	158	6%	390	52	16	42	4.4
22 - C.22	-19	-1	-17	464	269	3%	607	195	27	21	4.2
23 - C.23	-14	-5	-7	506	253	3%	493	159	42	26	4.4
24 - C.24	-9	0	-5	203	147	0%	198	105	16	41	5.5
25 - C.25	-61	-6	-43	1,447	1,047	0%	2,283	250	49	61	2.5
26 - C.26	-8	-1	-6	223	180	6%	526	58	31	67	4.3
27 - C.27	-3	0	-2	127	104	3%	388	36	13	9	3.0
28 - C.28	-21	-1	-17	332	276	1%	916	117	23	109	4.4
29 - C.29	-14	0	-13	438	414	7%	982	73	9	13	1.7
30 - C.30	-19	0	-18	183	166	1%	651	22	44	20	2.4
31 - C.31	-13	-1	-12	58	43	0%	136	40	37	17	6.7

Sector/sub-sector at 06/30/2024	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
32 – C.32 – Other manufacturing industries	523	-	0	57	32
33 – C.33 – Repair and installation of machinery and equipment	779	0	1	92	39
34 – D – Production and distribution of electricity, gas, steam and air conditioning	3,312	265	42	210	51
35 – D35.1 – Production, transmission and distribution of electricity	2,779	201	39	184	49
36 – D35.11 – Electricity production	2,501	195	3	175	48
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	476	62	0	24	1
38 – D35.3 – Production and distribution of steam and air conditioning	57	1	3	2	0
39 – E – Water production and distribution; sanitation, waste management and decontamination	1,224	0	48	55	29
40 – F – Building and public works services	12,862	21	135	1,556	852
41 – F.41 – Construction of buildings	4,207	21	73	413	345
42 – F.42 – Civil engineering	1,252	0	40	44	26
43 – F.43 – Specialized construction work	7,403	0	21	1,099	482
44 – G – Wholesale and retail trade; automotive and motorcycle repair	21,987	15	7	2,432	1,258
45 – H – Transportation and warehousing	9,814	39	21	554	262
46 – H.49 – Land transportation and transportation via pipelines	4,880	0	1	420	166
47 – H.50 – Water transportation	1,476	28	10	27	35
48 – H.51 – Air transportation	1,538	0	2	34	20
49 – H.52 – Warehousing and support activities for transportation	1,832	10	8	67	39
50 – H.53 – Postal and courier activities	88	-	0	6	3
51 – I – Hospitality and catering	6,231	0	2	1,011	595
52 – L – Real estate activities	85,590	0	114	6,445	1,847
<b>53 – Exposures to sectors other than those contributing significantly to climate change<sup>(1)</sup></b>	<b>96,998</b>	<b>37</b>	<b>228</b>	<b>8,885</b>	<b>3,334</b>
54 – K – Financial and insurance activities	16,251	20	58	914	423
55 – Exposures to other sectors (NACE codes J, M to U)	80,747	17	170	7,972	2,911
<b>56 – TOTAL</b>	<b>265,820</b>	<b>650</b>	<b>664</b>	<b>23,408</b>	<b>9,472</b>

<sup>(1)</sup> According to Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 with minimum standards for the Union Climate Transition Benchmarks and the Union Paris Agreement Benchmarks – Climate Benchmarks Regulation – Recital 6: the sectors listed in Annex I, Sections A to H and Section L of Regulation (EC) No. 1893/2006.

	f	g	h	i	j	k	l	m	n	o	p
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	of which scope 3 GHG financed emissions	GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
		Of which stage 2 exposures	Of which non-performing exposures								
32 - C.32	-19	-2	-11	166	139	19 %	456	-73	77	63	7.9
33 - C.33	-16	-2	-13	185	158	0 %	592	78	62	48	5.0
34 - D	-36	-12	-18	2,621	592	43 %	915	657	1,481	258	10.0
35 - D35.1	-34	-11	-18	2,051	381	50 %	662	589	1,271	257	10.6
36 - D35.11	-34	-11	-18	1,759	325	55 %	456	556	1,261	228	11.2
37 - D35.2	-2	-1	0	523	200	6 %	213	63	199	1	6.9
38 - D35.3	0	0	0	47	11	0 %	41	4	11	0	3.2
39 - E	-18	-2	-14	1,297	248	0 %	774	252	162	36	5.3
40 - F	-414	-48	-338	3,269	2,865	0 %	7,523	1,217	2,104	2,018	7.5
41 - F.41	-162	-7	-149	1,083	950	0 %	2,288	293	575	1,051	8.0
42 - F.42	-18	-2	-14	359	320	4 %	881	159	119	93	6.0
43 - F.43	-234	-40	-175	1,827	1,595	0 %	4,354	765	1,410	875	7.5
44 - G	-710	-62	-597	4,488	3,421	0 %	14,337	3,385	2,136	2,129	5.6
45 - H	-128	-24	-84	2,772	1,134	11 %	6,138	2,184	1,113	380	5.5
46 - H.49	-84	-16	-55	931	503	0 %	3,593	759	301	226	4.9
47 - H.50	-11	-2	-6	740	227	40 %	852	468	148	9	5.3
48 - H.51	-6	0	-4	705	199	33 %	547	614	376	2	6.6
49 - H.52	-25	-5	-16	390	201	1 %	1,095	325	278	134	6.3
50 - H.53	-2	0	-1	5	4	3 %	52	18	10	9	6.5
51 - I	-275	-42	-214	1,190	905	0 %	2,800	1,814	1,305	312	7.1
52 - L	-927	-294	-518	570	455	0 %	15,632	19,150	44,571	6,238	11.1
<b>53</b>	<b>-1,911</b>	<b>-283</b>	<b>-1,463</b>			<b>0 %</b>	<b>42,343</b>	<b>16,930</b>	<b>21,845</b>	<b>15,880</b>	<b>9.7</b>
54 - K	-290	-35	-210			0 %	9,122	3,776	1,425	1,929	6.5
55	-1,622	-248	-1,253			0 %	33,221	13,154	20,420	13,952	10.3
<b>56</b>	<b>-5,036</b>	<b>-837</b>	<b>-3,725</b>	<b>43,293</b>	<b>21,399</b>	<b>2 %</b>	<b>108,087</b>	<b>51,038</b>	<b>78,113</b>	<b>28,581</b>	<b>9.0</b>



Sector/sub-sector at 12/31/2023	a	b	c	d	e
	Gross carrying amount (in € millions)				
		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
(in € millions)					
<b>1 - Exposures to sectors that contribute significantly to climate change<sup>(1)</sup></b>	<b>168,192</b>	<b>695</b>	<b>425</b>	<b>10,859</b>	<b>5,628</b>
2 - A - Agriculture, forestry and fishing	9,256	-	1	587	297
3 - B - Extractive industries	596	198	2	15	17
4 - B.05 - Coal and lignite extraction	0	-	0	-	-
5 - B.06 - Extraction of hydrocarbons	101	80	0	-	-
6 - B.07 - Extraction of metal ores	1	-	0	-	-
7 - B.08 - Other extractive industries	363	118	2	15	16
8 - B.09 - Support services to extractive industries	131	-	0	0	0
9 - C - Manufacturing industry	17,620	83	60	1,229	886
10 - C.10 - Food industries	2,708	-	0	216	172
11 - C.11 - Manufacture of beverages	1,048	-	0	23	20
12 - C.12 - Manufacture of tobacco products	0	-	0	-	-
13 - C.13 - Manufacture of textiles	207	-	0	10	18
14 - C.14 - Clothing industry	159	-	0	14	28
15 - C.15 - Leather and footwear industry	162	-	0	5	15
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	557	-	0	29	29
17 - C.17 - Paper and cardboard industry	284	-	0	11	15
18 - C.18 - Printing and reproduction of recordings	355	-	0	27	28
19 - C.19 - Coking and refining	69	47	0	0	0
20 - C.20 - Chemical industry	1,191	4	0	41	13
21 - C.21 - Pharmaceutical industry	471	-	0	51	6
22 - C.22 - Manufacture of rubber products	834	2	0	25	44
23 - C.23 - Manufacture of other non-metallic mineral products	714	-	5	30	31
24 - C.24 - Metallurgy	319	-	1	5	17
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,650	-	1	108	138
26 - C.26 - Manufacture of computer, electronic and optical products	741	-	0	17	18
27 - C.27 - Manufacture of electrical equipment	420	30	5	17	14
28 - C.28 - Manufacture of machinery and equipment n.e.c.	1,257	-	9	52	37
29 - C.29 - Motor industry	781	-	10	15	48
30 - C.30 - Manufacture of other transportation equipment	645	-	27	8	71
31 - C.31 - Manufacture of furniture	241	-	0	16	35

