

**Second  
Amendment to the  
2022 Universal  
Registration  
Document**



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# Second Amendment to the 2022 Universal Registration Document

2022 universal registration document filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 13, 2023, as number D.23-0268.

First amendment to the 2022 universal registration document, filed with the Autorité des marchés financiers on August 10, 2023, as number D.23-0268-A01.

Second amendment to the 2022 universal registration document, filed with the Autorité des marchés financiers on September 29, 2023, as number D.23-0268-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 29, 2023, 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, 2023

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 meet 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 pursuing its prudential policy by strengthening its shareholders' equity and its ability to withstand any crisis, regardless of its origin: financial, economic, health, etc. This is reflected in the constant reinforcement of the risk measurement and monitoring system, as shown in the information presented in this "Pillar 3" section.

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

## 1.1 KEY INDICATORS [EU KM1]

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**TABLE 2: KEY INDICATORS [EU KM1]**

## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

(in € millions or as a percentage)

	06/30/2023	03/31/2023	12/31/2022	09/30/2022	06/30/2022
<b>AVAILABLE EQUITY</b>					
1 – Common Equity Tier 1 (CET1) capital	54,289	52,436	50,888	48,835	49,467
2 – Tier 1 capital (Tier1)	54,340	52,487	50,938	48,883	49,514
3 – Total equity	61,452	60,106	57,573	56,216	57,041
<b>RISK-WEIGHTED ASSETS</b>					
4 – Total amount of risk-weighted assets	294,236	288,957	279,961	274,581	272,349
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
5 – Common Equity Tier 1 capital ratio	18.5%	18.2%	18.2%	17.8%	18.2%
6 – Tier 1 capital ratio	18.5%	18.2%	18.2%	17.8%	18.2%
7 – Total equity ratio	20.9%	20.8%	20.6%	20.5%	20.9%
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
EU 7a – Pillar 2 capital requirements	1.5%	1.5%	1.5%	1.5%	1.5%
EU 7b – of which: to be met with CET1 capital	0.8%	0.8%	0.8%	0.8%	0.8%
EU 7c – of which: to be met with Tier 1 capital	1.1%	1.1%	1.1%	1.1%	1.1%
EU 7d – Total SREP capital requirements	9.5%	9.5%	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	0.5 %	0.1 %	0.0 %	0.0 %	0.0 %
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	3.0%	2.6%	2.5%	2.5%	2.5%
EU 11a – Total capital requirements	12.5%	12.1%	12.0%	12.0%	12.0%
12 – CET1 capital available after compliance with the total SREP capital requirements	6.0%	6.0%	6.2%	5.8%	6.1%
<b>LEVERAGE RATIO</b>					
13 – Total exposure measurement	782,682	769,638	771,452	763,671	746,720
14 – Leverage ratio	6.9%	6.8%	6.6%	6.4%	6.6%
<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)	125,796	128,073	132,770	139,293	144,690
EU 16a – Cash outflows	105,694	107,817	107,926	105,278	101,558
EU 16b – Cash inflows	22,482	21,852	21,035	20,467	20,363
16 – Total net cash outflows	83,212	85,966	86,891	84,811	81,194
17 – Liquidity coverage ratio (LCR)	152.1%	149.5%	153.3%	165.4%	179.2%
<b>NET STABLE FUNDING RATIO (NSFR)</b>					
18 – Total available stable funding	511,461	511,567	505,907	504,223	504,529
19 – Total required stable funding	435,748	439,099	435,899	432,208	425,623
20 – Net stable funding ratio (NSFR)	117.4%	116.5%	116.1%	116.7%	118.5%

(1) Number of dates used in the calculation of averages: 12.

## 1.2 REGULATORY CAPITAL

## 1.2.1 Composition of regulatory capital

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TABLE 7: DETAILED INFORMATION ABOUT CAPITAL [EU CC1]

<i>(in € millions)</i>		06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation [EU CC2]
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES</b>				
1	Capital instruments and related share premium accounts	8,194	8,266	3
	■ <i>of which shares</i>	8,194	8,266	
	■ <i>of which issue premiums</i>	0	0	
2	Retained earnings	48,303	43,831	4
3	Accumulated other comprehensive income (and other reserves)	12	-18	
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	Minority interests (amount allowed in consolidated CET1)	281	260	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	1,794	3,167	4
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>58,583</b>	<b>55,023</b>	
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
7	Additional value adjustments (negative amount)	-145	-115	
8	Intangible assets (net of related tax liabilities) (negative amount)	-2,838	-2,840	1
9	Empty value set in the EU	-	-	-
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)	-14	-23	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-16	-19	
12	Negative amounts resulting from the calculation of expected losses	-279	-226	
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	-3	-2	
15	Defined benefit pension fund assets (negative amount)	0	0	
16	Direct, indirect and synthetic holdings by an institution of its 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 intended 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	-	-	-



## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

<i>(in € millions)</i>		06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation [EU CC2]
20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	0	0	
20b	<i>of which qualifying holdings outside the financial sector (negative amount)</i>	0	0	
20c	<i>of which securitization positions (negative amount)</i>	0	0	
20d	<i>of which free deliveries (negative amount)</i>	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	<i>of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities in which the institution has a significant investment</i>	0	0	
24	Empty value set in the EU	-	-	-
25	<i>of which deferred tax assets arising from temporary differences</i>	0	0	
25a	Losses for the current fiscal year (negative amount)	0	0	
25b	Foreseeable tax expenses relating to CET1 items (negative amount)	0	-	
26	Empty value set in the EU	-	-	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	-	
27a	Other regulatory adjustments	-997	-910	
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier [CET 1] capital</b>	<b>-4,294</b>	<b>-4,134</b>	
<b>29</b>	<b>Common Equity Tier 1 [CET 1] capital</b>	<b>54,289</b>	<b>50,888</b>	
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS</b>				
30	Capital instruments and related share premium accounts	0	0	2
31	<i>of which: classified as equity under the applicable accounting basis</i>	0	0	
32	<i>of which: classified as liabilities under the applicable accounting basis</i>	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	51	50	
35	<i>of which instruments issued by subsidiaries subject to gradual exclusion</i>	0	0	
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>51</b>	<b>50</b>	
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
37	Direct, indirect and synthetic 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 intended 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	

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

<i>(in € millions)</i>		06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
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	-	-	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	0	
42a	Other regulatory adjustments to AT1 capital	0	0	
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>	<b>0</b>	
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>51</b>	<b>50</b>	
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>54,340</b>	<b>50,938</b>	
<b>TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS</b>				
46	Capital instruments and related share premium accounts	7,628	6,913	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	68	67	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0	
50	Credit risk adjustments	75	315	
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>7,772</b>	<b>7,295</b>	
<b>TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS</b>				
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-10	-10	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	0	
54	Direct, indirect and synthetic holdings 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 10% threshold and net of eligible short positions) (negative amount)	0	0	
54a	Empty value set in the EU	-	-	-
55	Direct, indirect and synthetic 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	Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	0	0	
56b	Other T2 regulatory adjustments	0	0	
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>-660</b>	<b>-660</b>	
<b>58</b>	<b>Tier 2 (T2) capital</b>	<b>7,112</b>	<b>6,635</b>	



## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation [EU CC2]

<i>(in € millions)</i>		06/30/2023	12/31/2022	
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>61,452</b>	<b>57,573</b>	
<b>60</b>	<b>Total risk-weighted assets</b>	<b>294,236</b>	<b>279,961</b>	
<b>EQUITY RATIOS AND BUFFERS</b>				
61	CET 1 capital (as a percentage of the total risk exposure amount)	18.5%	18.2%	
62	Tier 1 capital (as a percentage of the total risk exposure amount)	18.5%	18.2%	
63	Total capital (as a percentage of the total risk exposure amount)	20.9%	20.6%	
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)	3.0%	2.5%	
65	<i>of which capital conservation buffer requirement</i>	2.5%	2.5%	
66	<i>of which: countercyclical capital buffer requirement</i>	0.5%	0.0%	
67	<i>of which systemic risk buffer requirement</i>	0.0%	0.0%	
67a	<i>of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	0.0%	0.0%	
67b	<i>of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	1.5%	1.5%	
<b>68</b>	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	14.0%	13.7%	
69	[non-relevant in EU regulations]	-	-	-
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)	267	319	
73	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 (amount below 17.65% thresholds and net of eligible short positions)	1,723	1,668	
74	Empty value set in the EU	-	-	-
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	621	593	
<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 the 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	945	924	
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)	75	315	
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	782	761	
<b>EQUITY 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	

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<i>(in € millions)</i>		06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
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 T2 instruments subject to gradual exclusion	0	0	
85	Amount excluded from T2 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).

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

<b>06/30/2023</b> <i>(in € million)</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	106,201	106,201	
Financial assets at fair value through profit or loss	32,780	36,064	
Hedging derivatives - Assets	3,804	3,804	
Financial assets at fair value through equity	35,487	35,491	
Securities at amortized cost	3,442	4,448	
Loans and receivables to credit institutions and similar at amortized cost	62,475	62,417	
Loans and receivables due from customers at amortized cost	510,090	509,835	
Revaluation adjustment on rate-hedged portfolios	-6,575	-6,575	
Short-term investments in the insurance and reinsurers' share of technical reserves	127,171	0	
Current tax assets	1,306	1,253	
Deferred tax assets	1,143	1,086	
Accruals and other assets	11,327	11,099	
Non-current assets held for sale	5,112	4,179	
Deferred profit-sharing	0	0	
Investment in equity consolidated companies	782	10,272	
Investment property	304	304	
Property, plant and equipment and finance leases	3,920	3,761	
Intangible assets	730	605	1
Goodwill	2,353	2,226	1
<b>TOTAL ASSETS</b>	<b>901,853</b>	<b>786,472</b>	

<b>06/30/2023</b> <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CCI)
<b>LIABILITIES</b>			
Central banks - Liabilities	303	303	
Financial liabilities at fair value through profit or loss	20,687	23,886	
Hedging derivatives - Liabilities	2,425	2,425	
Liabilities to credit institutions	54,399	48,850	
Due to customers	460,487	461,064	
Debt securities	150,908	157,130	2
Revaluation adjustment on rate-hedged books	- 57	- 57	
Current tax liabilities	462	457	
Deferred tax liabilities	480	463	
Accruals and other liabilities	18,087	16,904	
Liabilities on assets held for sale	3,537	2,992	
Technical reserves and other insurance liabilities	115,128	0	
Provisions for risks and expenses	3,433	2,448	
Subordinated debt issued by bank	11,099	10,201	2
<b>Total shareholders' equity</b>	<b>60,473</b>	<b>59,406</b>	
Shareholders' equity attributable to the group	58,481	58,481	
<i>Share capital and related pay-ins</i>	8,292	8,292	3
<i>Consolidated reserves - Group</i>	48,090	48,090	4
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	224	224	
<i>Net profit/(loss) - Group</i>	1,875	1,875	4
Shareholders' equity - Non-controlling interests	1,992	925	5
<b>TOTAL LIABILITIES</b>	<b>901,853</b>	<b>786,472</b>	

<b>12/31/2022</b> <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CCI)
<b>ASSETS</b>			
Cash, central banks - Assets	111,929	111,933	
Financial assets at fair value through profit or loss	29,264	29,405	
Hedging derivatives - Assets	4,226	4,226	
Financial assets at fair value through equity	34,522	34,525	
Securities at amortized cost	3,436	4,104	
Loans and receivables to credit institutions and similar at amortized cost	57,173	57,209	
Loans and receivables due from customers at amortized cost	502,097	501,830	
Revaluation adjustment on rate-hedged portfolios	-6,904	-6,904	
Short-term investments in the insurance and reinsurers' share of technical reserves	122,675	0	
Current tax assets	1,557	1,365	
Deferred tax assets	2,237	1,110	
Accruals and other assets	9,582	9,596	
Non-current assets held for sale	4,986	3,924	
Deferred profit-sharing	48	0	
Investment in equity consolidated companies	790	8,042	
Investment property	298	298	
Property, plant and equipment and finance leases	4,079	3,818	
Intangible assets	740	614	1
Goodwill	2,353	2,226	1
<b>TOTAL ASSETS</b>	<b>885,087</b>	<b>767,321</b>	

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CCI)
<b>LIABILITIES</b>			
Central banks – Liabilities	44	44	
Financial liabilities at fair value through profit or loss	18,772	18,783	
Hedging derivatives – Liabilities	2,502	2,502	
Liabilities to credit institutions	63,217	63,658	
Due to customers	456,983	457,192	
Debt securities	135,072	140,856	2
Revaluation adjustment on rate-hedged books	-14	-14	
Current tax liabilities	684	575	
Deferred tax liabilities	880	508	
Accruals and other liabilities	13,998	12,925	
Liabilities on assets held for sale	3,720	3,039	
Technical reserves and other insurance liabilities	112,004	0	
Provisions for risks and expenses	3,407	2,402	
Subordinated debt issued by bank	8,951	8,951	2
<b>Total shareholders' equity</b>	<b>56,749</b>	<b>55,899</b>	
Shareholders' equity attributable to the group	55,024	55,024	
<i>Share capital and related pay-ins</i>	<i>8,366</i>	<i>8,366</i>	3
<i>Consolidated reserves – Group</i>	<i>44,002</i>	<i>44,001</i>	4
<i>Unrealized gains and (losses) recognized directly in equity – Group</i>	<i>-672</i>	<i>-671</i>	
<i>Net profit/(loss) – Group</i>	<i>3,329</i>	<i>3,329</i>	4
Shareholders' equity – Non-controlling interests	1,725	875	5
<b>TOTAL LIABILITIES</b>	<b>885,087</b>	<b>767,321</b>	

## 1.2.2 Capital requirements

Update of Table 9 of the 2022 Universal Registration Document, page 327

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

The figures at 31 December 2022 have been amended from those published in the Universal Registration Document 2022 dated 13 April 2023.

<i>(In € millions)</i>	RWAs [Risk weighted assets]		Minimum capital requirements
	06/30/2023	12/31/2022	06/30/2023
<b>1 Credit risk (excl. counterparty risk – CCR)</b>	<b>262,114</b>	<b>244,382</b>	<b>20,969</b>
2 of which standard approach	79,052	73,017	6,324
3 of which simple IRB approach (F-IRB)	55,195	54,855	4,416
4 of which referencing approach	9,674	9,259	774
5 of which equities under the simple weighting method	45,082	36,550	3,607
6 of which advanced IRB approach (A-IRB)	73,112	70,701	5,849
<b>7 Counterparty credit risk (CCR)</b>	<b>2,938</b>	<b>2,896</b>	<b>235</b>
8 of which standard approach	2,145	2,021	172
9 of which internal model method (IMM)	0	0	0
10 of which exposure on a CCP	28	27	2
11 of which credit valuation adjustment - CVA	485	405	39
12 of which other RCCs	279	443	22
<b>13 Settlement risk</b>	<b>5</b>	<b>0</b>	<b>0</b>
<b>14 Securitization exposure in the banking book</b>	<b>1,621</b>	<b>1,641</b>	<b>130</b>

15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,501	1,459	120
17	of which SEC-SA approach	120	182	10
18	of which 1,250 % deduction	0	0	0
<b>19</b>	<b>Market risk</b>	<b>2,484</b>	<b>2,463</b>	<b>199</b>
20	of which standard approach	2,484	2,463	199
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>23,521</b>	<b>22,927</b>	<b>1,882</b>
24	of which base indicator approach	1,956	1,904	157
25	of which standard approach	1,008	999	81
26	of which advanced measurement approach	20,556	20,024	1,645
<b>27</b>	<b>Amounts less than deduction thresholds (subject to 250% risk weighting)</b>	<b>1,553</b>	<b>5,653</b>	<b>0</b>
<b>29</b>	<b>TOTAL</b>	<b>294,236</b>	<b>279,961</b>	<b>23,415</b>

## 1.3 PRUDENTIAL INDICATORS

### 1.3.1 Solvency ratio

Update of Table 11 of the 2022 Universal Registration Document, page 328

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

<i>(in € millions)</i>	30/06/2023	31/12/2022
010 Total risk-weighted assets	294,236	279,961
020 Countercyclical buffer ratio specific to the institution	0.4662%	0.0368%
030 Required countercyclical buffer specific to the institution	1,372	103

Update of Table 12 of the 2022 Universal Registration Document, page 329

**TABLE 12: Geographical breakdown of relevant credit exposures for the calculation of countercyclical capital buffer (EU CCY-B1)**

<i>(in € millions)</i>	06/30/2023												
	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 exposures . Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Countercyclical buffer ratio (in %)
FRANCE	34,987	453,240	1,668	0	1,829	491,724	14,027	46	41	14,114	176,428	68.41%	0.5%
GERMANY	32,141	1,698	331	0	538	34,708	2,182	4	6	2,193	27,409	10.63%	0.8%
LUXEMBOURG	4,482	2,370	88	0	74	7,014	403	0	1	405	5,058	1.96%	0.5%
UNITED KINGDOM	1,387	3,169	186	0	406	5,148	268	4	12	285	3,567	1.38%	1.0%
THE NETHERLANDS	694	1,951	194	0	480	3,320	136	3	6	146	1,820	0.71%	1.0%
IRELAND	157	975	6	0	181	1,319	69	0	3	72	905	0.35%	0.5%
HONG KONG	31	1,363	23	0	0	1,416	50	1	0	51	631	0.24%	1.0%
CZECH REPUBLIC	378	8	0	0	0	386	26	0	0	26	329	0.13%	2.5%

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SWEDEN	138	686	53	0	0	877	22	1	0	22	279	0.11%	2.0%
SLOVAKIA	316	2	7	0	0	325	20	0	0	20	245	0.10%	1.0%
NORWAY	28	694	16	0	0	739	16	0	0	16	205	0.08%	2.5%
DENMARK	84	50	7	0	0	141	7	0	0	7	92	0.04%	2.5%
ROUMANIA	81	4	2	0	0	87	6	0	0	6	77	0.03%	0.5%
CROATIA	11	67	0	0	0	77	5	0	0	5	62	0.02%	0.5%
BULGARIA	13	1	0	0	0	14	1	0	0	1	14	0.01%	1.5%
ESTONIA	6	0	0	0	0	6	0	0	0	0	6	0.00%	1.0%
ICELAND	2	0	0	0	0	2	0	0	0	0	1	0.00%	2.0%

12/31/2022

	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 exposures at risk for the non-trading book	Total exposure value	Relevant credit risk 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 %)	Counter-cyclical buffer ratio (in %)
<i>(in € millions)</i>													
LUXEMBOURG	4,922	2,268	0	0	75	7,265	422	0	1	423	5,286	2.15%	0.5%
UNITED KINGDOM	1,475	3,021	0	0	344	4,840	277	0	13	290	3,623	1.47%	1.0%
HONG KONG	27	1,571	0	0	0	1,598	58	0	0	58	731	0.30%	1.0%
SWEDEN	144	1,089	0	0	0	1,233	58	0	0	58	725	0.30%	1.0%
CZECH REPUBLIC	334	9	0	0	0	343	23	0	0	23	291	0.12%	1.5%
SLOVAKIA	287	2	0	0	0	289	18	0	0	18	221	0.09%	1.0%
DENMARK	125	78	0	0	0	203	13	0	0	13	159	0.06%	2.0%
NORWAY	72	579	0	0	0	651	11	0	0	11	142	0.06%	2.0%
ROUMANIA	94	5	0	0	0	100	7	0	0	7	86	0.03%	0.5%
BULGARIA	11	1	0	0	0	12	1	0	0	1	10	0.00%	1.0%
ESTONIA	7	0	0	0	0	7	1	0	0	1	7	0.00%	1.0%
ICELAND	3	0	0	0	0	4	0	0	0	0	3	0.00%	2.0%



## 1.3.2 Leverage ratio

Update of Table 17 of the 2022 Universal Registration Document, page 332

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

The figures at 31 December 2022 have been amended from those published in the Universal Registration Document 2022 dated 13 April 2023.