	f	g	h	i	j	k	l	m	n	o	p
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations					Weighted average maturity
		Of which stage 2 exposures	Of which non-performing exposures		of which scope 3 GHG financed emissions		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	
<b>1</b>	<b>-2,971</b>	<b>-461</b>	<b>-2,158</b>	-	-	-	<b>66,315</b>	<b>34,261</b>	<b>55,174</b>	<b>12,441</b>	<b>8.6</b>
2 - A	-165	-22	-131	-	-	-	3,620	2,862	2,433	340	7.7
3 - B	-8	0	-4	-	-	-	357	194	35	10	5.8
4 - B.05	0	0	0	-	-	-	0	0	0	0	1.6
5 - B.06	0	0	0	-	-	-	75	20	6	0	5.5
6 - B.07	0	0	0	-	-	-	1	0	0	0	2.7
7 - B.08	-7	0	-4	-	-	-	203	122	29	10	6.3
8 - B.09	0	0	0	-	-	-	79	52	0	0	4.7
9 - C	-432	-46	-340	-	-	-	13,458	2,465	818	878	3.9
10 - C.10	-112	-11	-93	-	-	-	1,821	559	192	136	4.8
11 - C.11	-10	-1	-7	-	-	-	880	106	35	28	3.0
12 - C.12	0	0	0	-	-	-	0	0	0	0	3.3
13 - C.13	-6	0	-5	-	-	-	127	34	32	15	6.3
14 - C.14	-15	0	-14	-	-	-	86	12	29	33	8.9
15 - C.15	-3	0	-3	-	-	-	96	40	20	6	4.8
16 - C.16	-17	-1	-15	-	-	-	313	138	41	65	6.4
17 - C.17	-7	0	-6	-	-	-	198	63	12	10	4.1
18 - C.18	-13	-1	-11	-	-	-	236	61	28	31	6.0
19 - C.19	0	0	0	-	-	-	20	49	0	0	4.9
20 - C.20	-11	-4	-6	-	-	-	939	178	25	48	3.0
21 - C.21	-9	-6	-1	-	-	-	393	47	11	20	2.9
22 - C.22	-20	-1	-17	-	-	-	631	160	22	21	3.6
23 - C.23	-18	-5	-11	-	-	-	509	124	35	46	4.3
24 - C.24	-6	0	-6	-	-	-	235	61	8	16	3.6
25 - C.25	-54	-5	-45	-	-	-	1,275	266	50	60	4.1
26 - C.26	-9	0	-8	-	-	-	600	47	24	70	3.8
27 - C.27	-4	-1	-2	-	-	-	367	27	14	11	2.5
28 - C.28	-19	-1	-16	-	-	-	971	154	23	108	3.9
29 - C.29	-14	0	-13	-	-	-	676	77	8	20	2.3
30 - C.30	-23	0	-21	-	-	-	565	20	46	14	2.4
31 - C.31	-11	0	-10	-	-	-	141	52	31	17	6.1

Sector/sub-sector at 12/31/2023	a	b	c	d	e
	Gross carrying amount (in € millions)				
<i>(in € millions)</i>		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
32 – C.32 – Other manufacturing industries	1,981	0	0	440	51
33 – C.33 – Repair and installation of machinery and equipment	824	0	1	68	39
34 – D – Production and distribution of electricity, gas, steam and air conditioning	3,260	312	50	85	51
35 – D35.1 – Production, transmission and distribution of electricity	2,705	259	47	67	50
36 – D35.11 – Electricity production	2,365	182	3	67	49
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	510	53	0	17	1
38 – D35.3 – Production and distribution of steam and air conditioning	46	0	3	1	0
39 – E – Water production and distribution; sanitation, waste management and decontamination	1,229	0	32	39	29
40 – F – Building and public works services	13,246	25	135	1,243	817
41 – F.41 – Construction of buildings	4,336	0	72	401	333
42 – F.42 – Civil engineering	1,454	25	41	32	26
43 – F.43 – Specialized construction work	7,456	0	22	810	458
44 – G – Wholesale and retail trade; automotive and motorcycle repair	22,268	16	10	1,533	1,166
45 – H – Transportation and warehousing	9,738	60	23	494	222
46 – H.49 – Land transportation and transportation via pipelines	4,757	1	1	312	132
47 – H.50 – Water transportation	1,443	49	11	14	39
48 – H.51 – Air transportation	1,554	0	2	116	20
49 – H.52 – Warehousing and support activities for transportation	1,885	10	9	46	28
50 – H.53 – Postal and courier activities	99	-	0	6	3
51 – I – Hospitality and catering	6,207	0	3	729	569
52 – L – Real estate activities	84,770	-	110	4,904	1,574
<b>53 – Exposures to sectors other than those contributing significantly to climate change<sup>(1)</sup></b>	<b>97,569</b>	<b>27</b>	<b>297</b>	<b>7,205</b>	<b>3,063</b>
54 – K – Financial and insurance activities	16,386	6	41	738	562
55 – Exposures to other sectors (NACE codes J, M to U)	81,183	21	256	6,467	2,500
<b>56 – TOTAL</b>	<b>265,761</b>	<b>722</b>	<b>722</b>	<b>18,064</b>	<b>8,691</b>

<sup>(1)</sup> According to Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 with minimum standards for the Union Climate Transition Benchmarks and the Union Paris Agreement Benchmarks – Climate Benchmarks Regulation – Recital 6: the sectors listed in Annex I, Sections A to H and Section L of Regulation (EC) No. 1893/2006.

	f	g	h	i	j	k	l	m	n	o	p
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
		Of which stage 2 exposures	Of which non-performing exposures		of which scope 3 GHG financed emissions						
32 – C.32	-35	-6	-15	-	-	-	1,733	109	73	66	2.8
33 – C.33	-16	-1	-12	-	-	-	645	83	59	37	4.4
34 – D	-29	-5	-17	-	-	-	1,027	655	1,390	189	8.7
35 – D35.1	-27	-4	-17	-	-	-	786	569	1,165	185	9.1
36 – D35.11	-26	-4	-17	-	-	-	561	507	1,157	139	9.7
37 – D35.2	-2	0	0	-	-	-	212	81	214	3	6.9
38 – D35.3	0	0	0	-	-	-	29	5	12	0	4.1
39 – E	-19	-2	-14	-	-	-	782	246	167	34	5.3
40 – F	-412	-42	-326	-	-	-	7,841	1,450	2,065	1,890	7.5
41 – F.41	-166	-11	-150	-	-	-	2,482	322	556	976	7.6
42 – F.42	-31	-1	-14	-	-	-	852	332	177	92	8.8
43 – F.43	-216	-30	-163	-	-	-	4,507	796	1,332	822	7.2
44 – G	-673	-59	-559	-	-	-	14,450	3,720	1,892	2,207	5.9
45 – H	-116	-15	-75	-	-	-	6,426	1,968	974	371	5.1
46 – H.49	-73	-10	-48	-	-	-	3,458	798	300	201	4.7
47 – H.50	-11	-1	-6	-	-	-	967	354	113	9	5.3
48 – H.51	-7	-1	-4	-	-	-	790	487	275	2	4.1
49 – H.52	-23	-2	-15	-	-	-	1,152	308	277	149	6.7
50 – H.53	-3	0	-2	-	-	-	60	21	9	10	6.1
51 – I	-272	-39	-206	-	-	-	2,852	1,788	1,252	315	7.1
52 – L	-845	-231	-486	-	-	-	15,503	18,913	44,147	6,206	11.1
<b>53</b>	<b>-1,745</b>	<b>-297</b>	<b>-1,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42,522</b>	<b>16,497</b>	<b>22,091</b>	<b>16,459</b>	<b>9.0</b>
54 – K	-346	-36	-269	-	-	-	9,304	3,707	1,509	1,866	4.3
55	-1,399	-262	-1,019	-	-	-	33,218	12,790	20,581	14,593	10.0
<b>56</b>	<b>-4,716</b>	<b>-759</b>	<b>-3,446</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>108,837</b>	<b>50,758</b>	<b>77,265</b>	<b>28,900</b>	<b>8.8</b>

## Greenhouse gas emissions financed

In order to measure emissions financed under Scopes 1, 2 and 3, the Crédit Mutuel Group has used the PCAF (Partnership for Carbon Accounting Financials) methodology, to which the Group subscribes. It is based on a combination of the following data:

- Outstanding balance sheet data;
- Data on counterparties (greenhouse gas emissions declared by counterparties) or assets financed (in particular, for project or asset financing, information enabling the emissions of the asset financed to be estimated with a quality score of at least 3);
- Proxies: use of emission factors provided by PCAF.

The calculation is carried out at the level of each contract, and a quality score is calculated from the information available for the calculation of greenhouse gas emissions calculated for the contract.

As Crédit Mutuel Alliance Fédérale's customer portfolio is largely made up of small and medium-sized businesses and professionals, the share of outstandings with counterparties declaring their GHG emissions is limited (2.1% of total outstandings).

Where customer greenhouse gas emissions are not available, Crédit Mutuel Alliance Fédérale applies a simplified approach based on the systematic application of score 5 emissions factors (kgCO2e/M€ lent) provided by the PCAF methodology.

Crédit Mutuel Alliance Fédérale is committed to improving the reliability of its internal calculations and the collection of information to enable it to improve the quality score of its calculations of financed greenhouse gas emissions. When its reliability is deemed satisfactory, this calculation will replace the simplified method used for the present order.

Update of Table 78 of the 2023 Universal Registration Document, page 564

**TABLE 78: MODEL 2: BANKING BOOK – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: LOANS SECURED BY REAL ESTATE PROPERTY ASSETS – ENERGY EFFICIENCY OF COLLATERAL**

Counterparty sector at 06/30/2024 <i>(in € millions)</i>	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
	Energy efficiency level (energy performance in kWh/m2 of collateral)						
	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
<b>1 – EU total</b>	<b>226,045</b>	<b>33,441</b>	<b>61,315</b>	<b>66,249</b>	<b>32,689</b>	<b>13,096</b>	<b>14,729</b>
2 – Of which secured by commercial real estate property	40,695	6,642	8,687	10,607	6,719	3,087	3,430
3 – Of which secured by residential real estate property	185,336	26,799	52,629	55,642	25,970	10,009	11,299
4 – Of which collateral obtained by seizure: residential and commercial real estate property	14	-	-	-	-	-	-
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	173,523	24,139	50,399	53,638	24,949	9,528	10,871
<b>6 – Non-EU total</b>	<b>5,692</b>	<b>140</b>	<b>205</b>	<b>245</b>	<b>174</b>	<b>68</b>	<b>80</b>
7 – Of which secured by commercial real estate property	2,910	9	68	63	50	6	8
8 – Of which secured by residential real estate property	2,782	131	137	183	124	62	72
9 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	710	131	137	183	125	62	72

	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in € millions)								Without the collateral energy performance certificate label
	Energy efficiency level (label of the energy performance certificate of collateral)								
	A	B	C	D	E	F	G		Of which estimated energy efficiency level (energy performance in kWh/m of collateral)
1-	2,812	6,565	16,916	36,534	22,108	10,208	8,811	122,089	96%
2-	225	560	849	1,653	1,422	821	1,107	34,058	96%
3-	2,587	6,006	16,068	34,881	20,686	9,387	7,704	88,017	97%
4-	-	-	-	-	-	-	-	14	0%
5-	-	-	-	-	-	-	-	117,564	100%
<b>6-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,691</b>	<b>16%</b>
7-	-	-	-	-	-	-	-	2,910	7%
8-	-	-	-	-	-	-	-	2,782	25%
9-	-	-	-	-	-	-	-	-	0%
10-	-	-	-	-	-	-	-	710	100%

	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
Counterparty sector at 12/31/2023	Energy efficiency level (energy performance in kWh/m2 of collateral)						
(in € millions)	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
1 – EU total	227,703	33,242	62,430	66,970	32,581	16,098	14,633
2 – Of which secured by commercial real estate property	40,626	6,651	8,508	10,728	6,660	3,464	3,393
3 – Of which secured by residential real estate property	187,061	26,591	53,921	56,243	25,921	12,633	11,240
4 – Of which collateral obtained by seizure: residential and commercial real estate property	16	0	0	0	0	0	0
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	172,687	23,517	51,095	53,583	24,469	9,224	10,799
6 – Non-EU total	6,580	139	197	239	172	65	74
7 – Of which secured by commercial real estate property	2,984	14	67	67	55	8	10
8 – Of which secured by residential real estate property	3,596	125	130	172	117	57	64
9 – Of which collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	884	139	196	238	172	65	74

	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in € millions)								
	Energy efficiency level (label of the energy performance certificate of collateral)								Without the collateral energy performance certificate label
									Of which estimated energy efficiency level (energy performance in kWh/m of collateral)
	A	B	C	D	E	F	G		
1-	4,089	6,874	17,657	38,165	23,078	10,652	9,137	118,051	99 %
2-	569	592	886	1,737	1,499	872	1,176	33,296	96 %
3-	3,520	6,282	16,771	36,428	21,579	9,780	7,961	84,739	99 %
4-	0	0	0	0	0	0	0	16	0 %
5-	-	-	-	-	-	-	-	111,979	100 %
6-	0	0	0	0	0	0	0	6,579	13 %
7-	0	0	0	0	0	0	0	2,984	7 %
8-	0	0	0	0	0	0	0	3,596	18 %
9-	0	0	0	0	0	0	0	0	0 %
10-	-	-	-	-	-	-	-	884	100 %

**TABLE 78 BIS - MODEL 3: BANKING BOOK - INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: ALIGNMENT PARAMETERS**

a	b	c	d	e	f	g
Segment	NACE sectors (minimum)	Gross carrying amount of portfolio (in millions of euros) - at 06/30/2024	Alignment parameter	Reference year	Distance from IEA ZEN 2050 scenario, in %	Target (reference year + 3 years) = 2025
1 - Electricity	NACE 3511	2,338	0.12 kgCO <sub>2</sub> /kWh produced	2022	-35%	0.09
2 - Combustion of fossil fuels	NACE 0610/0620/0910/1910/1920/3521 (excluding biogas producers)/5210/8292 (storage related to the sector)	500	no physical intensity target, but absolute value within the NZBA framework			
3 - Motor industry	NACE 2910: Light vehicle manufacturers. Excludes OEMs, manufacturers of heavy and special vehicles, motorcycle manufacturers, garages and vehicle trading and leasing activities.	426	95 gCO <sub>2</sub> /pkm	2022	-56%	78
4 - Air transport	Cargo and passenger air transport for commercial aviation: NACE 5110/5121/6491/7735	2,133	77.3 gCO <sub>2</sub> e/pkm in TTW	2022	-9%	73
5 - Maritime transport	Maritime freight and passenger transport: NACE 5010/5020/6491/7734	1,351	3.6 gCO <sub>2</sub> e/tkm	2022	-24%	3.3
6 - Cement production	NACE 2351	57	674 kgCO <sub>2</sub> /T of cement produced	2022	45%	609
Steel production	NACE 2410: producers only, not primary processors	5	400 kgCO <sub>2</sub> /T of steel	2022	-68%	1,734
Aluminum production	NACE 2442: producers only, not primary processors	23	2,620 kgCO <sub>2</sub> /T of aluminum	2023	-29%	5,807

The outstandings and items shown in this table are based on Crédit Mutuel Alliance Fédérale's strategic commitments, made in particular as part of the Net Zero Banking Alliance (NZBA) commitments.

1. NACE sectors: The NACE codes identified in this column are those covered by NZBA commitments. These sectors were selected on the basis of the possibility of applying physical intensity calculations, the materiality of outstandings and their relevance to the decarbonization scenario.
2. Gross carrying amount of the portfolio: this is the sum of the outstandings on the basis of which the alignment metrics were calculated. This is the result, for each sector, of a dedicated analysis of the relevant portfolios.
3. Alignment metrics : The alignment metrics, published by sector, are a calculation of physical intensity based on the outstandings of portfolios financed within the scope of the commitments made. Units are selected in line with the practices of target counterparties and the units used by the IEA in its scenarios.
4. Reference year: The alignment metric is calculated at 12/31/2022 for the Crédit Mutuel Alliance Fédérale perimeter, with the exception of the aluminum sector (12/31/2023).
5. Distance to IEA scenario: The calculation is made in relation to the reference scenario's point of passage in 2030, for each sector. The values used are those of the 2023 version of the scenario, unless otherwise indicated in the sectoral trade-offs. For some sectors, notably shipping and aviation, the NZBA commitments are based on other scenarios and other metrics, but they have been transcribed specifically for comparison with the IEA scenario.
6. Target: As part of the NZBA commitments, trajectories have been defined. The 3-year target thus corresponds to the 3-year milestone in the trajectory.