<i>(in € millions)</i>		Leverage ratio exposures under the CRR	
		06/30/2023	12/31/2022
<b>BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)</b>			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral) <sup>[1]</sup>	762,670	748,769
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)	-593	-407
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)	-279	-226
<b>7</b>	<b>Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>761,798</b>	<b>748,136</b>
<b>DERIVATIVES EXPOSURES</b>			
8	Replacement cost of all derivative transactions (net of cash margin call adjustments)	1,517	1,756
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	3,004	2,449
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	148	148
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	7,074	6,972
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-3,400	-3,146
<b>13</b>	<b>Total derivative exposures</b>	<b>8,342</b>	<b>8,179</b>
<b>SFT EXPOSURES</b>			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	18,764	17,686
15	(Net value of cash payables and receivables of gross SFT assets)	-5,787	-4,172
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>12,977</b>	<b>13,514</b>
<b>OTHER OFF-BALANCE-SHEET EXPOSURES</b>			
19	Off-balance sheet exposures at gross notional amount	135,932	138,937
20	(Adjustments for conversion into equivalent credit amounts)	-84,926	-86,580
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>51,006</b>	<b>52,357</b>

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## EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)

EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-8,140	-11,518
EU-19b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-43,121	-38,252
<b>EU-22k</b>	<b>Total exempt exposures</b>	<b>-51,261</b>	<b>-49,769</b>

## CAPITAL AND TOTAL EXPOSURE MEASUREMENT

<b>23</b>	<b>Tier 1 capital</b>	<b>54,340</b>	<b>50,938</b>
<b>24</b>	<b>Total exposure measurement</b>	<b>782,862</b>	<b>771,452</b>

## LEVERAGE RATIO

25	Leverage ratio [%]	6.9%	6.6%
EU-25a	Leverage ratio [%] excluding the impact of any applicable temporary exemption from central bank reserves	6.9%	6.6%
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	<i>of which: to be composed of CET1 capital</i>	0.0%	0.0%
27	Leverage ratio buffer requirement [%]	0.0%	0.0%
EU-27a	Overall leverage ratio requirement [%]	3.0%	3.0%

## CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES

EU-27b	Transitional arrangements chosen to define the measurement of capital	0.0%	N/A
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## PUBLICATION OF AVERAGE VALUES

28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	20,096	20,361
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	12,977	12,549
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)	789,981	779,264
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)	789,981	779,264
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)	6.9%	6.5%
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)	6.9%	6.5%

(1) Repurchase and security lending/borrowing transactions.

Update of Table 18 of the 2022 Universal Registration Document, page 334

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

The figures at 31 December 2022 have been amended from those published in the Universal Registration Document 2022 dated 13 April 2023.

<i>(in € millions)</i>		06/30/2023	12/31/2022
<b>1</b>	<b>Total assets under the reported financial statements</b>	<b>901,853</b>	<b>888,235</b>
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	-115,381	-117,766
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	-2,763	-3,071
9	Adjustment for securities financing transactions (SFT)	-5,787	-4,172
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	51,006	52,357
11	[Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital][1]	0	0
EU-11A	[Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (c) of the CRR]	-8,140	-11,518
EU-11B	[Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR]	-43,121	-38,252
12	Other adjustments	5,195	5,639
<b>13</b>	<b>TOTAL LEVERAGE RATIO EXPOSURE</b>	<b>782,862</b>	<b>771,452</b>

*[1] The total amount of the asset is presented in accordance with accounting standards.*

Update of Table 19 of the 2022 Universal Registration Document, page 334

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

<i>(in € millions)</i>		06/30/2023	12/31/2022
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<b>EU-1</b>	<b>TOTAL BALANCE SHEET EXPOSURES<sup>[1]</sup> OF WHICH:</b>	<b>711,180</b>	<b>702,129</b>
EU-2	Trading book exposures	12,513	10,318
EU-3	Banking book exposures, of which:	698,667	691,811
EU-4	Secured bonds	5,346	4,859
EU-5	Exposures treated as sovereigns	142,484	149,011
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	5,783	5,474
EU-7	Institutions	16,371	15,090
EU-8	Secured by real estate mortgages	271,485	218,630
EU-9	Retail exposures	111,828	156,967
EU-10	Corporate exposures	104,730	104,108
EU-11	Exposures in default	7,094	6,657
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	33,545	31,014

*[1] Excluding derivatives, temporary sales of securities and exempt exposures.*

## 1.4 CREDIT RISK

### 1.4.1 Exposures

Update of Table 23 of the 2022 Universal Registration Document, page 345

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

06/30/2023 <i>(in € millions)</i>	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	207,595	107,679	224,105	286,263	4,053	829,696
Debt securities	1,478	4,192	14,556	11,253	16,266	47,744
<b>TOTAL</b>	<b>209,074</b>	<b>111,871</b>	<b>238,661</b>	<b>297,516</b>	<b>20,319</b>	<b>877,440</b>

12/31/2022 <i>(en millions d'euros)</i>	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	203,536	109,989	228,080	281,244	1,691	824,539
Debt securities	1,042	4,467	13,945	10,363	14,121	43,938
<b>TOTAL</b>	<b>204,578</b>	<b>114,456</b>	<b>242,025</b>	<b>291,607</b>	<b>15,811</b>	<b>868,477</b>

### 1.4.2 Credit quality of assets

Update of Table 24 of the 2022 Universal Registration Document, page 346

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

06/30/2023 <i>(in € millions)</i>	Gross restructured performing loans	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	
		Restructured non-performing loans	Of which defaulted	Of which impaired	On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures	
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	2,220	3,672	3,672	3,672	-180	-1,570	2,640	1,321
Central banks	0	0	0	0	0	0	0	0
Public administration	3	5	5	5	0	-1	4	4
Credit institutions	3	0	0	0	0	0	0	0
Other financial institutions	88	91	91	91	-8	-73	64	17
Non-financial corporations	1,153	1,763	1,763	1,763	-48	-622	1,791	966
Households	973	1,813	1,813	1,813	-123	-874	780	334
Debt securities	0	0	0	0	0	0	0	0
Loan commitments given	44	93	93	93	-4	0	43	0
<b>TOTAL</b>	<b>2,264</b>	<b>3,765</b>	<b>3,765</b>	<b>3,765</b>	<b>-183</b>	<b>-1,570</b>	<b>2,684</b>	<b>1,321</b>

12/31/2022 <i>(in € millions)</i>	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	
	Restructred non-performing loans						Collateral and financial guarantees received on non- performing exposures with restructuring measures	
	Gross restructured performing loans	Of which defaulted	Of which impaired	On performing exposures benefiting from restructuring measures	Total on non- performing loans			
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	
<b>Loans and advances</b>	<b>2,547</b>	<b>3,489</b>	<b>3,489</b>	<b>3,489</b>	<b>-196</b>	<b>-1,432</b>	<b>2,838</b>	
Central banks	0	0	0	0	0	0	0	
Public administration	2	5	5	5	0	-1	5	
Credit institutions	2	0	0	0	0	0	0	
Other financial institutions	67	85	85	85	-6	-68	64	
Non-financial corporations	1,378	1,672	1,672	1,672	-56	-529	1,962	
Households	1,098	1,726	1,726	1,726	-133	-834	807	
<b>Debt securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Loan commitments given</b>	<b>36</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>-1</b>	<b>0</b>	<b>27</b>	
<b>TOTAL</b>	<b>2,583</b>	<b>3,564</b>	<b>3,564</b>	<b>3,564</b>	<b>-196</b>	<b>-1,432</b>	<b>2,866</b>	

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

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

Update of Table 25 of the 2022 Universal Registration Document, page 347

**TABLE 25: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY REMAINING MATURITY (EU CQ3)**

06/30/2023 <i>(in € millions)</i>	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>110,107</b>	<b>110,107</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>563,075</b>	<b>561,255</b>	<b>1,820</b>	<b>13,938</b>	<b>3,668</b>	<b>1,283</b>	<b>1,293</b>	<b>3,817</b>	<b>2,119</b>	<b>454</b>	<b>1,305</b>	<b>13,938</b>
Central banks	18	18	0	0	0	0	0	0	0	0	0	0
Public administration	7,022	6,953	69	26	13	2	1	3	0	7	0	26
Credit institutions	55,652	55,645	7	3	1	0	0	1	1	0	0	3
Other financial institutions	14,004	13,982	22	194	44	5	7	42	81	8	8	194
Non-financial corporations	246,872	245,795	1,076	7,788	2,172	701	495	2,659	718	256	786	7,788
<i>o/w: SMEs</i>	<i>213,064</i>	<i>212,272</i>	<i>793</i>	<i>6,751</i>	<i>1,849</i>	<i>382</i>	<i>464</i>	<i>2,398</i>	<i>621</i>	<i>255</i>	<i>782</i>	<i>6,751</i>
Households	239,507	238,862	645	5,926	1,438	575	790	1,111	1,319	183	511	5,926
<b>Debt instruments</b>	<b>40,038</b>	<b>40,038</b>	<b>0</b>	<b>107</b>	<b>107</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>107</b>
Central banks	1,235	1,235	0	0	0	0	0	0	0	0	0	0
Public administration	16,742	16,742	0	0	0	0	0	0	0	0	0	0
Credit institutions	10,539	10,539	0	1	1	0	0	0	0	0	0	1
Other financial institutions	9,900	9,900	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,622	1,622	0	105	105	0	0	0	0	0	0	105
<b>Off-balance-sheet commitments</b>	<b>154,613</b>	-	-	<b>469</b>	-	-	-	-	-	-	-	<b>469</b>
Central banks	10	-	-	0	-	-	-	-	-	-	-	0
Public administration	4,488	-	-	0	-	-	-	-	-	-	-	0
Credit institutions	41,624	-	-	23	-	-	-	-	-	-	-	23
Other financial institutions	3,295	-	-	4	-	-	-	-	-	-	-	4
Non-financial corporations	75,959	-	-	389	-	-	-	-	-	-	-	389
Households	29,236	-	-	52	-	-	-	-	-	-	-	52
<b>TOTAL</b>	<b>867,832</b>	<b>711,400</b>	<b>1,820</b>	<b>14,514</b>	<b>3,775</b>	<b>1,283</b>	<b>1,293</b>	<b>3,817</b>	<b>2,119</b>	<b>454</b>	<b>1,305</b>	<b>14,514</b>



RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	Gross carrying amount/nominal amount											
	Performing loans				Non-performing loans							
	No arrears or in arrears ≤ 30 days	No arrears or in arrears ≤ 30 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>115,106</b>	<b>115,106</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>550,945</b>	<b>548,970</b>	<b>1,975</b>	<b>13,181</b>	<b>3,540</b>	<b>844</b>	<b>1,039</b>	<b>3,811</b>	<b>2,165</b>	<b>470</b>	<b>1,312</b>	<b>13,181</b>
Central banks	470	470	0	0	0	0	0	0	0	0	0	0
Public administration	6,876	6,792	84	31	19	1	1	2	7	0	0	31
Credit institutions	51,577	51,567	11	3	1	0	0	1	1	0	0	3
Other financial institutions	11,825	11,815	10	174	21	4	4	60	70	6	9	174
Non-financial corporations	244,831	243,548	1,282	7,334	2,150	357	310	2,706	754	270	786	7,334
<i>o/w: SMEs</i>	<i>203,877</i>	<i>202,982</i>	<i>895</i>	<i>6,078</i>	<i>1,561</i>	<i>307</i>	<i>283</i>	<i>2,331</i>	<i>544</i>	<i>269</i>	<i>782</i>	<i>6,078</i>
Households	235,365	234,778	587	5,639	1,349	482	724	1,041	1,334	193	516	5,639
<b>Debt instruments</b>	<b>38,681</b>	<b>38,679</b>	<b>2</b>	<b>93</b>	<b>93</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>93</b>
Central banks	1,081	1,081	0	0	0	0	0	0	0	0	0	0
Public administration	16,537	16,537	0	0	0	0	0	0	0	0	0	0
Credit institutions	10,174	10,174	0	1	1	0	0	0	0	0	0	1
Other financial institutions	9,164	9,164	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,725	1,723	2	91	91	0	0	0	0	0	0	91
<b>Off-balance-sheet commitments</b>	<b>167,134</b>	-	-	<b>544</b>	-	-	-	-	-	-	-	<b>544</b>
Central banks	13	-	-	0	-	-	-	-	-	-	-	0
Public administration	3,246	-	-	0	-	-	-	-	-	-	-	0
Credit institutions	55,100	-	-	87	-	-	-	-	-	-	-	87
Other financial institutions	2,775	-	-	3	-	-	-	-	-	-	-	3
Non-financial corporations	76,746	-	-	400	-	-	-	-	-	-	-	400
Households	29,254	-	-	53	-	-	-	-	-	-	-	53
<b>TOTAL</b>	<b>871,866</b>	<b>702,755</b>	<b>1,977</b>	<b>13,818</b>	<b>3,634</b>	<b>844</b>	<b>1,039</b>	<b>3,811</b>	<b>2,165</b>	<b>470</b>	<b>1,312</b>	<b>13,818</b>

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**TABLE 26 : CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHIC AREA (EU CQ4)**

06/30/2023 <i>(in € millions)</i>	Total outstandings / gross nominal amount				Accumulated impairments	Impairments 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 exposures</b>	<b>617,158</b>	<b>14,045</b>	<b>14,045</b>	<b>616,312</b>	<b>-9,945</b>	<b>-</b>	<b>0</b>
France	492,268	9,862	9,862	490,604	-6,316	-	0
Germany	36,044	1,868	1,868	36,104	-2,040	-	0
Belgium	13,027	599	599	13,009	-461	-	0
United States of America	10,733	58	58	10,712	-50	-	0
Switzerland	10,594	397	397	10,609	-93	-	0
Luxembourg	10,335	45	45	10,372	-35	-	0
United Kingdom	4,150	51	51	4,374	-17	-	0
Spain	4,125	310	310	4,236	-321	-	0
Ireland	3,674	18	18	3,687	-7	-	0
Italy	3,616	148	148	3,657	-156	-	0
Portugal	3,395	320	320	3,395	-300	-	0
Singapore	3,236	0	0	3,238	-1	-	0
The Netherlands	2,573	4	4	2,722	-11	-	0
Canada	2,444	6	6	2,462	-6	-	0
Japan	2,310	63	63	2,380	-10	-	0
Australia	2,169	1	1	2,186	-3	-	0
Hong Kong	1,244	0	0	1,247	-1	-	0
Other countries	11,220	294	294	11,320	-116	-	0
<b>Off-balance sheet exposures</b>	<b>155,081</b>	<b>469</b>	<b>469</b>	<b>-</b>	<b>-</b>	<b>434</b>	<b>-</b>
France	128,537	445	445	-	-	375	-
United States of America	5,636	0	0	-	-	4	-
Germany	3,831	8	8	-	-	30	-
Switzerland	2,439	1	1	-	-	4	-
Belgium	2,432	8	8	-	-	4	-
Luxembourg	2,277	1	1	-	-	4	-
United Kingdom	1,781	0	0	-	-	3	-
Spain	1,578	3	3	-	-	0	-
The Netherlands	1,466	0	0	-	-	1	-
Australia	1,013	0	0	-	-	1	-
Other countries	4,092	2	2	-	-	8	-
<b>TOTAL</b>	<b>772,239</b>	<b>14,514</b>	<b>14,514</b>	<b>616,312</b>	<b>-9,945</b>	<b>434</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.

12/31/2022 <i>(in € millions)</i>	Total outstandings / gross nominal amount					Impairments 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 impairments		
			Of which loans in default				
<b>Balance sheet exposures</b>	<b>602,900</b>	<b>13,274</b>	<b>13,274</b>	<b>602,116</b>	<b>-9,659</b>	-	<b>0</b>
France	482,549	9,371	9,371	481,837	-6,130	-	0
Germany	33,949	1,805	1,805	33,949	-1,957	-	0
Belgium	12,692	621	621	12,657	-474	-	0
Switzerland	10,408	293	293	10,408	-99	-	0
United States of America	10,089	50	50	10,085	-54	-	0
Luxembourg	8,899	41	41	8,885	-52	-	0
United Kingdom	4,744	44	44	4,744	-24	-	0
Spain	4,101	272	272	4,101	-311	-	0
Singapore	3,408	0	0	3,408	-1	-	0
Portugal	3,362	290	290	3,362	-281	-	0
Ireland	3,345	22	22	3,345	-7	-	0
Italy	3,339	111	111	3,339	-125	-	0
The Netherlands	2,563	6	6	2,563	-7	-	0
Canada	2,539	6	6	2,524	-6	-	0
Australia	1,974	1	1	1,974	-3	-	0
Japan	1,863	70	70	1,863	-11	-	0
Hong Kong	1,448	0	0	1,448	-1	-	0
Sweden	1,021	1	1	1,021	-2	-	0
Other countries	10,606	271	271	10,602	-115	-	0
<b>Off-balance sheet exposures</b>	<b>167,677</b>	<b>544</b>	<b>544</b>	-	-	<b>399</b>	-
France	139,629	521	521	-	-	336	-
Germany	5,402	7	7	-	-	32	-
United States of America	4,105	0	0	-	-	3	-
Switzerland	3,249	2	2	-	-	3	-
Belgium	2,500	8	8	-	-	3	-
Luxembourg	2,294	1	1	-	-	3	-
United Kingdom	1,739	0	0	-	-	6	-
Spain	1,588	3	3	-	-	0	-
The Netherlands	1,387	0	0	-	-	1	-
Other countries	5,784	2	2	-	-	11	-
<b>TOTAL</b>	<b>770,578</b>	<b>13,818</b>	<b>13,818</b>	<b>602,116</b>	<b>-9,659</b>	<b>399</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.