The elements below bring together the methodological elements adopted for each sector:

Segment	Commitment scope	Scopes selected	Scenarios selected	Unit
Electricity	D35.11	Scope 1	IEA version 2023	kgCO2/kWh
Motor	C29.10	Scope 3 TTW	IEA version 2023	gCO2/pkm
Air transport	H51.10 H51.21 K64.91 N77.35	Scope 1	IEA version 2023 NB: the initial NZBA commitment is based on the Mission Possible Partnership scenario and in a different unit (in gCO2e/RTK in Well to Wake in particular).	gCO2e/pkm
Maritime transport	K64.20 N77.34	Scope 1	IEA version 2023 NB: the initial NZBA commitment is based on the DNV scenario worked out within the framework of the Poseidon principles and in a different unit (in gCO2e/DWT.nm in Well to Wake in particular).	gCO2e/tkm
Cement	C23.51	Scope 1 and Scope 2 cement producers	IEA version 2023 NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced
Steel	C24.10 (crude steel producers)	Scope 1 and 2 steel producers	IEA version 2023 NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced
Aluminum	C24.42 (primary aluminum producers)	Scope 1 and 2 aluminum producers	NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced

#### Combustion of hydrocarbons

For Crédit Mutuel Alliance Fédérale, NZBA's commitment to the oil & gas sector covers companies active in the extraction, production and storage of oil & gas. Distribution and retail activities are not included. Bio-methane producers, who generally have NACE code 35.21 (Production of gaseous fuels), are excluded from the scope. The scopes considered are scopes 1&2 for all players and scope 3.11 (use of products sold) for upstream players. The scenario used is that of the International Energy Agency, Net Zero Emissions (NZE) scenario, version 2023.

#### Coal

Crédit Mutuel Alliance Fédérale is committed to phasing out coal by 2030. This commitment covers all players in the coal value chain.

#### Chemistry

To date, the chemical sector is not subject to Net Zero alignment commitments within Crédit Mutuel Alliance Fédérale. Indeed, the maturity of footprint calculation methodologies and the reliability of data in this area do not yet allow us to obtain information of sufficient quality to support strategic commitments.

Details of Crédit Mutuel Alliance Fédérale's commitments under the NZBA program are available in Crédit Mutuel Alliance Fédérale's NZBA report: [Rapport-Net-Zero-Banking-Alliance.pdf \(e-i.com\)](#)



Update of Table 79 of the 2023 Universal Registration Document, page 568

**TABLE 79: MODEL 4: BANKING BOOK – INDICATOR OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES ON THE 20 LARGEST CARBON-INTENSIVE COMPANIES**

**At 06/30/2024**

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) <sup>(1)</sup>	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
108	0.01%	1	2.4	3

(1) For counterparties among the 20 companies that emit the most carbon in the world.

**At 12/31/2023**

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) <sup>(1)</sup>	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
153	0.02%	1	2	3

(1) For counterparties among the 20 companies that emit the most carbon in the world.

Update of Table 80 of the 2023 Universal Registration Document, page 568

**TABLE 80: MODEL 5: BANKING BOOK – INDICATORS OF PHYSICAL RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES SUBJECT TO PHYSICAL RISK**

a	b						g
	Gross carrying amount (in € millions)						
	of which exposures sensitive to the effects of physical events related to climate change						
	Breakdown by maturity tranche						
Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events at 06/30/2024	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity		
1 – A – Agriculture, forestry and fishing	9,474	402	308	284	27	8	
2 – B – Extractive industries	621	14	5	9	3	8	
3 – C – Manufacturing industry	17,706	793	213	89	97	5	
4 – D – Production and distribution of electricity, gas, steam and air conditioning	3,312	40	63	87	4	9	
5 – E – Water production and distribution; sanitation, waste management and decontamination	1,224	45	29	24	2	7	
6 – F – Building and public works services	12,862	641	122	252	234	9	
7 – G – Wholesale and retail trade; automotive and motorcycle repair	21,987	1,070	395	226	182	6	
8 – H – Transportation and warehousing	9,814	298	86	40	15	5	
9 – L – Real estate activities	85,590	974	1,835	4,700	386	12	
10 – Of which secured by residential real estate property	188,118	1,179	3,287	11,737	6,324	16	
11 – Of which secured by commercial real estate property	43,604	634	1,246	2,439	50	10	
12 – Collateral seized	14	0	0	0	0	0	
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0	

	h								o
	Gross carrying amount (in € millions)								
	of which exposures sensitive to the effects of physical events related to climate change								
	of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
of which stage 2 exposures						of which non-performing exposures			
1-A	150	794	78	91	26	-16	-3	-12	
2-B	11	20	0	6	2	-1	0	-1	
3-C	329	797	67	123	76	-45	-3	-40	
4-D	19	158	17	12	2	-2	-1	-1	
5-E	17	78	4	7	1	-1	0	0	
6-F	571	641	36	181	78	-43	-6	-34	
7-G	599	1,221	52	245	166	-98	-7	-87	
8-H	160	262	17	58	18	-9	-2	-5	
9-L	3,009	4,585	301	623	153	-98	-30	-57	
10 -	8,048	13,571	909	1,297	154	-85	-29	-52	
11 -	1,724	2,451	194	378	98	-56	-17	-32	
12 -	0	0	0	0	0	0	0	0	
13 -	0	0	0	0	0	0	0	0	

a	b	c	d	e	f	g
Gross carrying amount (in € millions)						
of which exposures sensitive to the effects of physical events related to climate change						
Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events at 12/31/2023	Breakdown by maturity tranche					Weighted average maturity
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years		
1 – A – Agriculture, forestry and fishing	9,256	195	124	134	27	8.2
2 – B – Extractive industries	596	16	2	2	0	4.1
3 – C – Manufacturing industry	17,620	610	200	75	39	5.1
4 – D – Production and distribution of electricity, gas, steam and air conditioning	3,260	28	16	26	0	7.8
5 – E – Water production and distribution; sanitation, waste management and decontamination	1,229	28	6	2	1	4.4
6 – F – Building and public works services	13,246	515	85	215	189	8.8
7 – G – Wholesale and retail trade; automotive and motorcycle repair	22,268	777	332	154	182	6.9
8 – H – Transportation and warehousing	9,738	201	58	35	10	5.7
9 – L – Real estate activities	84,770	673	1,151	3,294	269	11.8
10 – Of which secured by residential real estate property	190,657	1,030	3,022	12,052	6,803	16.0
11 – Of which secured by commercial real estate property	43,610	395	747	1,641	61	10.6
12 – Collateral seized	16	0	0	0	0	0.0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0

h	i	j	k	l	m	n	o
Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
	of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
						of which stage 2 exposures	of which non-performing exposures
1-A	297	182	0	38	17	-9	-8
2-B	17	3	0	1	0	0	0
3-C	680	245	0	65	51	-26	-24
4-D	21	49	0	2	0	0	0
5-E	19	18	0	3	1	-1	0
6-F	734	271	0	113	50	-20	-17
7-G	881	563	0	98	69	-29	-26
8-H	180	124	0	27	18	-5	-4
9-L	4,012	1,375	0	318	79	-35	-28
10 -	18,866	4,040	0	1,382	176	-61	-54
11 -	2,068	776	0	164	62	-25	-20
12 -	0	0	0	0	0	0	0
13 -	0	0	0	0	0	0	0

Update of Table 81 of the 2023 Universal Registration Document, page 571

**TABLE 81: MODEL 6: SUMMARY OF KPIS OF TAXONOMY-ALIGNED EXPOSURES**

<b>06/30/2024</b>		<b>KPI</b>			<b>% coverage (in relation to total assets)</b>
<i>(in € millions)</i>	<b>Climate change mitigation</b>	<b>Climate change adaptation</b>	<b>Total (climate change mitigation + climate change adaptation)</b>		
GAR Outstandings	4.4%	0.0%	4.4%	76.1%	
GAR Flows	0.2%	0.0%	0.2%	82.0%	

  

<b>12/31/2023</b>		<b>KPI</b>			<b>% coverage (in relation to total assets)</b>
<i>(in € millions)</i>	<b>Climate change mitigation</b>	<b>Climate change adaptation</b>	<b>Total (climate change mitigation + climate change adaptation)</b>		
GAR Outstandings	4.5%	0.0%	4.6%	76.6%	
GAR Flows	0.4%	0.0%	0.4%	100.0%	

\*KPI: Key performance indicators

Crédit Mutuel Alliance Fédérale improved the overall quality of ESG data from its information system and external databases during the first half of 2024. This has had an impact on the alignment of its portfolio of residential mortgages in France. These impacts have led the Group to recalculate the Green Asset Ratio published as of 12/31/2023. Crédit Mutuel Alliance Fédérale's adjusted Green Asset Ratio at 12/31/2023 is therefore 4.5%.

Update of Table 82 of the 2023 Universal Registration Document, page 572

**TABLE 82: MODEL 7: ATTENUATION MEASURES: ASSETS USED TO CALCULATE GAR**

06/30/2024  (in € millions)	a	b	c	d	e	f
	Reference date of information 2024					
	Gross carrying amount	Climate change mitigation (CCM)				
		Of which to sectors relevant for taxonomy (eligible for taxonomy)				
		Of which environmentally sustainable (aligned with taxonomy)				
			Of which specialized financing	Of which transitional	Of which enabling	
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>						
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	295,541	196,036	27,512	–	30	354
<b>2 – Non-financial corporations</b>	<b>20,735</b>	<b>954</b>	<b>96</b>	–	<b>3</b>	<b>52</b>
3 – Credit institutions	8,591	164	6	–	–	–
4 – Loans and advances	2,771	112	–	–	–	–
5 – Debt securities, including specific use of proceeds (UoP)	5,820	52	6	–	–	–
6 – Equity instruments	–	–	–	–	–	–
7 – Other financial corporations	12,144	790	89	–	3	52
8 – of which investment firms	4	–	–	–	–	–
9 – Loans and advances	4	–	–	–	–	–
10 – Debt securities, including specific use of proceeds (UoP)	–	–	–	–	–	–
11 – Equity instruments	–	–	–	–	–	–
12 – of which asset management companies	162	–	–	–	–	–
13 – Loans and advances	162	–	–	–	–	–
14 – Debt securities, including specific use of proceeds (UoP)	–	–	–	–	–	–
15 – Equity instruments	–	–	–	–	–	–
16 – of which insurance companies	8,954	699	87	–	3	49
17 – Loans and advances	18	–	–	–	–	–
18 – Debt securities, including specific use of proceeds (UoP)	–	–	–	–	–	–
19 – Equity instruments	8,936	699	87	–	3	49
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>16,345</b>	<b>3,601</b>	<b>912</b>	–	<b>27</b>	<b>302</b>
21 – Loans and advances	15,817	3,353	664	–	27	302
22 – Debt securities, including specific use of proceeds (UoP)	269	–	–	–	–	–
23 – Equity instruments	259	248	248	–	–	–
<b>24 – Households</b>	<b>252,043</b>	<b>191,406</b>	<b>26,504</b>	–	–	–
25 – of which secured by residential real estate property	188,118	188,118	26,504	–	–	–
26 – of which loans for building renovation	1,456	1,456	–	–	–	–
27 – of which motor vehicle loans	4,639	1,832	–	–	–	–
<b>28 – Financing of local governments</b>	<b>6,404</b>	<b>75</b>	–	–	–	–
29 – Residential financing	76	75	–	–	–	–
30 – Other local government financing	6,328	–	–	–	–	–
31 – Collateral obtained by seizure: residential and commercial real estate property	14	–	–	–	–	–
<b>32 - TOTAL GAR ASSETS</b>	<b>295,541</b>	<b>196,036</b>	<b>27,512</b>	–	<b>30</b>	<b>354</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>						
<b>33 - Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>270,864</b>	–	–	–	–	–
34 – Loans and advances	249,363	–	–	–	–	–
35 – Debt securities	14,792	–	–	–	–	–
36 – Equity instruments	6,709	–	–	–	–	–
<b>37 - Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>22,332</b>	–	–	–	–	–
38 – Loans and advances	20,180	–	–	–	–	–
39 – Debt securities	1,925	–	–	–	–	–
40 – Equity instruments	226	–	–	–	–	–
41 – Derivatives	2,371	–	–	–	–	–
42 – Interbank demand loans	4,292	–	–	–	–	–
43 – Cash and cash equivalents	1,130	–	–	–	–	–
44 – Other assets (goodwill, commodities, etc.)	29,537	–	–	–	–	–

	a	b	c	d	e	f
	Reference date of information 2024					
	Climate change mitigation (CCM)					
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					
	Gross carrying amount	Of which environmentally sustainable (aligned with taxonomy)				
		Of which specialized financing	Of which transitional	Of which enabling		
06/30/2024						
(in € millions)						
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>626,067</b>	–	–	–	–	–
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>						
46 – Sovereigns	69,170	–	–	–	–	–
47 – Exposures to central banks	92,882	–	–	–	–	–
48 – Trading book	34,241	–	–	–	–	–
<b>49 – TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>196,293</b>	–	–	–	–	–
<b>50 – TOTAL ASSETS</b>	<b>822,360</b>	–	–	–	–	–

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
	Of which specialized financing			Of which transitional	Of which enabling	Of which specialized financing			Of which transitional	Of which enabling
06/30/2024										
(in € millions)										
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>										
1 - Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	98	26	-	-	26	196,134	27,538	-	30	380
<b>2 - Non-financial corporations</b>	<b>77</b>	<b>26</b>	-	-	<b>26</b>	<b>1,031</b>	<b>121</b>	-	<b>3</b>	<b>77</b>
3 - Credit institutions	-	-	-	-	-	164	6	-	-	-
4 - Loans and advances	-	-	-	-	-	112	-	-	-	-
5 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	52	6	-	-	-
6 - Equity instruments	-	-	-	-	-	-	-	-	-	-
7 - Other financial corporations	77	26	-	-	26	867	115	-	3	77
8 - of which investment firms	-	-	-	-	-	-	-	-	-	-
9 - Loans and advances	-	-	-	-	-	-	-	-	-	-
10 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
11 - Equity instruments	-	-	-	-	-	-	-	-	-	-
12 - of which asset management companies	-	-	-	-	-	-	-	-	-	-
13 - Loans and advances	-	-	-	-	-	-	-	-	-	-
14 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
15 - Equity instruments	-	-	-	-	-	-	-	-	-	-
16 - of which insurance companies	77	26	-	-	26	776	112	-	3	75
17 - Loans and advances	-	-	-	-	-	-	-	-	-	-
18 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
19 - Equity instruments	77	26	-	-	26	776	112	-	3	75
<b>20 - Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>21</b>	<b>1</b>	-	-	<b>1</b>	<b>3,622</b>	<b>913</b>	-	<b>27</b>	<b>303</b>
21 - Loans and advances	21	1	-	-	1	3,374	665	-	27	303
22 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
23 - Equity instruments	-	-	-	-	-	248	248	-	-	-
<b>24 - Households</b>	-	-	-	-	-	<b>191,406</b>	<b>26,504</b>	-	-	-
25 - of which secured by residential real estate property	-	-	-	-	-	188,118	26,504	-	-	-
26 - of which loans for building renovation	-	-	-	-	-	1,456	-	-	-	-
27 - of which motor vehicle loans	-	-	-	-	-	1,832	-	-	-	-
<b>28 - Financing of local governments</b>	-	-	-	-	-	<b>75</b>	-	-	-	-
29 - Residential financing	-	-	-	-	-	75	-	-	-	-
30 - Other local government financing	-	-	-	-	-	-	-	-	-	-
31 - Collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-	-	-	-
<b>32 - TOTAL GAR ASSETS</b>	<b>98</b>	<b>26</b>	-	-	<b>26</b>	<b>196,134</b>	<b>27,538</b>	-	<b>30</b>	<b>380</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>										
<b>33 - Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	-	-	-	-	-	-	-	-	-	-
34 - Loans and advances	-	-	-	-	-	-	-	-	-	-
35 - Debt securities	-	-	-	-	-	-	-	-	-	-
36 - Equity instruments	-	-	-	-	-	-	-	-	-	-

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
	Of which specialized financing			Of which transitional	Of which enabling	Of which specialized financing			Of which transitional	Of which enabling
<b>06/30/2024</b>										
<i>(in € millions)</i>										
<b>37 - Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	-	-	-	-	-	-	-	-	-	-
38 - Loans and advances	-	-	-	-	-	-	-	-	-	-
39 - Debt securities	-	-	-	-	-	-	-	-	-	-
40 - Equity instruments	-	-	-	-	-	-	-	-	-	-
41 - Derivatives	-	-	-	-	-	-	-	-	-	-
42 - Interbank demand loans	-	-	-	-	-	-	-	-	-	-
43 - Cash and cash equivalents	-	-	-	-	-	-	-	-	-	-
44 - Other assets (goodwill, commodities, etc.)	-	-	-	-	-	-	-	-	-	-
<b>45 - TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	-	-	-	-	-	-	-	-	-	-
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>										
46 - Sovereigns	-	-	-	-	-	-	-	-	-	-
47 - Exposures to central banks	-	-	-	-	-	-	-	-	-	-
48 - Trading book	-	-	-	-	-	-	-	-	-	-
<b>49 - TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	-	-	-	-	-	-	-	-	-	-
<b>50 - TOTAL ASSETS</b>	-	-	-	-	-	-	-	-	-	-