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

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**TABLE 27: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)**

06/30/2023 <i>(in € millions)</i>	Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
		Of which non-performing	Of which defaulted			
Agriculture, forestry and fishing	9,176	305	305	9,176	-183	0
Extractive industries	561	3	3	561	-5	0
Manufacturing industry	18,082	777	777	18,082	-359	0
Production and distribution of electricity, gas, steam and air conditioning	3,019	36	36	3,019	-20	0
Water production and distribution	1,177	24	24	1,177	-18	0
Construction	13,352	632	632	13,352	-355	0
Retail	21,728	1,116	1,116	21,728	-617	0
Transport and storage	9,221	249	249	9,219	-113	0
Accommodation and catering	6,259	544	544	6,259	-255	0
Information and communication	3,642	125	125	3,642	-65	0
Financial and insurance activities	14,307	472	472	14,307	-296	0
Real estate activities	82,527	1,439	1,439	82,527	-897	0
Professional, scientific and technical activities	22,369	813	813	22,369	-421	0
Administrative and support services activities	8,423	307	307	8,423	-181	0
Public administration and defense, compulsory social security	140	0	0	140	-1	0
Teaching	1,757	38	38	1,757	-24	0
Human health and social action	10,600	205	205	10,600	-126	0
Arts, entertainment and recreational activities	1,569	78	78	1,569	-43	0
Other services	26,751	624	624	26,751	-427	0
<b>TOTAL</b>	<b>254,660</b>	<b>7,788</b>	<b>7,788</b>	<b>254,658</b>	<b>-4,405</b>	<b>0</b>

12/31/2022 (in € millions)	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
	Of which non-performing		Of which loans and advances subject to impairment	Of which non-performing		
		Of which defaulted				
Agriculture, forestry and fishing	8,872	306	306	8,872	-186	0
Extractive industries	556	2	2	556	-2	0
Manufacturing industry	18,655	839	839	18,655	-378	0
Production and distribution of electricity, gas, steam and air conditioning	2,970	45	45	2,970	-29	0
Water production and distribution	1,085	24	24	1,085	-16	0
Construction	13,851	600	600	13,851	-346	0
Retail	22,527	1,098	1,098	22,527	-642	0
Transport and storage	8,883	261	261	8,881	-119	0
Accommodation and catering	6,228	513	513	6,228	-250	0
Information and communication	3,933	100	100	3,933	-58	0
Financial and insurance activities	14,104	335	335	14,104	-261	0
Real estate activities	79,849	1,338	1,338	79,849	-877	0
Professional, scientific and technical activities	21,950	828	828	21,950	-396	0
Administrative and support services activities	8,285	304	304	8,285	-172	0
Public administration and defense, compulsory social security	140	0	0	140	-1	0
Teaching	1,768	36	36	1,768	-24	0
Human health and social action	10,442	112	112	10,442	-110	0
Arts, entertainment and recreational activities	1,535	74	74	1,535	-43	0
Other services	26,531	517	517	26,531	-367	0
<b>TOTAL</b>	<b>252,164</b>	<b>7,334</b>	<b>7,334</b>	<b>252,162</b>	<b>-4,276</b>	<b>0</b>

**TABLE EU CQ6: MEASUREMENT OF COLLATERAL: LOANS AND ADVANCES**

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

Update of Table 28 of the 2022 Universal Registration Document, page 351

**TABLE 28: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (CQ7)**

(in € millions)	06/30/2023		12/31/2022	
	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	17	-2	18	-2
<i>Residential real estate property</i>	16	-2	18	-2
<i>Commercial property</i>	0	0	0	0
<i>Real estate mortgages</i>	0	0	0	0
<i>Equity and debt instruments</i>	0	0	0	0
<i>Other collateral</i>	0	0	0	0
<b>TOTAL</b>	<b>17</b>	<b>-2</b>	<b>18</b>	<b>-2</b>

**TABLE CQ8: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION: BREAKDOWN BY ISSUE DATE**

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

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Update of Table 29 of the 2022 Universal Registration Document, page 351

**TABLE 29: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (EU CRI)**

06/30/2023 <i>(in € millions)</i>	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>110,107</b>	<b>109,793</b>	<b>314</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>18</b>	<b>0</b>			
<b>LOANS AND ADVANCES</b>	<b>563,075</b>	<b>528,594</b>	<b>34,348</b>	<b>13,938</b>	<b>0</b>	<b>13,647</b>	<b>-3,322</b>	<b>-1,575</b>	<b>-1,741</b>	<b>-6,538</b>	<b>0</b>	<b>-6,475</b>	<b>0</b>	<b>311,906</b>	<b>4,505</b>				
Central banks	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0				
Public administration	7,022	6,925	97	26	0	21	-4	-1	-2	-4	0	-3	0	1,136	9				
Credit institutions	55,652	55,633	18	3	0	3	-2	-2	0	-1	0	-1	0	869	1				
Other financial institutions	14,004	13,128	862	194	0	193	-47	-27	-20	-107	0	-106	0	7,821	82				
Non-financial corporations	246,872	225,873	20,910	7,788	0	7,545	-1,361	-506	-854	-3,043	0	-2,994	0	165,688	3,465				
of which: small- and medium-sized enterprises	213,064	194,385	18,595	6,751	0	6,526	-1,156	-413	-741	-2,648	0	-2,601	0	149,270	3,003				
Households	239,507	227,017	12,461	5,926	0	5,885	-1,909	-1,039	-866	-3,383	0	-3,370	0	136,392	948				
<b>DEBT INSTRUMENTS</b>	<b>40,038</b>	<b>39,141</b>	<b>67</b>	<b>107</b>	<b>0</b>	<b>107</b>	<b>-21</b>	<b>-20</b>	<b>0</b>	<b>-64</b>	<b>0</b>	<b>-64</b>	<b>0</b>	<b>0</b>	<b>0</b>				
Central banks	1,235	1,235	0	0	0	0	0	0	0	0	0	0	0	0	0				
Public administration	16,742	16,742	0	0	0	0	-5	-5	0	0	0	0	0	0	0				
Credit institutions	10,539	10,504	8	1	0	1	-3	-3	0	-1	0	-1	0	0	0				
Other financial institutions	9,900	9,545	31	2	0	2	-11	-11	0	-1	0	-1	0	0	0				
Non-financial corporations	1,622	1,115	28	105	0	105	-1	-1	0	-62	0	-62	0	0	0				
<b>OFF-BALANCE SHEET OUTSTANDINGS</b>	<b>154,613</b>	<b>147,994</b>	<b>3,505</b>	<b>469</b>	<b>0</b>	<b>446</b>	<b>-241</b>	<b>-147</b>	<b>-94</b>	<b>-192</b>	<b>0</b>	<b>-192</b>	<b>0</b>	<b>24,808</b>	<b>122</b>				
Central banks	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0				
Public administration	4,488	1,373	2	0	0	0	0	0	0	0	0	0	0	529	0				
Credit institutions	41,624	40,655	969	23	0	23	-5	-3	-2	-17	0	-17	0	162	1				
Other financial institutions	3,295	3,203	93	4	0	4	-10	-8	-3	-1	0	-1	0	1,175	2				
Non-financial corporations	75,959	74,217	1,742	389	0	368	-199	-115	-84	-172	0	-172	0	17,415	100				
Households	29,236	28,537	699	52	0	50	-27	-21	-6	-2	0	-2	0	5,527	19				
<b>TOTAL</b>	<b>867,832</b>	<b>825,523</b>	<b>38,234</b>	<b>14,514</b>	<b>0</b>	<b>14,200</b>	<b>-3,585</b>	<b>-1,743</b>	<b>-1,836</b>	<b>-6,794</b>	<b>0</b>	<b>-6,731</b>	<b>0</b>	<b>336,732</b>	<b>4,627</b>				

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



12/31/2022 <i>(in € millions)</i>	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	Of which Stage 2	Of which Stage 3					
<b>Demand accounts with central banks and other demand deposits</b>	<b>115,106</b>	<b>114,638</b>	<b>469</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>6</b>	<b>0</b>
<b>Loans and advances</b>	<b>550,945</b>	<b>516,358</b>	<b>34,495</b>	<b>13,181</b>	<b>0</b>	<b>12,844</b>	<b>-3,296</b>	<b>-1,546</b>	<b>-1,745</b>	<b>-6,278</b>	<b>0</b>	<b>-6,214</b>	<b>0</b>	<b>308,100</b>	<b>4,262</b>
Central banks	470	470	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	6,876	6,773	103	31	0	26	-4	-1	-2	-4	0	-4	0	1,229	15
Credit institutions	51,577	51,560	17	3	0	3	-4	-3	-1	-1	0	-1	0	838	1
Other financial institutions	11,825	10,996	817	174	0	172	-43	-24	-19	-105	0	-104	0	7,462	64
Non-financial corporations	244,831	223,655	21,127	7,334	0	7,041	-1,380	-513	-865	-2,896	0	-2,846	0	162,867	3,297
<i>of which: small- and medium-sized enterprises</i>	<i>203,877</i>	<i>185,545</i>	<i>18,287</i>	<i>6,078</i>	<i>0</i>	<i>5,824</i>	<i>-1,123</i>	<i>-389</i>	<i>-732</i>	<i>-2,466</i>	<i>0</i>	<i>-2,420</i>	<i>0</i>	<i>142,457</i>	<i>2,740</i>
Households	235,365	222,904	12,430	5,639	0	5,603	-1,867	-1,005	-858	-3,271	0	-3,259	0	135,704	885
<b>Debt instruments</b>	<b>38,681</b>	<b>37,884</b>	<b>27</b>	<b>93</b>	<b>0</b>	<b>93</b>	<b>-21</b>	<b>-20</b>	<b>-1</b>	<b>-64</b>	<b>0</b>	<b>-64</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	1,081	1,081	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	16,537	16,537	0	0	0	0	-5	-5	0	0	0	0	0	0	0
Credit institutions	10,174	10,147	0	1	0	1	-3	-3	0	-1	0	-1	0	0	0
Other financial institutions	9,164	9,150	1	2	0	2	-11	-11	0	-1	0	-1	0	0	0
Non-financial corporations	1,725	969	26	91	0	91	-2	-1	-1	-62	0	-62	0	0	0
<b>Off-balance sheet outstandings</b>	<b>167,134</b>	<b>163,425</b>	<b>3,708</b>	<b>544</b>	<b>0</b>	<b>533</b>	<b>-244</b>	<b>-142</b>	<b>-102</b>	<b>-156</b>	<b>0</b>	<b>-156</b>	<b>0</b>	<b>25,397</b>	<b>119</b>
Central banks	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,246	3,244	2	0	0	0	0	0	0	0	0	0	0	696	0
Credit institutions	55,100	54,240	860	87	0	87	-9	-3	-6	-18	0	-18	0	127	3
Other financial institutions	2,775	2,691	84	3	0	3	-9	-7	-2	-2	0	-2	0	529	1
Non-financial corporations	76,746	74,756	1,990	400	0	392	-199	-111	-87	-134	0	-134	0	17,653	96
Households	29,254	28,481	773	53	0	52	-27	-21	-6	-2	0	-2	0	6,392	20
<b>TOTAL</b>	<b>871,866</b>	<b>832,306</b>	<b>38,699</b>	<b>13,818</b>	<b>0</b>	<b>13,471</b>	<b>-3,561</b>	<b>-1,708</b>	<b>-1,847</b>	<b>-6,498</b>	<b>0</b>	<b>-6,434</b>	<b>0</b>	<b>333,503</b>	<b>4,381</b>

Update of table 30 of the 2022 Universal Registration Document, page 352

TABLE 30: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES [EU CR2]

<i>(in € millions)</i>	06/30/2023	12/31/2022
	Gross carrying amount	Gross carrying amount
<b>Initial stock of non-performing loans and advances</b>	<b>13,181</b>	<b>11,723</b>
Additions to non-performing portfolios	3,491	6,178
Exits from non-performing portfolios	-2,734	-4,720
<i>Exits due to losses</i>	<i>-574</i>	<i>-1,392</i>
<i>Exits due to other reasons</i>	<i>-2,159</i>	<i>-3,328</i>
<b>Final stock of non-performing loans and advances</b>	<b>13,938</b>	<b>13,181</b>

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

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

**1.4.3 Internal rating systems [EU CRE]**

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

Crédit Mutuel Alliance Fédérale uses 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.

Crédit Mutuel Alliance Fédérale 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 31 of the 2022 Universal Registration Document, page 353

**TABLE 31: BREAKDOWN OF EXPOSURES UNDER THE STANDARDIZED APPROACH [EU CR5]**

Category of exposure (in € millions) 06/30/2023	Weighting															Other Deducted	Other Deducted	Total	Of which not rated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1 250%					
Governments and central banks	135,178	0	0	0	998	0	60	0	0	22	0	621	0	0	0	0	136,881	0	
Regional or local authorities	288	0	0	0	5,960	0	7	0	0	0	0	0	0	0	0	0	6,255	0	
Public sector (public organizations excluding central governments)	46,782	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,782	0	
Multilateral development banks	965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	965	0	
International organizations	1,181	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,181	0	
Institutions (banks)	78	0	0	0	1,865	0	51	0	0	60	0	0	0	0	0	0	2,054	0	
Corporates	0	0	0	0	683	0	1,889	0	0	25,254	22	0	0	0	0	0	27,849	0	
Retail customers	0	0	0	0	0	0	0	0	46,395	0	0	0	0	0	0	0	46,395	0	
Exposures secured by real estate mortgages	0	0	0	0	0	11,343	3,007	0	1,582	1,049	0	0	0	0	0	0	16,981	0	
Exposures in default	9	0	0	0	0	0	0	0	0	2,268	978	0	0	0	0	0	3,255	0	
Exposures presenting an especially high risk	0	0	0	0	0	0	0	0	0	0	2,191	0	0	0	0	0	2,191	0	
Covered bonds	0	0	0	109	0	0	5	0	0	0	0	0	0	0	0	0	114	0	
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	
Exposures in the form of UCIT shares or equities	151	0	0	0	0	0	1	0	0	32	158	0	0	20	0	0	363	0	
Equity exposure	0	0	0	0	0	0	0	0	0	468	0	1	0	0	0	0	469	0	
Other assets	0	0	0	3	17	0	44	0	0	2,719	0	0	0	0	97	0	2,880	0	
<b>TOTAL</b>	<b>184,633</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>9,524</b>	<b>11,343</b>	<b>5,064</b>	<b>0</b>	<b>47,977</b>	<b>31,874</b>	<b>3,349</b>	<b>622</b>	<b>0</b>	<b>20</b>	<b>97</b>	<b>0</b>	<b>294,614</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 <i>(in € millions)</i> 12/31/2022	Weighting														Other Deducted	Other Deducted	Total	0 if which not rated
	0%	2%	4%	10%	2%	35%	50%	70%	75%	100%	150%	250%	370%	1 250%				
Governments and central banks	141,564	0	0	0	348	0	263	0	0	23	3	593	0	0	0	0	142,795	0
Regional or local authorities	259	0	0	0	5,785	0	0	0	0	0	0	0	0	0	0	0	6,043	0
Public sector (public organizations excluding central governments)	42,583	0	0	0	44	0	0	0	0	0	0	0	0	0	0	0	42,627	0
Multilateral development banks	1,064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,064	0
International organizations	1,063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,063	0
Institutions (banks)	16	0	0	0	1,881	0	49	0	0	11	0	0	0	0	0	0	1,958	0
Corporates	0	0	0	0	743	0	2,274	0	0	25,684	101	0	0	0	0	0	28,802	0
Retail customers	0	0	0	0	0	0	0	0	44,431	0	0	0	0	0	0	0	44,431	0
Exposures secured by real estate mortgages	0	0	0	0	0	11,547	2,462	0	1,554	906	0	0	0	0	0	0	16,468	0
Exposures in default	13	0	0	0	0	0	0	0	0	2,137	879	0	0	0	0	0	3,028	0
Exposures presenting an especially high risk	0	0	0	0	0	0	0	0	0	0	2,014	0	0	0	0	0	2,014	0
Covered bonds	0	0	0	85	0	0	5	0	0	0	0	0	0	0	0	0	90	0
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
Exposures in the form of UCIT shares or equities	120	0	0	0	0	0	1	0	0	227	170	0	0	19	0	0	538	0
Equity exposure	0	0	0	0	0	0	0	0	0	450	0	1	0	0	0	0	450	0
Other assets	0	0	0	2	13	0	45	0	0	2,670	0	0	0	0	76	0	2,805	0
<b>TOTAL</b>	<b>186,681</b>	<b>0</b>	<b>0</b>	<b>86</b>	<b>8,815</b>	<b>11,547</b>	<b>5,100</b>	<b>0</b>	<b>45,984</b>	<b>32,107</b>	<b>3,167</b>	<b>593</b>	<b>0</b>	<b>19</b>	<b>76</b>	<b>0</b>	<b>294,176</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.

### 1.4.4 Internal rating systems (EU CRE)

Update of Table 32 of the 2022 Universal Registration Document, page 356

**TABLE 32: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRBA METHOD**

06/30/2023 <i>(in € millions)</i>	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
<b>GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0	
<b>Subtotal</b>		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0	
<b>Subtotal</b>		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
<b>CORPORATES</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	25,683	5,968	47	27,711	0.64	14,958	21.67	2.5	9,822	35	38	36
	0.75 to <2.50	21,098	4,218	47	21,726	1.53	12,305	21.53	2.5	10,347	48	73	67
	of which [0.75 to <1.75]	13,474	2,533	46	13,592	1.21	7,301	20.85	2.5	5,703	42	34	35
	of which [1.75 to <2.50]	7,624	1,685	49	8,134	2.07	5,004	22.67	2.5	4,644	57	38	33
	2.50 to <10.00	14,328	3,375	56	15,387	4.51	7,615	23.06	2.5	11,161	73	162	182
	of which [2.50 to <5.00]	10,641	2,707	58	11,631	3.48	5,662	23.06	2.5	7,766	67	94	102
	of which [5.00 to <10.00]	3,688	669	51	3,756	7.72	1,953	23.07	2.5	3,395	90	67	80
	10.00 to <100.00	1,828	240	44	1,727	20.92	1,401	21.92	2.5	1,827	106	82	129
	of which [10.00 to <20.00]	1,121	151	47	1,078	14.61	799	20.53	2.5	981	91	32	60
	of which [20.00 to <30.00]	70	3	56	72	24.06	50	29.98	2.6	128	178	5	4
	of which [30.00 to <100.00]	637	86	40	578	32.30	552	23.50	2.5	718	124	44	65
	100.00 (default)	2,044	210	81	1,769	100.00	1,922	61.04	2.5	1,099	62	1,019	1,000
	<b>Subtotal</b>	<b>64,982</b>	<b>14,012</b>	<b>50</b>	<b>68,319</b>	<b>4.88</b>	<b>38,201</b>	<b>22.97</b>	<b>2.5</b>	<b>34,257</b>	<b>50</b>	<b>1,373</b>	<b>1,414</b>
<i>Of which: Specialized lending</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>
<i>Of which: SMEs</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	15,319	2,099	54	16,024	0.64	9,598	20.50	2.5	4,706	29	21	19
	0.75 to <2.50	12,495	1,600	52	12,528	1.47	8,477	20.27	2.5	4,778	38	37	37
	of which [0.75 to <1.75]	8,489	1,121	50	8,433	1.21	5,744	20.35	2.5	3,033	36	21	21
	of which [1.75 to <2.50]	4,006	479	58	4,095	2.00	2,733	20.10	2.5	1,745	43	16	16
	2.50 to <10.00	6,955	991	51	7,065	4.04	4,725	21.05	2.5	3,764	53	60	77
	of which [2.50 to <5.00]	5,730	841	51	5,855	3.34	3,769	21.17	2.5	3,015	51	41	55
	of which [5.00 to <10.00]	1,225	150	56	1,210	7.45	956	20.45	2.5	748	62	18	22
	10.00 to <100.00	1,048	108	49	994	19.20	934	20.98	2.5	859	86	41	57
	of which [10.00 to <20.00]	707	82	48	696	14.15	587	20.58	2.5	559	80	20	33
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post -CCF and CRM exposures	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
	of which [30.00 to <100.00]	342	26	50	298	31.00	347	21.92	2.5	299	101	20	24
	100.00 [default]	1,111	81	90	996	100.00	1,293	57.42	2.5	685	69	529	476
	<b>Subtotal</b>	<b>36,928</b>	<b>4,879</b>	<b>53</b>	<b>37,607</b>	<b>4.68</b>	<b>25,027</b>	<b>21.51</b>	<b>2.5</b>	<b>14,792</b>	<b>39</b>	<b>688</b>	<b>666</b>
<b>RETAIL CUSTOMERS</b>													
	0 to <0.15	180,893	19,559	27	186,034	0.07	4,550,509	15.89	0.0	5,606	3	22	34
	of which [0 to <0.10]	124,610	15,645	25	128,572	0.05	3,651,367	15.54	0.0	2,778	2	9	12
	of which [0.10 to <0.15]	56,284	3,914	32	57,462	0.13	899,142	16.66	0.0	2,827	5	12	22
	0.15 to <0.25	4,714	1,875	26	5,166	0.20	435,425	21.40	0.0	376	7	2	3
	0.25 to <0.50	43,904	4,938	30	44,739	0.32	1,206,968	18.79	0.0	4,643	10	28	46
	0.50 to <0.75	19,630	2,020	31	18,893	0.56	298,260	22.41	0.0	3,271	17	24	38
	0.75 to <2.50	31,511	5,592	33	32,177	1.47	1,131,281	21.97	0.0	9,134	28	103	224
	of which [0.75 to <1.75]	24,134	3,176	33	24,015	1.24	679,181	22.95	0.0	6,467	27	70	131
	of which [1.75 to <2.50]	7,377	2,415	34	8,162	2.16	452,100	19.11	0.0	2,667	33	33	94
	2.50 to <10.00	18,032	1,997	34	17,679	4.96	646,240	24.68	0.0	9,174	52	218	424
	of which [2.50 to <5.00]	8,785	988	33	8,754	3.49	312,552	23.50	0.0	4,002	46	70	150
	of which [5.00 to <10.00]	9,248	1,009	34	8,925	6.40	333,688	25.85	0.0	5,172	58	147	273
	10.00 to <100.00	5,794	299	40	5,511	20.83	236,201	22.51	0.0	4,838	88	265	424
	of which [10.00 to <20.00]	2,198	146	38	2,095	14.29	85,157	23.71	0.0	1,622	77	73	124
	of which [20.00 to <30.00]	2,807	93	45	2,830	23.03	132,597	19.08	0.0	2,701	95	124	233
	of which [30.00 to <100.00]	790	60	36	586	33.55	18,447	34.82	0.0	514	88	68	67
	100.00 [default]	5,189	153	64	4,735	100.00	170,400	57.02	0.0	1,814	38	2,564	2,201
	<b>Subtotal</b>	<b>309,668</b>	<b>36,432</b>	<b>29</b>	<b>314,932</b>	<b>2.42</b>	<b>8,675,284</b>	<b>18.63</b>	<b>0.0</b>	<b>38,855</b>	<b>12</b>	<b>3,226</b>	<b>3,395</b>
<i>Of which: Exposures secured by real estate mortgages</i>													
	0 to <0.15	153,391	4,607	36	155,038	0.07	1,030,832	14.34	0.0	4,344	3	16	28
	of which [0 to <0.10]	105,175	3,344	36	106,382	0.04	738,706	13.77	0.0	2,069	2	7	10
	of which [0.10 to <0.15]	48,216	1,263	35	48,656	0.13	292,126	15.59	0.0	2,275	5	10	18
	0.15 to <0.25	859	50	33	875	0.21	7,365	16.42	0.0	59	7	0	0
	0.25 to <0.50	34,251	886	35	34,556	0.31	212,207	16.13	0.0	3,234	9	18	34
	0.50 to <0.75	11,315	252	35	11,403	0.55	87,282	17.21	0.0	1,750	15	11	24
	0.75 to <2.50	19,715	748	34	19,967	1.48	109,354	17.57	0.0	5,591	28	52	154
	of which [0.75 to <1.75]	14,325	467	33	14,479	1.21	77,779	17.97	0.0	3,662	25	32	87
	of which [1.75 to <2.50]	5,390	281	35	5,488	2.19	31,575	16.52	0.0	1,929	35	20	67
	2.50 to <10.00	9,655	253	33	9,740	4.91	55,834	18.59	0.0	5,797	60	89	280
	of which [2.50 to <5.00]	5,115	137	33	5,161	3.57	29,655	18.09	0.0	2,578	50	33	108
	of which [5.00 to <10.00]	4,540	116	33	4,579	6.42	26,179	19.16	0.0	3,219	70	56	173
	10.00 to <100.00	3,443	52	36	3,462	20.18	22,854	17.59	0.0	3,471	100	124	268
	of which [10.00 to <20.00]	1,167	25	37	1,176	13.79	7,232	18.07	0.0	1,085	92	30	74
	of which [20.00 to <30.00]	2,207	26	35	2,216	23.14	15,249	16.87	0.0	2,275	103	87	186
	of which [30.00 to <100.00]	69	2	34	70	33.56	373	32.00	0.0	111	158	8	9
	100.00 [default]	2,159	28	34	2,169	100.00	18,032	47.46	0.0	839	39	966	623
	<b>Subtotal</b>	<b>234,788</b>	<b>6,876</b>	<b>35</b>	<b>237,211</b>	<b>1.66</b>	<b>1,543,760</b>	<b>15.55</b>	<b>0.0</b>	<b>25,084</b>	<b>11</b>	<b>1,276</b>	<b>1,412</b>
<i>Of which: SMEs</i>													
	0 to <0.15	12,301	319	32	12,404	0.13	67,937	16.43	0.0	496	4	3	5
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	12,301	319	32	12,404	0.13	67,937	16.43	0.0	496	4	3	5
	0.15 to <0.25	384	19	28	389	0.21	3,004	15.80	0.0	22	6	0	0
	0.25 to <0.50	7,656	231	32	7,730	0.40	36,330	17.43	0.0	764	10	5	10
	0.50 to <0.75	1,257	32	27	1,266	0.58	6,306	28.77	0.0	266	21	2	2
	0.75 to <2.50	7,617	287	31	7,706	1.39	36,676	19.50	0.0	1,951	25	21	53

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	of which [0.75 to <1.75]	5,943	236	31	6,017	1.16	28,167	20.15	0.0	1,443	24	15	30
	of which [1.75 to <2.50]	1,673	52	31	1,690	2.19	8,509	17.16	0.0	508	30	6	23
	2.50 to <10.00	3,084	128	31	3,124	5.56	14,708	23.26	0.0	2,063	66	39	95
	of which [2.50 to <5.00]	1,439	57	30	1,456	3.82	7,023	22.45	0.0	768	53	12	30
	of which [5.00 to <10.00]	1,645	71	31	1,667	7.08	7,685	23.97	0.0	1,295	78	28	65
	10.00 to <100.00	917	18	36	923	21.45	5,355	19.73	0.0	847	92	40	91
	of which [10.00 to <20.00]	436	11	38	440	14.00	2,443	20.27	0.0	388	88	13	33
	of which [20.00 to <30.00]	414	6	32	416	27.40	2,577	17.07	0.0	351	84	19	49
	of which [30.00 to <100.00]	67	2	34	67	33.52	335	32.71	0.0	108	161	7	9
	100.00 (default)	571	5	31	573	100.00	4,061	47.86	0.0	183	32	260	170
	<b>Subtotal</b>	<b>33,787</b>	<b>1,040</b>	<b>32</b>	<b>34,115</b>	<b>3.24</b>	<b>174,377</b>	<b>19.04</b>	<b>0.0</b>	<b>6,591</b>	<b>19</b>	<b>370</b>	<b>426</b>
<i>Of which: Non-SMEs</i>													
	0 to <0.15	141,090	4,287	36	142,634	0.07	962,895	14.16	0.0	3,848	3	14	23
	of which [0 to <0.10]	105,175	3,344	36	106,382	0.04	738,706	13.77	0.0	2,069	2	7	10
	of which [0.10 to <0.15]	35,915	943	36	36,252	0.13	224,189	15.30	0.0	1,778	5	7	13
	0.15 to <0.25	475	31	36	486	0.21	4,361	16.92	0.0	38	8	0	0
	0.25 to <0.50	26,595	654	36	26,826	0.29	175,877	15.75	0.0	2,470	9	12	24
	0.50 to <0.75	10,058	220	36	10,137	0.55	80,976	15.77	0.0	1,484	15	9	22
	0.75 to <2.50	12,098	461	35	12,261	1.54	72,678	16.36	0.0	3,640	30	31	101
	of which [0.75 to <1.75]	8,381	231	35	8,462	1.25	49,612	16.41	0.0	2,219	26	17	56
	of which [1.75 to <2.50]	3,717	230	36	3,799	2.19	23,066	16.24	0.0	1,421	37	14	44
	2.50 to <10.00	6,571	125	36	6,616	4.60	41,126	16.39	0.0	3,734	56	50	186
	of which [2.50 to <5.00]	3,676	80	36	3,705	3.47	22,632	16.37	0.0	1,810	49	21	78
	of which [5.00 to <10.00]	2,895	45	36	2,912	6.04	18,494	16.41	0.0	1,924	66	29	108
	10.00 to <100.00	2,527	34	36	2,539	19.71	17,499	16.81	0.0	2,624	103	84	178
	of which [10.00 to <20.00]	731	14	36	736	13.66	4,789	16.76	0.0	697	95	17	41
	of which [20.00 to <30.00]	1,793	20	35	1,800	22.16	12,672	16.83	0.0	1,924	107	67	137
	of which [30.00 to <100.00]	3	0	36	3	34.52	38	15.09	0.0	3	98	0	0
	100.00 (default)	1,587	23	35	1,597	100.00	13,971	47.33	0.0	656	41	706	453
	<b>Subtotal</b>	<b>201,001</b>	<b>5,836</b>	<b>36</b>	<b>203,096</b>	<b>1.39</b>	<b>1,369,383</b>	<b>14.96</b>	<b>0.0</b>	<b>18,493</b>	<b>9</b>	<b>906</b>	<b>986</b>
<i>Of which: revolving</i>													
	0 to <0.15	3,721	9,621	5	4,166	0.07	856,331	32.60	0.0	69	2	1	1
	of which [0 to <0.10]	3,054	8,613	5	3,452	0.06	753,334	32.60	0.0	50	1	1	1
	of which [0.10 to <0.15]	667	1,008	5	714	0.13	102,997	32.60	0.0	19	3	0	0
	0.15 to <0.25	637	991	5	685	0.19	138,001	32.60	0.0	25	4	0	1
	0.25 to <0.50	1,446	1,656	5	1,527	0.35	260,663	32.60	0.0	93	6	2	3
	0.50 to <0.75	290	247	5	302	0.55	40,221	32.61	0.0	26	9	1	1
	0.75 to <2.50	1,410	1,106	5	1,468	1.45	286,124	32.61	0.0	267	18	7	8
	of which [0.75 to <1.75]	794	666	5	828	1.08	150,306	32.60	0.0	122	15	3	4
	of which [1.75 to <2.50]	616	440	5	639	1.94	135,818	32.61	0.0	145	23	4	5
	2.50 to <10.00	736	334	5	754	4.67	142,780	32.60	0.0	312	41	11	14
	of which [2.50 to <5.00]	403	213	5	415	3.39	74,704	32.60	0.0	140	34	5	5
	of which [5.00 to <10.00]	332	121	6	339	6.23	68,076	32.61	0.0	172	51	7	8
	10.00 to <100.00	236	49	6	239	18.88	48,050	32.61	0.0	220	92	15	15
	of which [10.00 to <20.00]	103	25	6	104	15.63	19,565	32.62	0.0	89	85	5	5
	of which [20.00 to <30.00]	133	24	6	134	21.31	28,263	32.61	0.0	131	97	9	10
	of which [30.00 to <100.00]	1	0	5	1	34.68	222	32.19	0.0	1	111	0	0
	100.00 (default)	166	2	5	166	99.98	28,180	57.41	0.0	107	65	87	108

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post -CCF and CRM exposures	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
	<b>Subtotal</b>	8,641	14,005	5	9,307	3.00	1,800,350	33.05	0.0	1,120	12	124	151
<i>Of which: Other retail customers</i>													
	0 to <0.15	23,782	5,332	59	26,829	0.07	2,663,346	22.22	0.0	1,193	4	4	5
	of which [0 to <0.10]	16,381	3,688	65	18,738	0.05	2,159,327	22.43	0.0	659	4	2	2
	of which [0.10 to <0.15]	7,400	1,643	47	8,091	0.13	504,019	21.74	0.0	533	7	2	3
	0.15 to <0.25	3,218	834	51	3,606	0.20	290,059	20.48	0.0	291	8	1	2
	0.25 to <0.50	8,207	2,396	46	8,656	0.34	734,098	26.96	0.0	1,316	15	8	9
	0.50 to <0.75	8,025	1,521	34	7,187	0.57	170,757	30.23	0.0	1,494	21	12	13
	0.75 to <2.50	10,386	3,738	41	10,741	1.46	735,803	28.71	0.0	3,277	31	44	62
	of which [0.75 to <1.75]	9,015	2,043	42	8,707	1.30	451,096	30.31	0.0	2,684	31	35	40
	of which [1.75 to <2.50]	1,372	1,694	41	2,034	2.13	284,707	21.86	0.0	593	29	9	22
	2.50 to <10.00	7,641	1,409	40	7,185	5.05	447,626	32.11	0.0	3,065	43	117	130
	of which [2.50 to <5.00]	3,266	638	43	3,178	3.37	208,193	31.09	0.0	1,285	40	33	37
	of which [5.00 to <10.00]	4,375	771	39	4,007	6.39	239,433	32.91	0.0	1,780	44	84	92
	10.00 to <100.00	2,115	198	49	1,810	22.34	165,297	30.60	0.0	1,148	63	127	141
	of which [10.00 to <20.00]	928	96	47	815	14.85	58,360	30.71	0.0	449	55	38	45
	of which [20.00 to <30.00]	467	43	73	479	23.00	89,085	25.47	0.0	296	62	28	38
	of which [30.00 to <100.00]	720	59	36	516	33.55	17,852	35.19	0.0	403	78	61	58
	100.00 (default)	2,865	123	72	2,400	100.00	124,188	65.63	0.0	867	36	1,511	1,470
	<b>Subtotal</b>	66,239	15,552	48	68,415	5.00	5,331,174	27.37	0.0	12,651	18	1,825	1,832
<i>Of which: SMEs</i>													
	0 to <0.15	2,398	592	31	2,500	0.13	87,033	22.83	0.0	141	6	1	1
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	2,398	592	31	2,500	0.13	87,033	22.83	0.0	141	6	1	1
	0.15 to <0.25	2,200	381	36	2,303	0.21	19,906	17.13	0.0	140	6	1	1
	0.25 to <0.50	3,904	1,186	28	3,599	0.37	79,198	31.61	0.0	581	16	4	4
	0.50 to <0.75	6,727	1,345	31	5,785	0.58	91,928	32.23	0.0	1,231	21	11	10
	0.75 to <2.50	7,858	1,522	32	7,155	1.46	128,343	31.01	0.0	2,177	30	32	38
	of which [0.75 to <1.75]	7,124	1,351	31	6,392	1.36	111,399	32.19	0.0	1,995	31	28	31
	of which [1.75 to <2.50]	734	171	34	763	2.28	16,944	21.15	0.0	182	24	4	7
	2.50 to <10.00	6,270	1,065	32	5,583	5.18	106,585	33.75	0.0	2,363	42	97	102
	of which [2.50 to <5.00]	2,431	435	31	2,207	3.31	40,342	33.26	0.0	877	40	24	25
	of which [5.00 to <10.00]	3,839	629	32	3,376	6.41	66,243	34.07	0.0	1,487	44	73	77
	10.00 to <100.00	1,645	149	39	1,301	23.52	47,943	32.22	0.0	816	63	101	110
	of which [10.00 to <20.00]	749	74	40	621	14.87	19,716	31.83	0.0	331	53	30	35
	of which [20.00 to <30.00]	181	16	45	170	25.08	10,597	24.35	0.0	85	50	10	16
	of which [30.00 to <100.00]	715	58	36	511	33.54	17,630	35.31	0.0	400	78	60	58
	100.00 (default)	2,193	81	84	1,711	100.00	46,279	64.84	0.0	640	37	1,063	999
	<b>Subtotal</b>	33,195	6,322	32	29,936	8.24	607,215	32.06	0.0	8,089	27	1,310	1,266
<i>Of which: Non-SMEs</i>													
	0 to <0.15	21,384	4,739	62	24,329	0.07	2,576,313	22.16	0.0	1,052	4	4	4
	of which [0 to <0.10]	16,381	3,688	64	18,738	0.05	2,159,327	22.43	0.0	659	4	2	2
	of which [0.10 to <0.15]	5,002	1,051	56	5,591	0.13	416,986	21.25	0.0	393	7	2	2
	0.15 to <0.25	1,018	453	63	1,303	0.19	270,153	26.40	0.0	151	12	1	1
	0.25 to <0.50	4,303	1,209	62	5,057	0.32	654,900	23.64	0.0	735	15	4	5
	0.50 to <0.75	1,298	176	60	1,403	0.55	78,829	21.96	0.0	263	19	2	3
	0.75 to <2.50	2,528	2,216	48	3,587	1.46	607,460	24.11	0.0	1,100	31	12	24
	of which [0.75 to <1.75]	1,890	692	62	2,315	1.15	339,697	25.11	0.0	689	30	7	9
	of which [1.75 to <2.50]	638	1,523	42	1,271	2.03	267,763	22.29	0.0	411	32	6	14



RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	2.50 to <10.00	1,371	345	67	1,602	4.59	341,041	26.38	0.0	701	44	19	27
	of which [2.50 to <5.00]	835	203	67	971	3.49	167,851	26.16	0.0	408	42	9	12
	of which [5.00 to <10.00]	535	142	68	631	6.28	173,190	26.71	0.0	293	47	11	15
	10.00 to <100.00	470	50	80	509	19.29	117,354	26.47	0.0	332	65	26	31
	of which [10.00 to <20.00]	179	22	69	194	14.78	38,644	27.12	0.0	117	60	8	9
	of which [20.00 to <30.00]	286	27	90	310	21.86	78,488	26.09	0.0	211	68	18	21
	of which [30.00 to <100.00]	5	1	39	5	35.18	222	24.38	0.0	4	71	0	0
	100.00 (default)	672	42	47	690	100.01	77,909	67.57	0.0	228	33	449	472
	<b>Subtotal</b>	<b>33,044</b>	<b>9,229</b>	<b>59</b>	<b>38,479</b>	<b>2.49</b>	<b>4,723,959</b>	<b>23.72</b>	<b>0.0</b>	<b>4,562</b>	<b>12</b>	<b>516</b>	<b>566</b>
<b>EQUITIES</b>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>TOTAL</b>	<b>374,650</b>	<b>50,444</b>	<b>35</b>	<b>383,251</b>	<b>-</b>	<b>8,713,485</b>	<b>-</b>	<b>2.5</b>	<b>73,112</b>	<b>19</b>	<b>4,599</b>	<b>4,809</b>