	a	b	c	d	e	f
	Reference date of information 2023					
	Climate change mitigation (CCM)					
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					
	Of which environmentally sustainable (aligned with taxonomy)					
	Gross carrying amount			Of which specialized financing	Of which transitional	Of which enabling
12/31/2023						
(in € millions)						
GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR						
1 - Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	296,247	198,302	28,405	-	14	443
<b>2 - Non-financial corporations</b>	<b>21,912</b>	<b>913</b>	<b>96</b>	-	<b>3</b>	<b>58</b>
3 - Credit institutions	9,735	57	-	-	-	-
4 - Loans and advances	4,188	7	-	-	-	-
5 - Debt securities, including specific use of proceeds (UoP)	5,546	50	-	-	-	-
6 - Equity instruments	-	-	-	-	-	-
7 - Other financial corporations	12,177	856	96	-	3	58
8 - of which investment firms	4	-	-	-	-	-
9 - Loans and advances	4	-	-	-	-	-
10 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-
11 - Equity instruments	-	-	-	-	-	-
12 - of which asset management companies	137	-	-	-	-	-
13 - Loans and advances	137	-	-	-	-	-
14 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-
15 - Equity instruments	-	-	-	-	-	-
16 - of which insurance companies	8,962	699	87	-	3	49
17 - Loans and advances	23	-	-	-	-	-
18 - Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-
19 - Equity instruments	8,940	699	87	-	3	49
<b>20 - Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>16,508</b>	<b>3,534</b>	<b>722</b>	-	<b>11</b>	<b>385</b>
21 - Loans and advances	16,314	3,534	722	-	11	385
22 - Debt securities, including specific use of proceeds (UoP)	179	-	-	-	-	-
23 - Equity instruments	14	-	-	-	-	-
<b>24 - Households</b>	<b>251,471</b>	<b>193,779</b>	<b>27,587</b>	-	-	-
25 - of which secured by residential real estate property	190,657	190,657	27,587	-	-	-
26 - of which loans for building renovation	1,426	1,426	-	-	-	-
27 - of which motor vehicle loans	4,714	1,696	-	-	-	-
<b>28 - Financing of local governments</b>	<b>6,340</b>	<b>76</b>	-	-	-	-
29 - Residential financing	76	76	-	-	-	-
30 - Other local government financing	6,264	-	-	-	-	-
31 - Collateral obtained by seizure: residential and commercial real estate property	16	-	-	-	-	-
<b>32 - TOTAL GAR ASSETS</b>	<b>296,247</b>	<b>198,302</b>	<b>28,405</b>	-	<b>14</b>	<b>443</b>
ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)						
<b>33 - Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>266,190</b>	-	-	-	-	-
34 - Loans and advances	247,895	-	-	-	-	-
35 - Debt securities	11,466	-	-	-	-	-
36 - Equity instruments	6,828	-	-	-	-	-
<b>37 - Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>25,251</b>	-	-	-	-	-
38 - Loans and advances	21,461	-	-	-	-	-
39 - Debt securities	3,496	-	-	-	-	-
40 - Equity instruments	294	-	-	-	-	-
41 - Derivatives	1,525	-	-	-	-	-

	a	b	c	d	e	f	
	Reference date of information 2023						
	Climate change mitigation (CCM)						
	Of which to sectors relevant for taxonomy (eligible for taxonomy)						
	Of which environmentally sustainable (aligned with taxonomy)						
	Gross carrying amount				Of which specialized financing	Of which transitional	Of which enabling
<b>12/31/2023</b>							
<i>(in € millions)</i>							
42 – Interbank demand loans	4,505	–	–	–	–	–	
43 – Cash and cash equivalents	1,078	–	–	–	–	–	
44 – Other assets (goodwill, commodities, etc.)	29,736	–	–	–	–	–	
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>624,530</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>							
46 – Sovereigns	63,683	–	–	–	–	–	
47 – Exposures to central banks	100,322	–	–	–	–	–	
48 – Trading book	26,413	–	–	–	–	–	
<b>49 – TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>190,418</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	
<b>50 – TOTAL ASSETS</b>	<b>814,949</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
12/31/2023	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
(in € millions)			Of which specialized financing	Of which transitional	Of which enabling			Of which specialized financing	Of which transitional	Of which enabling
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>										
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	100	26	-	-	26	198,402	28,431	-	14	470
<b>2 – Non-financial corporations</b>	77	26	-	-	26	990	122	-	3	84
3 – Credit institutions	-	-	-	-	-	57	-	-	-	-
4 – Loans and advances	-	-	-	-	-	7	-	-	-	-
5 – Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	50	-	-	-	-
6 – Equity instruments	-	-	-	-	-	-	-	-	-	-
7 – Other financial corporations	77	26	-	-	26	932	122	-	3	84
8 – of which investment firms	-	-	-	-	-	-	-	-	-	-
9 – Loans and advances	-	-	-	-	-	-	-	-	-	-
10 – Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
11 – Equity instruments	-	-	-	-	-	-	-	-	-	-
12 – of which asset management companies	-	-	-	-	-	-	-	-	-	-
13 – Loans and advances	-	-	-	-	-	-	-	-	-	-
14 – Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
15 – Equity instruments	-	-	-	-	-	-	-	-	-	-
16 – of which insurance companies	77	26	-	-	26	776	112	-	3	75
17 – Loans and advances	-	-	-	-	-	-	-	-	-	-
18 – Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
19 – Equity instruments	77	26	-	-	26	776	112	-	3	75
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	23	1	-	-	1	3,557	723	-	11	386
21 – Loans and advances	23	1	-	-	1	3,557	723	-	11	386
22 – Debt securities, including specific use of proceeds (UoP)	-	-	-	-	-	-	-	-	-	-
23 – Equity instruments	-	-	-	-	-	-	-	-	-	-
<b>24 – Households</b>	-	-	-	-	-	193,779	27,587	-	-	-
25 – of which secured by residential real estate property	-	-	-	-	-	190,657	27,587	-	-	-
26 – of which loans for building renovation	-	-	-	-	-	1,426	-	-	-	-
27 – of which motor vehicle loans	-	-	-	-	-	1,696	-	-	-	-
<b>28 – Financing of local governments</b>	-	-	-	-	-	76	-	-	-	-
29 – Residential financing	-	-	-	-	-	76	-	-	-	-

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
12/31/2023	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
(in € millions)			Of which specialized financing	Of which transitional	Of which enabling			Of which specialized financing	Of which transitional	Of which enabling
30 – Other local government financing	-	-	-	-	-	-	-	-	-	-
31 – Collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-	-	-	-
<b>32 - TOTAL GAR ASSETS</b>	100	26	-	-	26	198,402	28,431	-	14	470
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>	-	-	-	-	-	-	-	-	-	-
<b>33 - Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	-	-	-	-	-	-	-	-	-	-
34 – Loans and advances	-	-	-	-	-	-	-	-	-	-
35 – Debt securities	-	-	-	-	-	-	-	-	-	-
36 – Equity instruments	-	-	-	-	-	-	-	-	-	-
<b>37 - Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	-	-	-	-	-	-	-	-	-	-
38 – Loans and advances	-	-	-	-	-	-	-	-	-	-
39 – Debt securities	-	-	-	-	-	-	-	-	-	-
40 – Equity instruments	-	-	-	-	-	-	-	-	-	-
41 – Derivatives	-	-	-	-	-	-	-	-	-	-
42 – Interbank demand loans	-	-	-	-	-	-	-	-	-	-
43 – Cash and cash equivalents	-	-	-	-	-	-	-	-	-	-
44 – Other assets (goodwill, commodities, etc.)	-	-	-	-	-	-	-	-	-	-
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	-	-	-	-	-	-	-	-	-	-
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>	-	-	-	-	-	-	-	-	-	-
46 – Sovereigns	-	-	-	-	-	-	-	-	-	-
47 – Exposures to central banks	-	-	-	-	-	-	-	-	-	-
48 – Trading book	-	-	-	-	-	-	-	-	-	-
<b>49 - TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	-	-	-	-	-	-	-	-	-	-
<b>50 – TOTAL ASSETS</b>	-	-	-	-	-	-	-	-	-	-