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

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet average	Weighted average CCF	Post-CCF and CRM exposures	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
<b>GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>CORPORATES</b>	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	24,536	6,291	47	26,588	0.64	14,477	21.69	2.5	9,359	35	37	37

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	0.75 to <2.50	21,741	4,564	48	22,150	1.53	12,584	21.68	2.5	10,464	47	74	70
	of which [0.75 to <1.75]	14,009	2,676	47	13,921	1.21	7,561	21.20	2.5	5,894	42	36	36
	of which [1.75 to <2.50]	7,732	1,888	49	8,230	2.06	5,023	22.50	2.5	4,570	56	38	33
	2.50 to <10.00	14,185	2,943	49	14,617	4.49	7,410	22.22	2.5	10,046	69	148	166
	of which [2.50 to <5.00]	10,749	2,174	48	11,103	3.46	5,516	22.06	2.5	6,950	63	86	85
	of which [5.00 to <10.00]	3,437	770	51	3,514	7.71	1,894	22.72	2.5	3,096	88	62	81
	10.00 to <100.00	1,931	268	52	1,814	19.70	1,339	21.28	2.5	1,759	97	77	103
	of which [10.00 to <20.00]	1,329	204	53	1,286	15.03	769	21.03	2.5	1,164	90	41	65
	of which [20.00 to <30.00]	43	6	45	46	24.06	33	26.99	2.5	74	161	3	2
	of which [30.00 to <100.00]	559	58	48	482	31.76	537	21.38	2.5	521	108	33	36
	100.00 (default)	2,013	205	83	1,755	100.00	1,850	61.94	2.5	1,032	59	1,028	1,027
	<b>Subtotal</b>	<b>64,406</b>	<b>14,272</b>	<b>48</b>	<b>66,925</b>	<b>4.90</b>	<b>37,660</b>	<b>22.85</b>	<b>2.5</b>	<b>32,661</b>	<b>49</b>	<b>1,364</b>	<b>1,404</b>
<i>Of which: Specialized lending</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)							0.00					
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>
<i>Of which: SMEs</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	14,155	1,879	53	14,657	0.64	9,130	20.46	2.5	4,161	28	19	18
	0.75 to <2.50	13,097	1,943	52	13,016	1.47	8,799	20.26	2.5	4,851	37	39	40
	of which [0.75 to <1.75]	8,815	1,327	50	8,648	1.21	6,007	20.36	2.5	3,051	35	21	22
	of which [1.75 to <2.50]	4,283	615	57	4,368	2.00	2,792	20.06	2.5	1,801	41	18	18
	2.50 to <10.00	7,068	1,064	56	7,140	4.06	4,692	20.55	2.5	3,651	51	60	74

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	of which [2.50 to <5.00]	5,794	862	55	5,888	3.34	3,736	20.53	2.5	2,862	49	40	49
	of which [5.00 to <10.00]	1,274	203	58	1,252	7.43	956	20.66	2.5	789	63	19	25
	10.00 to <100.00	1,229	141	51	1,152	18.78	932	21.03	2.5	954	83	46	65
	of which [10.00 to <20.00]	906	113	52	882	15.04	588	20.92	2.5	703	80	28	43
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	323	28	49	270	30.99	344	21.39	2.5	251	93	18	21
	100.00 (default)	1,012	85	91	930	100.00	1,230	59.71	2.5	607	65	516	464
	<b>Subtotal</b>	<b>36,561</b>	<b>5,112</b>	<b>54</b>	<b>36,895</b>	<b>4.67</b>	<b>24,783</b>	<b>21.41</b>	<b>2.5</b>	<b>14,224</b>	<b>39</b>	<b>679</b>	<b>661</b>
<b>RETAIL CUSTOMERS</b>													
	0 to <0.15	120,462	15,899	34	125,835	0.07	3,352,463	14.45	0.0	3,202	3	12	11
	of which [0 to <0.10]	117,965	12,329	34	122,125	0.07	2,146,728	14.19	0.0	3,059	3	11	10
	of which [0.10 to <0.15]	2,498	3,570	34	3,710	0.11	1,205,735	23.18	0.0	143	4	1	1
	0.15 to <0.25	37,546	3,449	38	38,742	0.20	762,531	14.54	0.0	2,280	6	11	14
	0.25 to <0.50	51,357	5,209	35	52,535	0.35	955,203	16.69	0.0	5,006	10	31	32
	0.50 to <0.75	22,994	3,660	34	22,510	0.61	753,402	19.49	0.0	3,274	15	27	34
	0.75 to <2.50	39,170	5,974	38	39,963	1.42	1,356,531	17.70	0.0	8,822	22	103	177
	of which [0.75 to <1.75]	24,854	3,347	38	25,370	1.02	820,957	17.52	0.0	4,743	19	46	70
	of which [1.75 to <2.50]	14,316	2,627	37	14,594	2.12	535,574	18.01	0.0	4,079	28	56	107
	2.50 to <10.00	22,626	2,587	39	22,431	5.21	649,746	18.29	0.0	9,175	41	217	441
	of which [2.50 to <5.00]	11,313	1,320	39	11,380	3.50	347,246	18.06	0.0	4,102	36	73	143
	of which [5.00 to <10.00]	11,314	1,267	39	11,051	6.96	302,500	18.53	0.0	5,073	46	144	298
	10.00 to <100.00	6,908	466	39	6,647	20.70	336,689	18.26	0.0	4,688	71	251	473
	of which [10.00 to <20.00]	2,900	263	39	2,826	14.57	130,627	19.05	0.0	1,817	64	77	145
	of which [20.00 to <30.00]	2,446	119	42	2,491	21.29	171,643	16.92	0.0	1,923	77	90	173
	of which [30.00 to <100.00]	1,562	85	37	1,331	32.63	34,419	19.08	0.0	948	71	83	154
	100.00 (default)	4,974	149	62	4,610	100.00	164,844	53.24	0.0	1,594	35	2,333	2,162
	<b>Subtotal</b>	<b>306,037</b>	<b>37,393</b>	<b>36</b>	<b>313,274</b>	<b>2.62</b>	<b>8,331,409</b>	<b>16.54</b>	<b>0.0</b>	<b>38,040</b>	<b>12</b>	<b>2,984</b>	<b>3,344</b>
<i>Of which: Exposures secured by real estate mortgages</i>													
	0 to <0.15	68,557	2,280	39	69,453	0.07	493,856	13.85	0.0	1,774	3	6	6
	of which [0 to <0.10]	68,439	2,246	39	69,322	0.07	492,438	13.85	0.0	1,768	3	6	6
	of which [0.10 to <0.15]	118	34	40	131	0.11	1,418	16.50	0.0	6	5	0	0
	0.15 to <0.25	25,560	752	39	25,856	0.20	167,866	13.91	0.0	1,512	6	7	10
	0.25 to <0.50	35,260	964	40	35,644	0.36	222,572	15.60	0.0	3,406	10	20	21
	0.50 to <0.75	12,459	413	40	12,626	0.60	58,393	17.39	0.0	1,821	14	13	18
	0.75 to <2.50	23,082	849	40	23,421	1.37	151,090	15.51	0.0	5,468	23	51	100
	of which [0.75 to <1.75]	14,864	504	40	15,065	0.96	102,736	15.45	0.0	2,851	19	23	41
	of which [1.75 to <2.50]	8,218	345	40	8,356	2.10	48,354	15.63	0.0	2,618	31	28	58
	2.50 to <10.00	12,592	378	41	12,745	4.99	73,669	15.74	0.0	6,370	50	101	277
	of which [2.50 to <5.00]	6,681	215	40	6,768	3.44	38,133	15.85	0.0	2,848	42	37	94
	of which [5.00 to <10.00]	5,910	163	41	5,977	6.75	35,536	15.62	0.0	3,522	59	64	183

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	Initial gross exposures on balance sheet	Pre-CCF off-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	10.00 to <100.00	4,074	83	41	4,108	20.48	26,170	15.65	0.0	3,455	84	131	296
	of which [10.00 to <20.00]	1,634	51	41	1,655	14.48	9,359	16.49	0.0	1,325	80	39	88
	of which [20.00 to <30.00]	1,719	21	40	1,728	21.01	12,445	14.61	0.0	1,488	86	53	124
	of which [30.00 to <100.00]	721	11	41	725	32.90	4,366	16.19	0.0	642	89	39	84
	100.00 (default)	2,075	26	40	2,085	100.00	17,779	45.58	0.0	669	32	898	634
	<b>Subtotal</b>	<b>183,660</b>	<b>5,746</b>	<b>40</b>	<b>185,938</b>	<b>2.25</b>	<b>1,211,395</b>	<b>15.17</b>	<b>0.0</b>	<b>24,475</b>	<b>13</b>	<b>1,227</b>	<b>1,361</b>
<i>Of which: SMEs</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	1,872	53	39	1,893	0.19	12,944	14.26	0.0	88	5	1	1
	0.25 to <0.50	9,555	256	41	9,659	0.34	51,166	18.48	0.0	889	9	6	4
	0.50 to <0.75	7,569	254	41	7,673	0.60	35,882	18.21	0.0	1,037	14	8	11
	0.75 to <2.50	6,116	280	41	6,231	1.62	29,923	18.73	0.0	1,644	26	19	30
	of which [0.75 to <1.75]	3,742	160	41	3,807	1.19	18,837	18.68	0.0	832	22	8	13
	of which [1.75 to <2.50]	2,374	120	41	2,424	2.29	11,086	18.80	0.0	812	33	10	17
	2.50 to <10.00	3,946	192	42	4,026	5.21	18,985	18.80	0.0	2,085	52	40	79
	of which [2.50 to <5.00]	2,129	111	41	2,175	3.51	9,974	18.79	0.0	936	43	14	27
	of which [5.00 to <10.00]	1,817	81	42	1,851	7.20	9,011	18.81	0.0	1,149	62	25	52
	10.00 to <100.00	1,420	42	42	1,438	19.97	7,966	17.79	0.0	1,138	79	51	113
	of which [10.00 to <20.00]	827	32	42	840	12.95	4,392	17.97	0.0	630	75	20	46
	of which [20.00 to <30.00]	181	3	41	183	21.96	1,040	18.30	0.0	160	88	7	17
	of which [30.00 to <100.00]	412	7	41	415	33.31	2,534	17.21	0.0	348	84	24	50
	100.00 (default)	567	4	40	569	100.01	4,060	47.00	0.0	226	40	250	175
	<b>Subtotal</b>	<b>31,047</b>	<b>1,082</b>	<b>41</b>	<b>31,489</b>	<b>3.97</b>	<b>160,926</b>	<b>18.73</b>	<b>0.0</b>	<b>7,107</b>	<b>23</b>	<b>374</b>	<b>411</b>
<i>Of which: Non-SMEs</i>													
	0 to <0.15	68,557	2,280	39	69,453	0.07	493,856	13.85	0.0	1,774	3	6	6
	of which [0 to <0.10]	68,439	2,246	39	69,322	0.07	492,438	13.85	0.0	1,768	3	6	6
	of which [0.10 to <0.15]	118	34	40	131	0.11	1,418	16.50	0.0	6	5	0	0
	0.15 to <0.25	23,688	699	39	23,963	0.20	154,922	13.88	0.0	1,424	6	7	9
	0.25 to <0.50	25,705	709	39	25,985	0.36	171,406	14.53	0.0	2,518	10	14	17
	0.50 to <0.75	4,890	159	40	4,953	0.61	22,511	16.11	0.0	784	16	5	7
	0.75 to <2.50	16,966	569	39	17,191	1.28	121,167	14.35	0.0	3,824	22	32	70
	of which [0.75 to <1.75]	11,123	345	39	11,258	0.89	83,899	14.35	0.0	2,019	18	15	28
	of which [1.75 to <2.50]	5,844	225	39	5,932	2.02	37,268	14.33	0.0	1,806	30	17	42
	2.50 to <10.00	8,645	186	39	8,718	4.89	54,684	14.33	0.0	4,285	49	61	199
	of which [2.50 to <5.00]	4,552	104	39	4,593	3.40	28,159	14.45	0.0	1,912	42	23	67
	of which [5.00 to <10.00]	4,093	82	39	4,126	6.55	26,525	14.19	0.0	2,373	58	38	131
	10.00 to <100.00	2,653	41	40	2,670	20.75	18,204	14.49	0.0	2,317	87	80	183
	of which [10.00 to <20.00]	807	19	40	814	16.05	4,967	14.96	0.0	694	85	19	42
	of which [20.00 to <30.00]	1,538	18	39	1,545	20.90	11,405	14.17	0.0	1,328	86	46	107
	of which [30.00 to <100.00]	308	4	39	310	32.35	1,832	14.84	0.0	295	95	15	34

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet average exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	100.00 (default)	1,508	22	40	1,517	100.00	13,719	45.06	0.0	443	29	649	459
	<b>Subtotal</b>	<b>152,613</b>	<b>4,665</b>	<b>39</b>	<b>154,449</b>	<b>1.90</b>	<b>1,050,469</b>	<b>14.44</b>	<b>0.0</b>	<b>17,368</b>	<b>11</b>	<b>853</b>	<b>950</b>
<i>Of which: revolving</i>													
	0 to <0.15	2,839	8,309	20	4,509	0.09	723,925	30.70	0.0	78	2	1	1
	of which [0 to <0.10]	1,772	5,824	20	2,942	0.07	472,524	30.70	0.0	45	2	1	0
	of which [0.10 to <0.15]	1,067	2,485	20	1,567	0.11	251,401	30.70	0.0	33	2	1	0
	0.15 to <0.25	651	1,042	20	861	0.20	106,211	30.70	0.0	30	3	1	0
	0.25 to <0.50	1,107	1,596	20	1,428	0.30	210,011	30.70	0.0	70	5	1	1
	0.50 to <0.75	888	1,070	20	1,103	0.55	182,616	30.71	0.0	87	8	2	2
	0.75 to <2.50	1,560	1,317	20	1,824	1.56	306,663	30.70	0.0	315	17	9	8
	of which [0.75 to <1.75]	862	777	20	1,018	1.09	160,691	30.70	0.0	135	13	3	3
	of which [1.75 to <2.50]	698	540	20	807	2.16	145,972	30.70	0.0	180	22	5	5
	2.50 to <10.00	692	369	20	766	4.84	132,012	30.70	0.0	296	39	11	12
	of which [2.50 to <5.00]	425	247	20	475	3.83	79,460	30.71	0.0	158	33	6	5
	of which [5.00 to <10.00]	266	123	20	291	6.49	52,552	30.70	0.0	137	47	6	7
	10.00 to <100.00	350	98	20	370	17.51	75,225	30.71	0.0	293	79	20	19
	of which [10.00 to <20.00]	137	53	20	147	11.51	28,994	30.70	0.0	96	65	5	4
	of which [20.00 to <30.00]	208	43	20	216	21.16	45,309	30.71	0.0	190	88	14	14
	of which [30.00 to <100.00]	6	2	20	6	32.23	922	30.80	0.0	6	101	1	1
	100.00 (default)	156	2	20	157	100.02	26,661	54.17	0.0	35	22	82	103
	<b>Subtotal</b>	<b>8,243</b>	<b>13,803</b>	<b>20</b>	<b>11,017</b>	<b>2.75</b>	<b>1,763,324</b>	<b>31.04</b>	<b>0.0</b>	<b>1,204</b>	<b>11</b>	<b>127</b>	<b>146</b>
<i>Of which: Other retail customers</i>													
	0 to <0.15	49,066	5,310	53	51,872	0.06	2,134,682	13.84	0.0	1,349	3	5	4
	of which [0 to <0.10]	47,754	4,258	49	49,861	0.06	1,181,766	13.68	0.0	1,246	2	4	4
	of which [0.10 to <0.15]	1,313	1,052	66	2,012	0.11	952,916	17.76	0.0	103	5	0	0
	0.15 to <0.25	11,335	1,655	48	12,025	0.20	488,454	14.76	0.0	738	6	4	4
	0.25 to <0.50	14,990	2,648	43	15,464	0.35	522,620	17.90	0.0	1,530	10	9	10
	0.50 to <0.75	9,647	2,176	40	8,782	0.64	512,393	21.12	0.0	1,366	16	12	14
	0.75 to <2.50	14,528	3,808	44	14,717	1.48	898,778	19.56	0.0	3,039	21	43	69
	of which [0.75 to <1.75]	9,128	2,066	45	9,286	1.10	557,530	19.43	0.0	1,757	0	20	25
	of which [1.75 to <2.50]	5,400	1,742	42	5,431	2.15	341,248	19.78	0.0	1,282	0	23	44
	2.50 to <10.00	9,343	1,839	43	8,921	5.54	444,065	20.87	0.0	2,509	28	105	152
	of which [2.50 to <5.00]	4,206	858	44	4,137	3.58	229,653	20.24	0.0	1,096	26	30	44
	of which [5.00 to <10.00]	5,137	981	41	4,784	7.24	214,412	21.41	0.0	1,413	30	75	108
	10.00 to <100.00	2,483	285	46	2,170	21.67	235,294	21.08	0.0	940	43	100	158
	of which [10.00 to <20.00]	1,129	159	45	1,023	15.16	92,274	21.51	0.0	396	39	33	53
	of which [20.00 to <30.00]	519	55	60	547	22.22	113,889	18.79	0.0	245	45	23	36
	of which [30.00 to <100.00]	835	71	37	599	32.31	29,131	22.45	0.0	299	50	43	70
	100.00 (default)	2,742	122	68	2,367	100.00	120,404	59.93	0.0	890	38	1,352	1,425
	<b>Subtotal</b>	<b>114,134</b>	<b>17,844</b>	<b>46</b>	<b>116,319</b>	<b>3.20</b>	<b>5,356,690</b>	<b>17.36</b>	<b>0.0</b>	<b>12,361</b>	<b>11</b>	<b>1,630</b>	<b>1,836</b>
<i>Of which: SMEs</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	1,482	415	33	1,518	0.19	66,971	19.66	0.0	98	6	1	1
	0.25 to <0.50	6,129	1,422	34	5,953	0.33	71,236	22.30	0.0	631	11	4	4
	0.50 to <0.75	7,498	1,560	33	6,269	0.66	126,900	22.58	0.0	996	16	9	11
	0.75 to <2.50	8,967	1,694	35	8,091	1.60	128,069	23.02	0.0	1,841	23	30	36
	of which [0.75 to <1.75]	5,208	1,036	35	4,807	1.19	73,805	23.08	0.0	1,007	21	13	16
	of which [1.75 to <2.50]	3,759	659	35	3,284	2.19	54,264	22.93	0.0	834	25	16	21
	2.50 to <10.00	6,816	1,226	38	6,072	5.89	115,183	23.04	0.0	1,778	29	83	105
	of which [2.50 to <5.00]	2,723	534	37	2,475	3.56	41,517	22.91	0.0	681	27	20	25
	of which [5.00 to <10.00]	4,093	692	38	3,597	7.50	73,666	23.13	0.0	1,097	31	62	80
	10.00 to <100.00	1,677	180	36	1,299	23.75	47,652	22.68	0.0	572	44	70	111
	of which [10.00 to <20.00]	807	103	36	667	16.19	20,241	22.56	0.0	258	39	25	40
	of which [20.00 to <30.00]	79	9	32	78	27.65	1,476	22.16	0.0	36	47	5	7
	of which [30.00 to <100.00]	791	68	36	554	32.30	25,935	22.91	0.0	277	50	41	65
	100.00 (default)	2,025	76	81	1,632	100.00	43,193	59.91	0.0	719	44	925	968
	<b>Subtotal</b>	<b>34,594</b>	<b>6,573</b>	<b>35</b>	<b>30,834</b>	<b>8.08</b>	<b>599,204</b>	<b>24.57</b>	<b>0.0</b>	<b>6,634</b>	<b>22</b>	<b>1,122</b>	<b>1,236</b>
<i>Of which: Non-SMEs</i>													
	0 to <0.15	49,066	5,310	53	51,872	0.06	2,134,682	13.84	0.0	1,349	3	5	4
	of which [0 to <0.10]	47,754	4,258	49	49,861	0.06	1,181,766	13.68	0.0	1,246	2	4	4
	of which [0.10 to <0.15]	1,313	1,052	66	2,012	0.11	952,916	17.76	0.0	103	5	0	0
	0.15 to <0.25	9,853	1,241	53	10,508	0.20	421,483	14.05	0.0	640	6	3	4
	0.25 to <0.50	8,861	1,226	53	9,511	0.35	451,384	15.14	0.0	899	9	5	6
	0.50 to <0.75	2,149	616	59	2,513	0.59	385,493	17.45	0.0	370	15	3	3
	0.75 to <2.50	5,562	2,114	50	6,626	1.34	770,709	15.33	0.0	1,198	18	14	33
	of which [0.75 to <1.75]	3,920	1,030	54	4,479	0.99	483,725	15.51	0.0	750	17	7	10
	of which [1.75 to <2.50]	1,642	1,084	47	2,147	2.08	286,984	14.96	0.0	448	21	7	23
	2.50 to <10.00	2,527	613	53	2,848	4.79	328,882	16.25	0.0	731	26	22	47
	of which [2.50 to <5.00]	1,483	324	55	1,662	3.61	188,136	16.28	0.0	415	25	10	19
	of which [5.00 to <10.00]	1,044	289	49	1,186	6.46	140,746	16.22	0.0	316	27	12	28
	10.00 to <100.00	806	105	62	871	18.58	187,642	18.70	0.0	369	42	30	47
	of which [10.00 to <20.00]	322	56	61	356	13.21	72,033	19.55	0.0	138	39	9	13
	of which [20.00 to <30.00]	440	45	66	469	21.31	112,413	18.23	0.0	209	45	18	29
	of which [30.00 to <100.00]	44	3	47	46	32.47	3,196	16.85	0.0	22	48	2	5
	100.00 (default)	717	45	46	736	100.01	77,211	59.97	0.0	171	23	428	457
	<b>Subtotal</b>	<b>79,541</b>	<b>11,270</b>	<b>53</b>	<b>85,485</b>	<b>1.43</b>	<b>4,757,486</b>	<b>14.76</b>	<b>0.0</b>	<b>5,727</b>	<b>7</b>	<b>508</b>	<b>600</b>
<b>EQUITIES</b>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
PD range													
of which [2.50 to <5.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [10.00 to <20.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [30.00 to <100.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
100.00 (default)		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>370,443</b>	<b>51,665</b>	<b>39</b>	<b>380,198</b>	<b>-</b>	<b>8,369,069</b>	<b>-</b>	<b>2.5</b>	<b>70,701</b>	<b>19</b>	<b>4,348</b>	<b>4,747</b>