Update of Table 83 of the 2023 Universal Registration Document, page 578

**TABLE 83: MODEL 8: GAR (%)**

% (of total assets included in the denominator) as of 06/30/2024	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Reference date of information 2024 : KPI concerning outstandings																
	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)						
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy						
	Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Share of total assets covered	
	Of which specialized financing	Of which transitional	Of which enabling		Of which specialized financing	Of which transitional	Of which enabling		Of which specialized financing	Of which transitional/adaptation	Of which enabling		Of which specialized financing	Of which transitional/adaptation	Of which enabling		
<b>1 – GAR</b>	<b>31%</b>	<b>4%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>31%</b>	<b>4%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>76%</b>
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	66%	9%	0%	0%	0%	0%	0%	0%	0%	0%	0%	66%	9%	0%	0%	0%	24%
3 – Financial corporations	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	1%	0%	0%	0%	0%
4 – Credit institutions	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
5 – Other financial corporations	7%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	7%	1%	0%	0%	1%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	8%	1%	0%	0%	1%	1%	0%	0%	0%	0%	0%	9%	1%	0%	0%	1%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	22%	6%	0%	0%	2%	0%	0%	0%	0%	0%	0%	22%	6%	0%	0%	2%	0%
10 – Households	76%	11%	0%	0%	0%	-	-	-	-	-	-	76%	11%	0%	0%	0%	23%
11 – of which loans secured by residential real estate property	100%	14%	0%	0%	0%	-	-	-	-	-	-	100%	14%	0%	0%	0%	23%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	-	-	-	-	-	-	100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	39%	0%	0%	0%	0%	-	-	-	-	-	-	39%	0%	0%	0%	0%	0%
14 – Financing of local governments	1%	0%	0%	0%	0%	-	-	-	-	-	-	1%	0%	0%	0%	0%	0%
15 – Residential financing	99%	0%	0%	0%	0%	-	-	-	-	-	-	99%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	-	-	-	-	-	-	0%	0%	0%	0%	0%	0%

	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
% (of total assets included in the denominator) as of 06/30/2024	Reference date of information 2024 : KPI concerning outstandings															
	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which specialized financing		Of which transitional/adaptation		Of which enabling		Share of total assets covered
Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which adaptation	Of which enabling	Of which specialized financing	Of which adaptation	Of which enabling	Of which specialized financing	Of which transitional/adaptation	Of which enabling					
<b>1 – GAR</b>	16%	0%	0%	0%	0%	0%	0%	0%	0%	0%	16%	0%	0%	0%	0%	82%
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	45%	0%	0%	0%	0%	0%	0%	0%	0%	0%	45%	0%	0%	0%	0%	16%
3 – Financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
4 – Credit institutions	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
5 – Other financial corporations	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	29%	3%	0%	0%	2%	0%	0%	0%	0%	0%	29%	3%	0%	0%	2%	1%
10 – Households	62%	0%	0%	0%	0%	0%	0%	0%	0%	0%	62%	0%	0%	0%	0%	15%
11 – of which loans secured by residential real estate property	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	12%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	2%
14 – Financing of local governments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15 – Residential financing	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
% (of total assets included in denominator)	Reference date of information 2023: KPI concerning outstandings															
12/31/2023	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable					
	Of which specialized financing	Of which transitional	Of which enabling			Of which specialized financing	Of which adaptation	Of which enabling			Of which specialized financing	Of which transitional/adaptation	Of which enabling	Share of total assets covered		
<b>1 – GAR</b>	<b>32%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>32%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>77%</b>
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	67%	10%	0%	0%	0%	0%	0%	0%	0%	0%	67%	10%	0%	0%	0%	24%
3 – Financial corporations	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	1%	0%	0%	0%	0%
4 – Credit institutions	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
5 – Other financial corporations	7%	1%	0%	0%	0%	1%	0%	0%	0%	0%	8%	1%	0%	0%	1%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	8%	1%	0%	0%	1%	1%	0%	0%	0%	0%	9%	1%	0%	0%	1%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	21%	4%	0%	0%	2%	0%	0%	0%	0%	0%	22%	4%	0%	0%	2%	0%
10 – Households	77%	11%	0%	0%	0%	-	-	-	-	-	77%	11%	0%	0%	0%	24%
11 – of which loans secured by residential real estate property	100%	14%	0%	0%	0%	-	-	-	-	-	100%	14%	0%	0%	0%	23%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	36%	0%	0%	0%	0%	-	-	-	-	-	36%	0%	0%	0%	0%	0%
14 – Financing of local governments	1%	0%	0%	0%	0%	-	-	-	-	-	1%	0%	0%	0%	0%	0%
15 – Residential financing	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	-	-	-	-	-	0%	0%	0%	0%	0%	0%

	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
	Reference date of information 2023: KPI concerning outstandings															
12/31/2023	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable					
	Of which specialized financing	Of which transitional	Of which enabling			Of which specialized financing	Of which adaptation	Of which enabling			Of which specialized financing	Of which transitional/adaptation	Of which enabling	Share of total assets covered		
<b>1 – GAR</b>	14%	0%	0%	0%	0%	0%	0%	0%	0%	0%	14%	0%	0%	0%	0%	100%
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	49%	1%	0%	0%	0%	0%	0%	0%	0%	0%	49%	1%	0%	0%	0%	14%
3 – Financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
4 – Credit institutions	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5 – Other financial corporations	6%	1%	0%	0%	1%	0%	0%	0%	0%	0%	6%	1%	0%	0%	1%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	23%	5%	0%	0%	4%	0%	0%	0%	0%	0%	23%	5%	0%	0%	4%	1%
10 – Households	61%	1%	0%	0%	0%	-	-	-	-	-	61%	1%	0%	0%	0%	13%
11 – of which loans secured by residential real estate property	100%	2%	0%	0%	0%	-	-	-	-	-	100%	2%	0%	0%	0%	12%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	56%	0%	0%	0%	0%	-	-	-	-	-	56%	0%	0%	0%	0%	1%
14 – Financing of local governments	2%	0%	0%	0%	0%	-	-	-	-	-	2%	0%	0%	0%	0%	0%
15 – Residential financing	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	-	-	-	-	-	0%	0%	0%	0%	0%	0%



Update of Table 84 of the 2023 Universal Registration Document, page 580

**TABLE 84: MODEL 10: OTHER CLIMATE CHANGE MITIGATION MEASURES NOT COVERED IN REGULATION (EU) 2020/852**

At 30 June 2024 (in millions euros)

a	b	c	d	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition risk related to climate change)	Type of risk mitigated (physical risk related to climate change)	Qualitative information on the nature of mitigation measures
Bonds (e.g. green, sustainable, sustainability-related under non-EU standards)	1 – Financial corporations	1,592	Yes	No	See (1) below
	2 – Non-financial corporations	349	Yes	No	
	3 – of which secured by commercial real estate property	0	0	0	
	4 – Other counterparties	888	Yes	No	
Loans (e.g. green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2,900	Yes	No	See (2), (3), (4) and (5) below
	6 – Non-financial corporations	4,206	Yes	No	
	7 – of which secured by commercial real estate property	170	Yes	No	
	8 – Households	4,678	Yes	No	
	9 – of which secured by residential real estate property	4,568	Yes	No	
	10 – of which loans for building renovation	82	Yes	No	
	11 – Other counterparties	0	0	0	

At 12/31/2023 (in millions euros)

a	b	c	d	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition risk related to climate change)	Type of risk mitigated (physical risk related to climate change)	Qualitative information on the nature of mitigation measures
Bonds (e.g. green, sustainable, sustainability-related under non-EU standards)	1 – Financial corporations	1,350	Yes	NO	See (1) below
	2 – Non-financial corporations	296	Yes	NO	
	3 – of which secured by commercial real estate property	0	0	0	
	4 – Other counterparties	603	Yes	NO	
Loans (e.g. green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2,394	Yes	NO	See (2), (3), (4) and (5) below
	6 – Non-financial corporations	3,752	Yes	NO	
	7 – of which secured by commercial real estate property	170	Yes	NO	
	8 – Households	5,286	Yes	NO	
	9 – of which secured by residential real estate property	5,180	Yes	NO	
	10 – of which loans for building renovation	82	Yes	NO	
	11 – Other counterparties	0	0	0	

In this model, Crédit Mutuel Alliance Fédérale documents bond subscriptions and loans offered to customers that are not covered by Regulation (EU) 2020/852: European taxonomy, as of June 30, 2024. The following products are considered as presenting climate change mitigation measures not covered by Regulation (EU) 2020/852, known as the Taxonomy Regulation: (1) investments in green bonds. As of June 30, 2024, as the issuers of these securities had not documented the eligibility of their issues for the Taxonomy Regulation, they were considered as not covered by European taxonomic regulations;

(2) impact financing whose characteristics depend on the achievement of environmental objectives. As these loans are intended for counterparties not subject to the disclosure obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD), they are not taken into account in the calculation of the eligibility ratio but nevertheless make it possible to mitigate climate change through the indicators developed for impact measurement (greenhouse gas emissions in particular);

(3) home loans that meet the substantial contribution criteria of the taxonomy but that are not aligned under the DNSH (Do no significant harm) criterion for the physical risk;

(4) project financing whose purpose relates to climate risk mitigation measures (in particular financing dedicated to renewable energies granted to counterparties not subject to the publication obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD));

(5) financing whose purpose contributes to the mitigation of climate risk, in particular the financing of renewable energy installations or the energy renovation of buildings for counterparties not subject to the publication obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD).

# 2 ADDITIONAL INFORMATION

## 2.1 DOCUMENTS AVAILABLE TO THE PUBLIC

During the validity of the universal registration document, the following documents (or copy of these documents) can be viewed:

### Digitally on BFCM's website

<http://www.bfcm.creditmutuel.fr>

- Historical financial information of the BFCM and Crédit Mutuel Alliance Fédérale for each of the two fiscal years preceding the publication of the universal registration document.
  - This universal registration document and those of the two previous fiscal years.
- The information provided on the website does not form part of the universal registration document.

### Regarding physical media

- The issuer's charter and articles of association.
- All reports, letters and other documents, historical financial information, valuations and statements prepared by an expert at the request of the issuer, a part of which is included or referred to in the universal registration document.
- The historical financial information of the subsidiaries of the BFCM for each of the two fiscal years preceding the publication of the universal registration document.

By sending a request by mail to:

**Banque Fédérative du Crédit Mutuel Group General secretariat**

4, rue Frédéric-Guillaume Raiffeisen 67913 STRASBOURG Cedex 9

+ 33 (0)3 88 14 88 14

## 2.2 PERSON RESPONSIBLE FOR THE FINANCIAL INFORMATION

### Mr. Alexandre Saada

Deputy Chief Executive Officer of BFCM

Chief Financial Officer (CFO) of Crédit Mutuel Alliance Fédérale

Email : alexandre.saada@creditmutuel.fr

## 2.3 PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

**Mr. Éric Petitgand,**

Chief Executive Officer of Caisse Fédérale de Crédit Mutuel.

**Declaration by the person responsible**

I hereby declare that, to the best of my knowledge, the information contained in this amendment is accurate and contains no omissions that could adversely affect its scope.

Strasbourg, September 30 2024.

## 2.4 STATUTORY AUDITORS

### Principal statutory auditors

**KPMG SA**, member of the Regional Association of Auditors of Versailles and the Center (Compagnie Régionale de Versailles et du Centre) – represented by Mr. Arnaud Bourdeille – Tour Egho - 2 avenue Gambetta, 92066 Paris La Défense Cedex.

**Start date of first term of office:** May 10, 2022.

**Current term of office:** six fiscal years with effect from May 10, 2022

**Appointment:** The Shareholders' Meeting of Caisse Fédérale de Crédit Mutuel held on May 10, 2022 appointed KPMG SA as statutory auditor to replace Ernst & Young et Autres for a period of six fiscal years, i.e. until the close of the Shareholders' Meeting called to approve the financial statements for the year 2027.

**PricewaterhouseCoopers France**, member of the Compagnie Régionale de Versailles and the Center– represented by Mr. Laurent Tavernier – 63 Rue de Villiers, 92200 Neuilly-sur-Seine.

**Start date of first term of office:** May 26, 2016.

**Current term of office:** six fiscal years with effect from May 10, 2022

**Renewal:** The Shareholders' Meeting of BFCM of May 10, 2022 appointed PricewaterhouseCoopers France as the principal statutory auditor for a period of six years, i.e. until the close of the Shareholders' Meeting called to approve the financial statements for the year 2027.

## 2.5 CROSS-REFERENCE TABLES

### 2.5.1 Cross-reference table of the universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	Page no. of the second amendment of the universal registration document filed with AMF on September 30, 2024	Page no. of the first amendment of the universal registration document filed with AMF on August 13, 2024	Page no. of the universal registration document filed with AMF on April 11, 2024
<b>1. Persons responsible</b>	<b>133</b>	<b>240-241</b>	914-915
<b>2. Statutory auditors</b>	<b>133</b>	<b>241</b>	915
<b>3. Risk factors</b>	<b>N/A</b>	<b>83-92</b>	380-389
<b>4. Information about the issuer</b>	<b>139</b>	<b>249</b>	910-911
<b>5. Business overview</b>			
5.1 Main activities	N/A	10-31	6-7;21-42
5.2 Main markets	N/A	10-31	6-7;21;56;668-674;681
5.3 Significant events in business development	N/A	28;31	54-55;75
5.4 Strategy and objectives	N/A		10-11
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	N/A	N/A	911
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	21
5.7 Investments	N/A	13;29	44;58;79
<b>6. Organizational structure</b>			
6.1 Description of the group	N/A	5	16-19
6.2 Main subsidiaries	N/A	5	16-19
<b>7. Review of the financial position and of net profit or loss</b>			
7.1 Financial position	N/A	10-31	48-89
7.2 Operating income	N/A	10-31	48-89
<b>8. Cash and equity</b>			
8.1 Information on the issuer's equity	N/A	97;170	636;754
8.2 Source and amount of the issuer's cash flows	N/A	98;171	637;755
8.3 Information on the borrowing conditions and the issuer's financing structure	N/A	23-26	69-71
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	N/A	N/A	N/A
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	NA	N/A	N/A
<b>9. Regulatory environment</b>	<b>N/A</b>	<b>8-10</b>	<b>49-53</b>
<b>10. Information on trends</b>	<b>N/A</b>	<b>28;31</b>	<b>75;85</b>
<b>11. Profit forecasts or estimates</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>12. Administrative, management, supervisory and executive bodies</b>			
12.1 Information concerning the members of BFCM's administrative and management bodies	N/A	32-49;58-77	313-331;345-362
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	49;77	333;364
<b>13. Compensation and benefits</b>	<b>N/A</b>	<b>54-58;80-81;166</b>	<b>341-344;367;582-592;737</b>
<b>14. Operation of the administrative and management bodies</b>			

14.1	Expiration date of current terms of office	N/A	33-34;59-60	315-316;347
14.2	Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	333;364
14.3	Information on the Auditing Committee and the Compensation Committee	N/A	53-54	336-339
14.4	Declaration indicating whether or not the issuer is in compliance with the legal corporate governance framework in force in its country of origin	N/A	32;58	314;346
14.5	Potentially significant impacts on corporate governance	N/A	N/A	332;363
<b>15. Employees</b>				
15.1	Number of employees	N/A	162;229	729;846;895
15.2	Interests in the issuer's share capital and directors' stock-options	N/A	N/A	582-592
15.3	Agreement providing for employee ownership of the issuer's shares	N/A	N/A	582-592
<b>16. Major shareholders</b>				
16.1	Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	908-909
16.2	Existence of different voting rights of the aforementioned shareholders	N/A	N/A	909
16.3	Control of the issuer	N/A	N/A	909
16.4	Knowledge by the issuer of an agreement likely to result in a change in control at a later date	N/A	N/A	909
<b>17. Related-party transactions</b>				
		<b>N/A</b>	<b>123;164;195;233-235</b>	<b>667;735;783;852-853</b>
<b>18. Financial information on the issuer's assets and liabilities, financial position and results</b>				
18.1	Historical financial information	N/A	93-166;168-235	632-738;750-857;868-899
18.2	Interim and other financial information	N/A	93-167	N/A
18.3	Verification of the annual historical financial information	N/A	169;236	739-746;858-865;900-904
18.4	Pro forma financial information	N/A	N/A	632-738;750-857
18.5	Dividend distribution policy	N/A	N/A	856;910
18.6	Legal and arbitration proceedings	N/A	93	583
18.7	Material change in the financial position	N/A	N/A	911
<b>19. Additional information</b>				
19.1	Share capital	N/A	239	908
19.2	Charter and articles of association	N/A	N/A	910
<b>20. Major contracts</b>				
		<b>N/A</b>	<b>N/A</b>	<b>911</b>
<b>21. Documents available to the public</b>				
		<b>132</b>	<b>240</b>	<b>914</b>

Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"		Page no. of the second amendment of the universal registration document filed with AMF on September 30, 2024	Page no. of the first amendment of the universal registration document filed with AMF on August 13, 2024	Page no. of the universal registration document filed with AMF on April 11, 2024
<b>1.</b>	<b>Information to be disclosed about the issuer</b>			
1.1	Information required pursuant to Appendix 1 of Delegated Regulation (EU) 2019/980	See cross-reference table above	See cross-reference table above	See cross-reference table above
1.2	Issuer's statement	1	1	1

**Websites:**

[www.bfcm.creditmutuel.fr](http://www.bfcm.creditmutuel.fr)

[www.creditmutuelalliancefederale.fr](http://www.creditmutuelalliancefederale.fr)

**Financial Information officers**

Mr Alexandre Saada

Chief Financial Officer of Crédit Mutuel Alliance Fédérale

Deputy Chief Executive Officer of BFCM

**Edition**

BFCM

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This amendment to the Universal Registration Document has also been published in French.





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