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

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**TABLE 32 BIS: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRBF METHOD**

06/30/2023 (in € millions)		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
PD range													
<b>INSTITUTIONS (BANKS)</b>													
0 to <0.15		27,374	1,787	30	26,710	0.05	213	38.66	2.5	5,574	21	5	2
of which [0 to <0.10]		17,737	1,362	32	17,036	0.02	148	35.15	2.5	1,307	8	1	1
of which [0.10 to <0.15]		9,637	426	22	9,674	0.10	65	44.85	2.5	4,267	44	4	0
0.15 to <0.25		826	165	45	656	0.22	51	46.34	2.5	461	70	1	0
0.25 to <0.50		582	80	24	301	0.42	30	45.78	2.5	284	95	1	0
0.50 to <0.75		0	0	0	0	0.00	0	-	0.0	0	0	0	0
0.75 to <2.50		314	232	71	478	0.98	32	45.00	2.5	619	129	2	0
of which [0.75 to <1.75]		314	232	71	478	0.98	32	45.00	2.5	619	129	2	0
of which [1.75 to <2.50]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
2.50 to <10.00		117	29	30	125	2.67	21	45.00	2.7	211	169	2	1
of which [2.50 to <5.00]		117	29	30	125	2.67	21	45.00	2.7	211	169	2	1
of which [5.00 to <10.00]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
10.00 to <100.00		17	53	40	39	18.70	37	45.01	2.6	114	294	3	2
of which [10.00 to <20.00]		16	0	0	16	15.85	1	44.98	0.0	45	285	1	0
of which [20.00 to <30.00]		1	53	40	23	20.68	36	45.03	2.5	68	300	2	2
of which [30.00 to <100.00]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
100.00 (default)		5	0	0	4	99.04	6	44.57	2.5	0	0	3	1
<b>Subtotal</b>		<b>29,235</b>	<b>2,347</b>	<b>35</b>	<b>28,314</b>	<b>0.12</b>	<b>390</b>	<b>39.06</b>	<b>2.5</b>	<b>7,263</b>	<b>26</b>	<b>16</b>	<b>7</b>
<b>CORPORATES</b>													
0 to <0.15		11,171	20,852	61	24,142	0.09	396	44.09	2.5	7,265	30	10	8



RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions)		Risks and Capital Adequacy – Pillar 3 as of June 30, 2023											
		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
PD range													
of which [0 to <0.10]		5,594	11,624	64	13,246	0.07	197	43.32	2.5	3,285	25	4	3
of which [0.10 to <0.15]		5,578	9,228	57	10,896	0.12	199	45.04	2.5	3,981	37	6	4
0.15 to <0.25		98	1	20	67	0.22	15	45.00	2.5	34	51	0	0
0.25 to <0.50		7,819	13,988	55	15,062	0.33	339	44.73	2.5	9,460	63	22	65
0.50 to <0.75		0	0	0	0	0.00	0	-	0.0	0	0	0	0
0.75 to <2.50		9,450	7,196	61	13,125	1.09	551	44.48	2.5	13,371	102	63	22
of which [0.75 to <1.75]		9,450	7,196	61	13,125	1.09	551	44.48	2.5	13,371	102	63	22
of which [1.75 to <2.50]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
2.50 to <10.00		3,053	1,204	60	3,587	3.32	236	44.94	2.5	5,226	146	54	32
of which [2.50 to <5.00]		3,053	1,204	60	3,587	3.32	236	44.94	2.5	5,226	146	54	32
of which [5.00 to <10.00]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
10.00 to <100.00		962	624	54	1,166	15.86	66	44.97	2.5	2,897	248	83	105
of which [10.00 to <20.00]		962	624	54	1,166	15.86	66	44.97	2.5	2,897	248	83	105
of which [20.00 to <30.00]		0	0	0	0	0.00	0	-	0.0	0	0	0	0
of which [30.00 to <100.00]		0	0	0	0	0.00	0	-	1.0	0	0	0	0
100.00 (default)		963	97	67	960	99.99	55	45.00	2.5	0	0	439	429
<b>Subtotal</b>		<b>33,516</b>	<b>43,961</b>	<b>59</b>	<b>58,109</b>	<b>2.54</b>	<b>1,658</b>	<b>44.43</b>	<b>2.5</b>	<b>38,254</b>	<b>66</b>	<b>671</b>	<b>660</b>
<b>EQUITIES</b>													
0 to <0.15		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [0 to <0.10]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
0.50 to <0.75		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
0.75 to <2.50		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [0.75 to <1.75]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [1.75 to <2.50]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
2.50 to <10.00		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [2.50 to <5.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [10.00 to <20.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
of which [30.00 to <100.00]		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
100.00 (default)		0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>TOTAL</b>		<b>62,751</b>	<b>46,308</b>	<b>58</b>	<b>86,422</b>	<b>-</b>	<b>2,048</b>	<b>-</b>	<b>2.5</b>	<b>45,517</b>	<b>93</b>	<b>687</b>	<b>697</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
<b>INSTITUTIONS (BANKS)</b>													
	0 to <0.15	24,782	2,169	26	25,348	0.04	221	38.91	3	4,847	19	4	2
	of which [0 to <0.10]	17,312	2,010	26	17,868	0.02	155	36.40	3	1,545	9	1	2
	of which [0.10 to <0.15]	7,470	159	19	7,479	0.10	66	44.88	3	3,302	44	3	0
	0.15 to <0.25	823	268	34	913	0.22	48	46.58	3	644	71	1	0
	0.25 to <0.50	45	178	23	64	0.38	29	46.13	2	58	91	0	1
	0.50 to <0.75	0	0	0	0	0	0	0.00	0	0	0	0	0
	0.75 to <2.50	260	204	70	403	0.98	36	45.32	2	526	130	2	0
	of which [0.75 to <1.75]	260	204	70	403	0.98	36	45.32	2	526	130	2	0
	of which [1.75 to <2.50]	0	0	0	0	0	0	0.00	0	0	0	0	0
	2.50 to <10.00	115	39	31	127	2.67	22	45.01	3	214	169	2	1
	of which [2.50 to <5.00]	115	39	31	127	2.67	22	45.01	3	214	169	2	1
	of which [5.00 to <10.00]	0	0	0	0	0	0	0.00	0	0	0	0	0
	10.00 to <100.00	19	67	35	42	18.66	38	44.99	2	125	294	4	2
	of which [10.00 to <20.00]	18	0	0	18	15.85	1	44.96	0	50	285	1	0
	of which [20.00 to <30.00]	2	67	35	25	20.68	37	45.01	2	74	300	2	2
	of which [30.00 to <100.00]	0	0	0	0	0	0	0.00	0	0	0	0	0
	100.00 (default)	6	7	50	9	99.71	9	44.87	2	0	0	5	0
	<b>Subtotal</b>	<b>26,051</b>	<b>2,932</b>	<b>30</b>	<b>26,907</b>	<b>0.14</b>	<b>403</b>	<b>39.32</b>	<b>3</b>	<b>6,414</b>	<b>24</b>	<b>17</b>	<b>8</b>
<b>CORPORATES</b>													
	0 to <0.15	10,648	20,903	61	23,602	0.09	381	44.16	3	7,256	31	10	7
	of which [0 to <0.10]	4,595	10,834	63	11,581	0.07	185	43.38	3	2,881	25	3	3
	of which [0.10 to <0.15]	6,052	10,069	59	12,021	0.12	196	44.90	3	4,375	36	6	4
	0.15 to <0.25	239	1	21	240	0.22	15	45.00	3	122	51	0	0
	0.25 to <0.50	7,582	13,549	55	14,753	0.33	342	44.77	3	9,279	63	22	112
	0.50 to <0.75	0	0	0	0	0	0	0.00	0	0	0	0	0
	0.75 to <2.50	9,516	7,557	62	13,300	1.08	443	44.47	3	13,512	102	64	22
	of which [0.75 to <1.75]	9,516	7,557	62	13,300	1.08	443	44.47	3	13,512	102	64	22
	of which [1.75 to <2.50]	0	0	0	0	0	0	0.00	0	0	0	0	0
	2.50 to <10.00	3,152	1,275	57	3,643	3.32	223	44.99	3	5,312	146	54	38
	of which [2.50 to <5.00]	3,152	1,275	57	3,643	3.32	223	44.99	3	5,312	146	54	38
	of which [5.00 to <10.00]	0	0	0	0	0	0	0.00	0	0	0	0	0
	10.00 to <100.00	1,265	570	56	1,267	15.86	71	44.98	3	3,150	249	90	120
	of which [10.00 to <20.00]	1,265	570	56	1,267	15.86	70	44.98	3	3,150	249	90	120
	of which [20.00 to <30.00]	0	0	0	0	0	1	0.00	0	0	265	0	0
	of which [30.00 to <100.00]	0	0	0	0	0	0	0.00	2	0	0	0	0
	100.00 (default)	844	178	82	891	100.00	61	45.00	2	0	0	302	288
	<b>Subtotal</b>	<b>33,247</b>	<b>44,034</b>	<b>59</b>	<b>57,696</b>	<b>2.48</b>	<b>1,536</b>	<b>44.47</b>	<b>3</b>	<b>38,630</b>	<b>67</b>	<b>542</b>	<b>587</b>
<b>EQUITIES</b>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<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>TOTAL</b>		<b>59,298</b>	<b>46,966</b>	<b>57</b>	<b>84,603</b>	<b>1.73</b>	<b>1,939</b>	<b>42.84</b>	<b>3</b>	<b>45,044</b>	<b>88</b>	<b>559</b>	<b>630</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

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**TABLE 34: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)**

<i>(in € millions)</i>	RWA	Capital requirements
<b>1- RWAs December 2022</b>	<b>124,941</b>	<b>9,995</b>
2- Asset amount	1,974	158
3- Asset quality	1,075	86
4-Mise à jour des modèles	251	20
5- Methodology and policy	0	0
6- Acquisitions and disposals	0	0
7-Mouvements de devises	0	0
8- Other	0	0
<b>9-RWA June 2023</b>	<b>128,241</b>	<b>10,259</b>

<i>(en millions d'euros)</i>	RWA	Capital requirements
<b>1-RWA March 2023</b>	<b>126,481</b>	<b>10,118</b>
2- Asset amount	1,344	108
3- Asset quality	164	13
4-Mise à jour des modèles	251	20
5- Methodology and policy	0	0
6- Acquisitions and disposals	0	0
7-Mouvements de devises	0	0
8- Other	0	0
<b>9-RWA June 2023</b>	<b>128,241</b>	<b>10,259</b>

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**TABLE 37: IRB – SPECIALIZED FINANCING – PROJECTS (EU CR10.1)**

Regulatory categories 06/30/2023 <i>(in € millions)</i>	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	298	122	50%	381	199	0
	2.5 years or more	2,251	552	70%	2,625	1,914	11
Category 2	Less than 2.5 years	178	39	70%	204	149	1
	2.5 years or more	1,035	399	90%	1,315	1,233	11
Category 3	Less than 2.5 years	26	19	115%	34	41	1
	2.5 years or more	512	178	115%	642	769	18
Category 4	Less than 2.5 years	21	0	250%	21	54	2
	2.5 years or more	10	17	250%	22	58	2
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>522</b>	<b>179</b>	<b>-</b>	<b>640</b>	<b>442</b>	<b>3</b>
	<b>2,5 ANS OU PLUS</b>	<b>3,807</b>	<b>1,145</b>	<b>-</b>	<b>4,604</b>	<b>3,976</b>	<b>41</b>

Regulatory categories 12/31/2022 <i>(in € millions)</i>	Remaining maturity	On-balance	Off-balance	Weighting	Exposure	RWAs	Expected losses
		Sheet amount	sheet amount		amount		
Category 1	Less than 2.5 years	133	98	50%	195	101	0
	2.5 years or more	2,211	435	70%	2,522	1,839	10
Category 2	Less than 2.5 years	169	42	70%	196	143	1
	2.5 years or more	965	382	90%	1,233	1,156	10
Category 3	Less than 2.5 years	18	2	115%	18	22	1
	2.5 years or more	421	129	115%	515	618	14
Category 4	Less than 2.5 years	15	5	250%	16	43	1
	2.5 years or more	81	20	250%	95	248	8
Category 5	Less than 2.5 years	4	0	0%	4	0	2
	2.5 years or more	0	0	0%	0	0	0
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>339</b>	<b>147</b>	<b>-</b>	<b>430</b>	<b>309</b>	<b>5</b>
	<b>EQUAL TO OR MORE THAN 2.5 YEARS</b>	<b>3,680</b>	<b>965</b>	<b>-</b>	<b>4,365</b>	<b>3,859</b>	<b>42</b>

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**TABLE 38: IRB – SPECIALIZED FINANCING EXPOSURES – REAL ESTAT PROPERTY (EU CR10.2)**

Regulatory categories <i>(in € millions)</i> 06/30/2023	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
		a	b	c	d	e	f
Category 1	Less than 2.5 years	319	28	50%	328	171	0
	Equal to or more than 2.5 years	1,551	178	70%	1,666	1,216	7
Category 2	Less than 2.5 years	426	9	70%	433	316	2
	Equal to or more than 2.5 years	470	131	90%	517	485	4
Category 3	Less than 2.5 years	30	0	115%	30	36	1
	Equal to or more than 2.5 years	9	0	115%	9	10	0
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	Equal to or more than 2.5 years	5	0	250%	5	13	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	Equal to or more than 2.5 years	0	0	0%	0	0	0
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>777</b>	<b>37</b>	<b>-</b>	<b>791</b>	<b>523</b>	<b>3</b>
	<b>EQUAL TO OR MORE THAN 2.5 YEARS</b>	<b>2,034</b>	<b>309</b>	<b>-</b>	<b>2,196</b>	<b>1,723</b>	<b>11</b>

  

Regulatory categories <i>(in € millions)</i> 12/31/2022	Remaining maturity	On-balance	Off-balance	Risk weighting	Value at risk	RWAs	Expected Losses
		Sheet amount	sheet amount		d	e	f
Category 1	Less than 2.5 years	326	24	50%	330	172	0
	Equal to or more than 2.5 years	1,568	184	70%	1,692	1,234	7
Category 2	Less than 2.5 years	322	24	70%	334	244	1
	Equal to or more than 2.5 years	541	125	90%	611	573	5
Category 3	Less than 2.5 years	30	1	115%	30	36	1
	Equal to or more than 2.5 years	4	0	115%	4	5	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	5	0	250%	5	14	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	Equal to or more than 2.5 years	0	0	0%	0	0	0
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>679</b>	<b>49</b>	<b>-</b>	<b>695</b>	<b>452</b>	<b>2</b>
	<b>EQUAL TO OR MORE THAN 2.5 YEARS</b>	<b>2,118</b>	<b>310</b>	<b>-</b>	<b>2,312</b>	<b>1 826</b>	<b>12</b>

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**TABLE 39: IRB – SPECIALIZED LENDING – ASSETS (EU CR10.3)**

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Regulatory categories <i>(in € millions)</i> 06/30/2023	Remaining maturity	Balance sheet exposure	Off-balance sheet Exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
		a	b	c	d	e	f
Category 1	Less than 2.5 years	298	5	50%	301	157	0
	Equal to or more than 2.5 years	3,130	144	70%	3,110	2,269	12
Category 2	Less than 2.5 years	10	13	70%	20	14	0
	Equal to or more than 2.5 years	250	37	90%	251	237	2
Category 3	Less than 2.5 years	39	0	115%	39	47	1
	Equal to or more than 2.5 years	204	0	115%	188	225	5
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	Equal to or more than 2.5 years	0	0	0%	0	0	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	Equal to or more than 2.5 years	103	0	0%	104	0	52
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>347</b>	<b>17</b>	<b>-</b>	<b>359</b>	<b>218</b>	<b>1</b>
	<b>EQUAL TO OR MORE THAN 2.5 YEARS</b>	<b>3,688</b>	<b>181</b>	<b>-</b>	<b>3,653</b>	<b>2,731</b>	<b>72</b>

Regulatory categories <i>(in € millions)</i> 12/31/2022	Remaining maturity	On-balance Sheet amount	Off-balance sheet amount	Risk weighting	Value at risk	RWAs	Expected Losses
		a	b	c	d	e	f
Category 1	Less than 2.5 years	301	17	50%	311	162	0
	Equal to or more than 2.5 years	2,906	207	70%	2,931	2,138	12
Category 2	Less than 2.5 years	5	0	70%	5	3	0
	Equal to or more than 2.5 years	91	74	90%	147	138	1
Category 3	Less than 2.5 years	43	0	115%	43	52	1
	Equal to or more than 2.5 years	220	0	115%	202	242	6
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	20	0	250%	5	13	0
Category 5	Less than 2.5 years	4	0	0%	4	0	2
	Equal to or more than 2.5 years	29	0	0%	28	-63	56
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>354</b>	<b>17</b>	<b>-</b>	<b>363</b>	<b>218</b>	<b>3</b>
	<b>EQUAL TO OR MORE THAN 2.5 YEARS</b>	<b>3,267</b>	<b>281</b>	<b>-</b>	<b>3,397</b>	<b>2,531</b>	<b>75</b>

Update of Table 40 of the 2022 Universal Registration Document, page 381  
**TABLE 40: IRB – SPECIALIZED FINANCING: COMMODITIES (EU CR10.4)**

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

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**TABLE 41: SPECIALIZED LENDING: EQUITIES (EUR CR10.5)**

<b>Regulatory categories</b> <i>(in € millions)</i> <b>06/30/2023</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>
Exposures to private equity funds	2,420	0	190%	2,420	4 599	19
Exposures to listed equities	258	0	290%	258	749	2
Other equity exposures	10,739	0	370%	10,739	39,734	258
<b>TOTAL</b>	<b>13,417</b>	<b>0</b>	<b>-</b>	<b>13,417</b>	<b>45,082</b>	<b>279</b>

<b>Regulatory categories</b> <i>(in € millions)</i> <b>12/31/2022</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>
Exposures to private equity funds	1,921	0	190%	1,921	3,649	15
Exposures to listed equities	236	0	290%	236	684	2
Other equity exposures	8,707	0	370%	8,707	32,216	209
<b>TOTAL</b>	<b>10,864</b>	<b>0</b>	<b>-</b>	<b>10,864</b>	<b>36,550</b>	<b>226</b>

## 1.5 COUNTERPARTY RISK (EU CCRA)

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**TABLE 42: CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)**

<b>06/30/2023</b> <i>(in € millions)</i>	<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>
UE - Initial exposure method (for derivatives)	24	82	-	148	148	1.4	42
UE - Simplified SA-CCR (for derivatives)	0	0	-	0	0	1.4	0
SA-CCR (for derivatives)	1,113	2,134	-	4,720	4,546	1.4	2,160
IMM (for derivatives and SFTs) (pour les dérivés et les SFT)	-	-	0	0	0	0	0
<i>Of which securities financing transactions</i>	-	-	0	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	0	0	0	0
<i>Of which resulting from netting sets of multi-product agreements</i>	-	-	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)	-	-	-	0	0	0	137
VaR for SFTs	-	-	-	0	0	0	0
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,338</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	Repla- cement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Value at risk before CRM	Value at risk after CRM	Value at risk	Risk- weighted exposure amount (RWEA)
UE - Initial exposure method (for derivatives)	14	93	-	1.4	148	148	1.4	47
UE - Simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	1.4	0
SA-CCR (for derivatives)	1,264	1,751	-	1.4	4,383	4,237	1.4	2,036
IMM (for derivatives and SFTs) (pour les dérivés et les SFT)	-	-	0	0	0	0	0	0
<i>Of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
<i>Of which resulting from netting sets of multi-product agreements</i>	-	-	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)	-	-	-	-	0	0	0	355
VaR for SFTs	-	-	-	-	0	0	0	0
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,438</b>

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**TABLE 43: CVA CAPITAL REQUIREMENTS (EU CCR2)**

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Amount of exposure	RWAs	Amount of exposure	RWAs
<b>Total portfolios subject to advanced CVA requirement</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
i) VaR component (including x3 multiplier)	-	0	-	0
ii) SVaR component under stress (including x3 multiplier)	-	0	-	0
<b>Total portfolios subject to standard CVA requirement</b>	<b>1,993</b>	<b>485</b>	<b>1,374</b>	<b>405</b>
<b>Total of method based on original exposure</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total subject to credit valuation adjustment (CVA) capital requirements</b>	<b>1,993</b>	<b>485</b>	<b>1,374</b>	<b>405</b>



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**TABLE 44: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)**

Exposure categories as at 06/30/2023 <i>(in € millions)</i>	Weighting											Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other	
Governments and central banks	41	0	0	0	0	0	0	0	0	0	0	41
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (public organizations excluding central governments)	23	0	0	0	0	0	0	0	0	0	0	23
Multilateral development banks	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
Institutions (banks)	0	520	0	0	196	15	0	0	4	0	0	736
Corporates	0	0	0	0	0	1	0	0	193	0	0	194
Retail customers	0	0	0	0	0	0	0	2	0	0	0	2
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	5	0	0	5
<b>Total</b>	<b>64</b>	<b>520</b>	<b>0</b>	<b>0</b>	<b>196</b>	<b>16</b>	<b>0</b>	<b>2</b>	<b>202</b>	<b>0</b>	<b>0</b>	<b>1,001</b>

Exposure categories as at 12/31/2022 <i>(in € millions)</i>	Weighting											Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other	
Governments and central banks	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
Public sector (public organizations excluding central governments)	27	0	0	0	0	0	0	0	0	0	0	28
Multilateral development banks	16	0	0	0	0	0	0	0	0	0	0	16
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	400	0	0	198	14	0	0	3	0	0	615
Corporates	0	0	0	0	0	1	0	0	441	0	0	442
Retail customers	0	0	0	0	0	0	0	2	0	0	0	2
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	5	0	0	5
<b>TOTAL</b>	<b>43</b>	<b>400</b>	<b>0</b>	<b>0</b>	<b>198</b>	<b>15</b>	<b>0</b>	<b>2</b>	<b>449</b>	<b>0</b>	<b>0</b>	<b>1,108</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

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**TABLE 45: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE [EU CCR4] – IRBA METHOD**

06/30/2023 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
<b>GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>COPORATES</b>	0 to <0.15	15	0.10	1	0.00	0.5	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	15	0.10	1	0.00	0.5	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	76	0.65	832	34.17	2.5	49	65
	0.75 to <2.50	374	1.08	609	9.71	2.5	85	23
	of which [0.75 to <1.75]	351	1.02	432	7.39	2.5	57	16
	of which [1.75 to <2.50]	23	1.98	177	45.00	2.5	29	125
	2.50 to <10.00	116	4.53	504	45.00	2.5	183	158
	of which [2.50 to <5.00]	99	3.93	373	45.00	2.5	149	151
	of which [5.00 to <10.00]	18	7.89	131	45.00	2.5	34	193
	10.00 to <100.00	5	19.02	40	45.00	2.5	12	251

## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
	of which [10.00 to <20.00]	4	15.89	24	45.00	2.5	9	246
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	1	30.76	16	45.00	2.5	3	271
	100.00 (default)	3	100.00	38	45.00	2.5	0	0
	<b>Subtotal</b>	<b>589</b>	<b>2.37</b>	<b>2,024</b>	<b>20.09</b>	<b>2.5</b>	<b>330</b>	<b>56</b>
Of which : Specialized lending								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.05	64	45.00	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.19	21	45.00	0.0	0	10
	0.25 to <0.50	1	0.40	10	45.00	0.0	0	17
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.18	14	45.00	0.0	0	28
	of which [0.75 to <1.75]	0	0.97	10	45.00	0.0	0	27
	of which [1.75 to <2.50]	0	1.88	4	45.00	0.0	0	34
	2.50 to <10.00	0	5.68	7	45.00	0.0	0	40
	of which [2.50 to <5.00]	0	3.63	3	45.00	0.0	0	38

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>		EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
	<b>PD range</b>							
	of which [5.00 to <10.00]	0	7.04	4	45.00	0.0	0	41
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>4</b>	<b>0.66</b>	<b>116</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
Of which: Exposures secured by real estate mortgages								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Non-SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0

06/30/2023 (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)	RWA density
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Revolving								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Other retail customers								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.05	64	45.00	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.19	21	45.00	0.0	0	10
	0.25 to <0.50	1	0.40	10	45.00	0.0	0	17
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.18	14	45.00	0.0	0	28
	of which [0.75 to <1.75]	0	0.97	10	45.00	0.0	0	27
	of which [1.75 to <2.50]	0	1.88	4	45.00	0.0	0	34
	2.50 to <10.00	0	5.68	7	45.00	0.0	0	40
	of which [2.50 to <5.00]	0	3.63	3	45.00	0.0	0	38
	of which [5.00 to <10.00]	0	7.04	4	45.00	0.0	0	41
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>4</b>	<b>0.66</b>	<b>116</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (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)	RWA density
	<b>PD range</b>							
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Non-SMEs								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.05	64	45.00	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.19	21	45.00	0.0	0	10
	0.25 to <0.50	1	0.40	10	45.00	0.0	0	17
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.18	14	45.00	0.0	0	28
	of which [0.75 to <1.75]	0	0.97	10	45.00	0.0	0	27
	of which [1.75 to <2.50]	0	1.88	4	45.00	0.0	0	34
	2.50 to <10.00	0	5.68	7	45.00	0.0	0	40
	of which [2.50 to <5.00]	0	3.63	3	45.00	0.0	0	38
	of which [5.00 to <10.00]	0	7.04	4	45.00	0.0	0	41
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>4</b>	<b>0.66</b>	<b>116</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
<b>EQUITIES</b>								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>593</b>	<b>2.36</b>	<b>2,140</b>	<b>20.25</b>	<b>2.5</b>	<b>331</b>	<b>56</b>

12/31/2022 (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)	RWA density
<b>GOVERNMENTS AND CENTRAL BANKS</b>								
	<b>PD range</b>							
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>CORPORATES</b>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	85	0.7	855	34.26	2.5	55	65
	0.75 to <2.50	82	1.4	665	45.00	2.5	92	112
	of which [0.75 to <1.75]	61	1.2	457	45.00	2.5	65	108
	of which [1.75 to <2.50]	21	2.0	208	45.00	2.5	27	125
	2.50 to <10.00	61	4.7	474	45.00	2.5	97	159
	of which [2.50 to <5.00]	47	3.7	360	45.00	2.5	69	148
	of which [5.00 to <10.00]	14	7.9	114	45.00	2.5	28	193
	10.00 to <100.00	7	19.4	52	45.00	2.5	18	252
	of which [10.00 to <20.00]	5	15.9	32	45.00	2.5	13	246
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	2	30.8	20	45.00	2.5	5	271

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount (RWEA)	RWA density
	100.00 (default)	5	100.0	31	45.00	2.5	0	0
	<b>Subtotal</b>	<b>241</b>	<b>4.74</b>	<b>2,077</b>	<b>41.20</b>	<b>2.5</b>	<b>262</b>	<b>109</b>
Of which: Specialized lending								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	3	0.09	79	45.00	0.0	0	3
	of which [0 to <0.10]	1	0.06	39	45.00	0.0	0	2
	of which [0.10 to <0.15]	2	0.11	40	45.00	0.0	0	3
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	1	0.25	22	45.00	0.0	0	5
	0.50 to <0.75	0	0.54	13	45.00	0.0	0	8
	0.75 to <2.50	0	1.61	18	45.00	0.0	0	13
	of which [0.75 to <1.75]	0	1.22	14	45.00	0.0	0	12
	of which [1.75 to <2.50]	0	2.24	4	45.00	0.0	0	15
	2.50 to <10.00	0	4.28	3	45.00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45.00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45.00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45.00	0.0	0	19



## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (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)	RWA density
	<b>PD range</b>							
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.81</b>	<b>141</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>6</b>
Of which : Exposures secured by real estate mortgages								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Non-SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount (RWEA)	RWA density
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: <i>Revolving</i>								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Other retail customers								
	0 to <0.15	3	0.09	79	45.00	0.0	0	3
	of which [0 to <0.10]	1	0.06	39	45.00	0.0	0	2
	of which [0.10 to <0.15]	2	0.11	40	45.00	0.0	0	3
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	1	0.25	22	45.00	0.0	0	5
	0.50 to <0.75	0	0.54	13	45.00	0.0	0	8
	0.75 to <2.50	0	1.61	18	45.00	0.0	0	13
	of which [0.75 to <1.75]	0	1.22	14	45.00	0.0	0	12
	of which [1.75 to <2.50]	0	2.24	4	45.00	0.0	0	15
	2.50 to <10.00	0	4.28	3	45.00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45.00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45.00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45.00	0.0	0	19
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.81</b>	<b>141</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>6</b>
Of which: SMEs								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0

## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (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)	RWA density
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
Of which: Non-SMEs								
	0 to <0.15	3	0.09	79	45.00	0.0	0	3
	of which [0 to <0.10]	1	0.06	39	45.00	0.0	0	2
	of which [0.10 to <0.15]	2	0.11	40	45.00	0.0	0	3
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	1	0.25	22	45.00	0.0	0	5
	0.50 to <0.75	0	0.54	13	45.00	0.0	0	8
	0.75 to <2.50	0	1.61	18	45.00	0.0	0	13
	of which [0.75 to <1.75]	0	1.22	14	45.00	0.0	0	12
	of which [1.75 to <2.50]	0	2.24	4	45.00	0.0	0	15
	2.50 to <10.00	0	4.28	3	45.00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45.00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45.00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45.00	0.0	0	19
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.81</b>	<b>141</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>6</b>
<b>EQUITIES</b>								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>246</b>	<b>4.65</b>	<b>2,218</b>	<b>41.28</b>	<b>2.5</b>	<b>263</b>	<b>107</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Update of table 45 BIS of the 2022 Universal Registration Document, page 390

**TABLEAU 45 BIS: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4) IRBF METHOD**

06/30/2023 <i>(in € millions)</i>		EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount (RWEA)	RWA density
<b>INSTITUTIONS (BANKS)</b>								
	PD range							
	0 to <0.15	7,418	0.06	147	17.14	1.6	520	7
	of which [0 to <0.10]	6,456	0.06	120	16.30	1.6	405	6
	of which [0.10 to <0.15]	962	0.10	27	22.76	1.8	115	12
	0.15 to <0.25	788	0.22	26	13.50	2.0	135	17
	0.25 to <0.50	282	0.42	6	13.31	0.8	3	1
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	5	0.98	2	45.00	2.5	6	129
	of which [0.75 to <1.75]	5	0.98	2	45.00	2.5	6	129
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	2	20.67	2	45.00	2.5	6	300
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	2	20.67	2	45.00	2.5	6	300
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>8,495</b>	<b>0.10</b>	<b>183</b>	<b>16.70</b>	<b>1.7</b>	<b>670</b>	<b>8</b>
<b>CORPORATES</b>								
	0 to <0.15	4,928	0.02	134	12.30	2.5	355	7
	of which [0 to <0.10]	4,605	0.01	78	10.01	2.4	237	5
	of which [0.10 to <0.15]	323	0.12	56	45.00	2.5	118	36
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	551	0.33	102	45.00	2.5	347	63
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	136	1.02	123	45.00	2.5	138	101
	of which [0.75 to <1.75]	136	1.02	123	45.00	2.5	138	101
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	122	3.32	66	45.00	2.5	178	146
	of which [2.50 to <5.00]	122	3.32	66	45.00	2.5	178	146
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	7	15.86	19	45.00	2.5	17	249
	of which [10.00 to <20.00]	7	15.86	19	45.00	2.5	17	249
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	7	100.00	3	45.00	2.5	0	0
	<b>Subtotal</b>	<b>5,751</b>	<b>0.28</b>	<b>447</b>	<b>16.98</b>	<b>2.5</b>	<b>1,034</b>	<b>18</b>
<b>TOTAL</b>		<b>14,246</b>	<b>17.00</b>	<b>630</b>	<b>16.81</b>	<b>2.2</b>	<b>1,704</b>	<b>12</b>

12/31/2022 <i>(en millions d'euros)</i>		EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
<b>INSTITUTIONS (BANKS)</b>								
	PD range							
	0 to <0.15	6,005	0.06	143	14.40	1.8	325	5
	of which [0 to <0.10]	5,302	0.06	115	13.48	1.7	237	4
	of which [0.10 to <0.15]	702	0.10	28	21.38	2.0	88	12
	0.15 to <0.25	776	0.22	28	14.38	2.0	145	19
	0.25 to <0.50	58	0.42	5	45.00	1.4	3	5
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	18	0.98	2	14.43	1.5	7	42
	of which [0.75 to <1.75]	18	0.98	2	14.43	1.5	7	42
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	0	0.00	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>6,857</b>	<b>0.09</b>	<b>178</b>	<b>14.66</b>	<b>1.8</b>	<b>480</b>	<b>7</b>
<b>CORPORATES</b>								
	0 to <0.15	4,526	0.03	137	14.03	2.5	405	9
	of which [0 to <0.10]	4,082	0.02	74	10.82	2.5	248	6
	of which [0.10 to <0.15]	444	0.12	63	43.55	2.5	156	35
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	526	0.33	89	45.00	2.5	327	62
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	152	1.03	108	45.00	2.5	154	102
	of which [0.75 to <1.75]	152	1.03	108	45.00	2.5	154	102
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	150	3.32	72	45.00	2.5	219	146
	of which [2.50 to <5.00]	150	3.32	72	45.00	2.5	219	146
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	10	15.86	19	45.00	2.5	26	249
	of which [10.00 to <20.00]	10	15.86	19	45.00	2.5	26	249
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	10	100.00	6	45.00	2.5	0	0
	<b>Subtotal</b>	<b>5,374</b>	<b>0.39</b>	<b>431</b>	<b>18.92</b>	<b>2.5</b>	<b>1,130</b>	<b>21</b>
<b>TOTAL</b>		<b>12,230</b>	<b>22.00</b>	<b>609</b>	<b>16.53</b>	<b>2.2</b>	<b>1,610</b>	<b>13</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Update of table 46 of the 2022 Universal Registration Document, page 391

**TABLEAU 46 - CREDIT DERIVATIVE EXPOSURES (EU CCR6)**

06/30/2023 <i>(in € millions)</i>	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
<b>Notional amounts</b>			
Single-name credit default swaps	7,427	4,887	0
Index credit default swaps	2,268	2,187	0
Total index credit default swaps	0	0	0
Credit options	0	0	0
Other credit derivatives	0	0	0
<b>Total notional amounts</b>	<b>9,695</b>	<b>7,074</b>	<b>0</b>
<b>Fair values</b>			
Positive fair value (asset)	26	108	0
Negative fair value (liability)	-131	-23	0

12/31/2022 <i>(in € millions)</i>	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
<b>Notional amounts</b>			
Single-name credit default swaps	6,492	4,526	0
Index credit default swaps	2,295	2,447	0
Total index credit default swaps	0	0	0
Credit options	0	0	0
Other credit derivatives	0	0	0
<b>Total notional amounts</b>	<b>8,786</b>	<b>6,972</b>	<b>0</b>
<b>Fair values</b>			
Positive fair value (asset)	38	76	0
Negative fair value (liability)	-92	-28	0

Update of table 47 of the 2022 Universal Registration Document, page 391

**TABLE 47: 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 transactions.

Update of table 48 of the 2022 Universal Registration Document, page 392

**TABLE 48: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)**

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
Exposures to eligible central counterparties (total)	-	28	-	27
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	558	18	438	16
(i) Over-the-counter derivatives	396	15	382	15
(ii) Trading derivatives	25	1	20	0
(iii) Equity financing transactions	137	3	36	1
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	2 496	-	2 412	-
Non-segregated initial margin	14	3	16	3
Pre-funded default fund contributions	61	8	62	8
Unfunded default fund contributions	0	0	0	0
<b>Exposures to non-eligible central counterparties (total)</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which	0	0	0	0
(i) Over-the-counter derivatives	0	0	0	0
(ii) Trading derivatives	0	0	0	0
(iii) Equity financing transactions	0	0	0	0
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	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 49 of the 2022 Universal Registration Document, page 394

**TABLE 49: CREDIT RISK MITIGATION (CRM) – GENERAL OVERVIEW (EU CR3)**

06/30/2023 <i>(in € millions)</i>	Unsecured exposures - Carrying amount	Guaranteed exposures	Of which collateralized exposures <sup>(1)</sup>	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 - Loans and advances	360,849	316,410	273,321	43,089	0
1 - Debt securities	40,060	0	0	0	-
<b>3 - Total</b>	<b>400,909</b>	<b>316,410</b>	<b>273,321</b>	<b>43,089</b>	<b>0</b>
4 - Of which non-performing exposures	2,938	4,505	2,769	1,736	0
5 - Of which defaulted	2,938	4,505	-	-	-

<sup>(1)</sup> 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 pre-and post-CRM show 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 carried out after guarantors are taken into account). No specific concentration has resulted from implementation of CRM techniques.

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12/31/2022 (in € millions)	Unsecured exposures – Carrying amount	Guaranteed exposures	Of which collateralized exposures <sup>(1)</sup>	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	357,296	312,361	267,868	44,493	0
1 – Debt securities	38,690	0	0	0	-
<b>3 – Total</b>	<b>395,986</b>	<b>312,361</b>	<b>267,868</b>	<b>44,493</b>	<b>0</b>
4 – Of which non-performing exposures	2,671	4,262	2,615	1,646	0
5 – Of which defaulted	2,671	4,262	-	-	-

(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 50 of the 2022 Universal Registration Document, page 395

**TABLE 50: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS (EU CR4)**

Category of exposure (in € millions) as of 06/30/2023	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	RWAs	RWA density
1 – Governments and central banks	125,783	716	136,748	133	1,805	1%
2 – Regional or local authorities	5,838	532	6,057	198	1,196	19%
3 – Public sector (Public organizations excluding central governments)	45,769	297	46,410	371	0	0%
4 – Multilateral development banks	965	0	965	0	0	0%
5 – International organizations	1,181	0	1,181	0	0	0%
6 – Institutions (banks)	1,801	1,200	1,902	152	459	22%
7 – Corporates	24,775	18,750	23,843	4,006	25,234	91%
8 – Retail customers	45,072	14,882	44,699	1,696	33,571	72%
9 – Exposures secured by real estate mortgages	16,712	581	16,712	269	7,546	44%
10 – Exposures in default	3,384	61	3,216	38	3,734	115%
11 – Exposures presenting a particularly high risk	2,211	39	2,174	17	3,286	150%
12 – Covered bonds	114	0	114	0	13	12%
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	363	0	363	0	520	143%
15 – Equity exposure	469	0	469	0	470	100%
16 – Other assets	2,880	0	2,880	0	2,769	96%
<b>17 – TOTAL</b>	<b>277,316</b>	<b>37,058</b>	<b>287,734</b>	<b>6,880</b>	<b>80,605</b>	<b>27%</b>

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



Category of exposure (in € millions) as of 12/31/2022	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	RWAs	RWA density
	1 – Governments and central banks	131,323	925	142,629	166	1,712
2 – Regional or local authorities	5,599	783	5,711	332	1,157	19%
3 – Public sector (Public organizations excluding central governments)	41,648	320	42,232	395	9	0%
4 – Multilateral development banks	1,064	0	1,064	0	0	0%
5 – International organizations	1,063	0	1,063		0	0%
6 – Institutions (banks)	1,718	331	1,819	139	412	21%
7 – Corporates	25,483	20,688	24,277	4,526	25,666	89%
8 – Retail customers	43,525	13,811	43,147	1,284	32,183	72%
9 – Exposures secured by real estate mortgages	16,177	598	16,176	292	7,187	44%
10 – Exposures in default	3,039	79	2,979	49	3,454	114%
11 – Exposures presenting a particularly high risk	1,980	158	1,937	77	2,995	149%
12 – Covered bonds	90	0	90	00	11	12%
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	538	0	538	0	719	134%
15 – Equity exposure	450	0	450	0	451	100%
16 – Other assets	2,805	0	2,805	0	2,714	97%
<b>17 – TOTAL</b>	<b>276,501</b>	<b>37,692</b>	<b>286,917</b>	<b>7,259</b>	<b>78,670</b>	<b>27%</b>

Update of Table 51 of the 2022 Universal Registration Document, page 396

**TABLE 51: 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 52 of the 2022 Universal Registration Document, page 396  
**TABLE 52: GUARANTEED EXPOSURES UNDER THE IRBA APPROACH (EU CCR7-A)**

IRBA exposures at 06/30/2023 <i>(in € millions)</i>	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 of exposures Hedged by financial guarantees (as a %)	Portion of exposures hedged by other eligible collateral (as a %)			Portion of exposures hedged by other eligible collateral (as a %)			Portion of exposures covered by guarantees (en %)	Portion of exposures hedged by life insurance policies (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction effects only)
			Portion of exposures hedged by real estate collateral (as a %)	Portion of exposures hedged by loans to be recovered (as a %)	Portion of exposures hedged by other eligible collateral (as a %)	Portion of exposures hedged by cash deposits (as a %)	Portion of exposures hedged by life insurance policies (as a %)	Portion of exposures hedged by instruments held by third-parties (as a %)				
1 – Governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 – Institutions	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3 – Corporates	71,949	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	35,660	34,257
3.1 – of which: SME	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3.2 of which: specialized lending	39,537	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	15,406	14,792
3.3 – of which: other corporates	32,412	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	20,253	19,465
4 – Retail customers	320,222	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	40,755	38,855
4.1 of which: SME real estate property	34,115	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,591	6,591
4.2 of which: non-SME real estate property	203,096	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18,493	18,493
4.3 – of which: eligible revolving exposures	9,307	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,120	1,120
4.4 – of which: other SMEs	35,218	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	9,985	8,089
4.5 – of which: other non-SMEs	38,487	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4,565	4,562
<b>5 - Total</b>	<b>392,172</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.3</b>	<b>76,414</b>	<b>73,112</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.*

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Credit risk mitigation techniques

IRBF exposures at 06/30/2023 (in \$ millions)	Funded credit protection							Unfunded credit protection			Credit risk mitigation techniques in the calculation of RWEAs			
	Total exposures	Portion of exposures Hedged 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 of exposures covered by guarantees (en %)	Portion of exposures hedged by life insurance policies (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction effects only)		
			Portion of exposures hedged by real estate collateral (as a %)	Portion of exposures hedged by loans to be recovered (as a %)	Portion of exposures hedged by other eligible collateral (as a %)	Portion of exposures hedged by cash deposits (as a %)	Portion of exposures hedged by life insurance policies (as a %)	Portion of exposures hedged by instruments held by third-parties (as a %)						
1 - Governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
2 - Institutions	30,059	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	7,995	7,263
3 - Corporates	71,569	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.0	49,848	47,865
3.1 - of which: SME	12,244	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,612	9,612
3.2 of which: specialized lending	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3.3 - of which: other corporates	59,325	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	0.0	40,237	38,254
<b>4 - Total</b>	<b>101,628</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.4</b>	<b>0.0</b>	<b>57,844</b>	<b>55,128</b>

IRBA exposures at 12/31/2022 (in € millions)	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%)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction effects only)	
		Portion of exposures Hedged by financial guarantees (as a %)	Portion of exposures hedged by real estate collateral (as a%)	Portion of exposures hedged by loans to be recovered (as a%)	Portion of exposures hedged by other eligible collateral (as a%)	Portion of exposures hedged by cash deposits (as a%)	Portion of exposures hedged by insurance policies (as a%)	Portion of exposures hedged by instruments held by third-parties (as a%)	Portion of exposures covered by guarantees (en %)	Portion of exposures hedged by life insurance policies (as a%)				
1 – Governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 – Institutions	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3 – Corporates	71,294	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	34,355	32,661
3.1 – of which: SME	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3.2 of which: specialized lending	39,319	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	15,019	14,224
3.3 – of which: other corporates	31,975	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	19,336	18,437
4 – Retail customers	319,354	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	39,501	38,040
4.1 of which: SME real estate property	31,489	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7,107	7,107
4.2 of which: non-SME real estate property	154,449	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17,368	17,368
4.3 – of which: eligible revolving exposures	11,017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,204	1,204
4.4 – of which: other SMEs	36,906	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	0.0	8,093	6,634
4.5 – of which: other non-SMEs	85,493	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5,730	5,727
<b>5 - Total</b>	<b>390,648</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.0</b>	<b>0.0</b>	<b>73,857</b>	<b>70,701</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.

IRBF exposures at 12/31/2022 (in € millions)	Credit risk mitigation techniques											Credit risk mitigation techniques in the calculation of RWEAs	
	Funded credit protection <sup>(1)</sup>							Unfunded credit protection					
	Portion covered by other eligible collateral (as a%)				Portion covered by other forms of financed credit protection (as a%)								
	Total exposures	Portion of exposures Hedged by financial guarantees (as a%)	Portion of exposures hedged by real estate collateral (as a%)	Portion of exposures hedged by loans to be recovered (as a%)	Portion of exposures hedged by other eligible collateral (as a%)	Portion of exposures hedged by cash deposits (as a%)	Portion of exposures hedged by life insurance policies (as a%)	Portion of exposures hedged by cash deposits (as a%)	Portion of Hedged exposures by life insurance policies (as a%)	Portion of exposures hedged by life insurance policies (as a%)	Portion of exposures without effects on RWEA (reduction only)	Portion covered by other forms of financed credit protection (as a%)	
1 – Governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 – Institutions	26,924	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,443	6,414
3 – Corporates	70,886	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	50,449	47,826
3.1 – of which: SME	11,561	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,196	9,196
3.2 of which: specialized lending	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3.3 – of which: other corporates	59,325	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	41,253	38,630
<b>4 – Total</b>	<b>97,811</b>	<b>1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.0</b>	<b>56,892</b>	<b>54,240</b>

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**TABLE 53: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)**

06/30/2023 (in € millions)	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	
	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated
Cash – national currency	5	2,600	2,395	1,338	0	440	0	93
Cash – other currencies	8	1,832	81	2,491	0	314	0	90
National sovereign debt	0	0	0	0	0	5,596	33	7,001
Other sovereign debt	0	0	0	0	0	3,268	0	2,923
Public administration debt	0	0	0	0	0	216	0	530
Corporate bonds	0	0	0	0	0	1,359	0	2,053
Equities	0	0	0	0	0	1,092	0	143
Other collateral	0	0	0	0	0	4,753	0	6,165
<b>Total</b>	<b>13</b>	<b>4,432</b>	<b>2,476</b>	<b>3,829</b>	<b>0</b>	<b>17,039</b>	<b>33</b>	<b>18,997</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <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	
	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated	Segregated	Non-segregated
Cash – national currency	4	4,384	2,348	1,645	0	425	0	187
Cash – other currencies	9	556	78	2,813	0	193	0	138
National sovereign debt	0	0	0	0	0	5,219	0	5,264
Other sovereign debt	0	0	0	0	0	2,678	0	2,697
Public administration debt	0	0	0	0	0	341	0	510
Corporate bonds	0	0	0	0	0	1,570	0	1,465
Equities	0	0	0	0	0	803	0	42
Other collateral	0	0	0	0	0	4,965	0	7,013
<b>Total</b>	<b>13</b>	<b>4,940</b>	<b>2,425</b>	<b>4,458</b>	<b>0</b>	<b>16,194</b>	<b>0</b>	<b>17,317</b>

## 1.7 RISK OF CAPITAL MARKETS (EU MRA)

Update of Table 60 of the 2022 Universal Registration Document, page 404

**TABLE 60: MARKET RISK UNDER THE STANDARDIZED APPROACH (EU MR1)**

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
Outright products	-	-	-	-
1 – Interest rate risk (general and specific)	808	65	992	79
2 – Equity risk (general and specific)	784	63	787	63
3 – Foreign exchange risk	610	49	505	40
4 – Commodity risk	1	0	1	0
Options	-	-	-	-
5 – Simplified approach	0	0	0	0
6 – Delta-plus method	66	5	13	1
7 – Scenario approach	3	0	4	0
8 – Securitization (specific risk)	213	17	161	13
<b>9 – TOTAL</b>	<b>2,484</b>	<b>199</b>	<b>2,463</b>	<b>197</b>

## 1.8 LIQUIDITY RISK MANAGEMENT (EU LIQA)

Update of Table 65 of the 2022 Universal Registration Document, page 412

**TABLE 65: SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1)**

06/30/2023 <i>(in € millions)</i>		Total unweighted value				Total weighted value			
		09/30/2022	12/31/2022	03/31/2023	06/30/2023	09/30/2022	12/31/2022	03/31/2023	06/30/2023
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>Total high-quality liquid assets (HQLAs)</b>	-	-	-	-	<b>139,293</b>	<b>132,770</b>	<b>128,073</b>	<b>125,796</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	276,205	283,581	283,620	285,277	19,766	20,258	20,105	19,898
3	Stable deposits	186,803	192,518	191,337	192,228	9,251	9,537	9,567	9,611
4	Less stable deposits	86,171	87,557	85,640	83,319	10,491	10,677	10,451	10,154
5	Unsecured Wholesale financing	130,273	133,585	130,583	125,806	73,523	75,022	74,418	72,250
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	21,528	21,894	21,479	20,950	5,428	5,415	5,331	5,111
7	Non-operational deposits (all counterparties)	100,053	102,443	99,811	95,763	59,496	60,451	59,793	58,045
8	Unsecured debt	8,691	9,248	9,294	9,093	8,599	9,156	9,294	9,093
9	Secured wholesale funding	-	-	-	-	2,097	2,275	2,511	2,429
10	Additional requirements	88,144	90,333	91,509	91,664	9,416	9,858	10,261	10,573
11	Outflows related to derivative exposures and other collateral requirements	1,450	1,730	1,988	2,158	1,446	1,727	1,988	2,158
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	86,694	88,603	89,521	89,507	7,969	8,132	8,273	8,416
14	Other contractual funding obligations	118	146	157	188	64	73	81	106
15	Other contingent funding obligations	5,553	5,615	5,696	5,805	430	440	443	438
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>105,278</b>	<b>107,926</b>	<b>107,817</b>	<b>105,694</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	10,138	10,333	10,455	10,107	4,364	4,503	4,734	4,726
18	Inflows from fully performing exposures	24,707	25,154	25,772	26,448	14,368	14,719	15,147	15,677
19	Other cash inflows	1,884	2,032	2,252	2,368	1,742	1,819	1,970	2,078
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>36,729</b>	<b>37,519</b>	<b>38,479</b>	<b>38,923</b>	<b>20,467</b>	<b>21,035</b>	<b>21,852</b>	<b>22,482</b>
EU-20a	Fully exempt cash inflows	-	-	-	-	-	-	-	-
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Cash inflows subject to 75% cap	36,729	37,519	38,479	38,923	20,473	21,041	21,852	22,482
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139,293</b>	<b>132,770</b>	<b>128,073</b>	<b>125,796</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>84,824</b>	<b>86,885</b>	<b>85,966</b>	<b>83,212</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)<sup>(1)</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>165%</b>	<b>153%</b>	<b>149%</b>	<b>152%</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.

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 (in € millions)		Total unweighted value				Total weighted value			
		03/31/2022 2	06/30/2022 2	09/30/2022 2	12/31/2022 2	03/31/2022 2	06/30/2022 2	09/30/2022 2	12/31/2022 2
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>Total high-quality liquid assets (HQLAs)</b>	-	-	-	-	<b>144,303</b>	<b>144,690</b>	<b>139,293</b>	<b>132,770</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	272,528	273,431	276,205	283,581	19,053	19,401	19,766	20,258
3	Stable deposits	186,996	184,846	185,027	190,742	9,350	9,242	9,251	9,537
4	Less stable deposits	79,925	83,532	86,253	87,639	9,680	10,137	10,491	10,677
5	Unsecured Wholesale financing	130,255	131,270	133,788	134,103	70,037	70,792	73,523	75,022
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	22,306	22,655	22,462	22,482	5,419	5,491	5,428	5,415
7	Non-operational deposits (all counterparties)	99,452	100,610	102,727	102,464	56,121	57,295	59,496	60,451
8	Unsecured debt	8,497	8,006	8,599	9,156	8,497	8,006	8,599	9,156
9	Secured wholesale funding	0	0	0	0	1,867	1,948	2,097	2,275
10	Additional requirements	82,488	85,146	88,246	90,436	8,682	8,937	9,416	9,858
11	Outflows related to derivative exposures and other collateral requirements	1,090	1,186	1,446	1,727	1,090	1,186	1,446	1,727
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	81,398	83,960	86,800	88,709	7,592	7,751	7,969	8,132
14	Other contractual funding obligations	83	105	118	146	66	70	64	73
15	Other contingent funding obligations	5,655	5,681	5,712	5,783	385	410	430	440
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	-	-	-	-	<b>100,090</b>	<b>101,558</b>	<b>105,297</b>	<b>107,926</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	10,643	10,476	10,138	10,333	4,347	4,445	4,364	4,503
18	Inflows from fully performing exposures	23,495	23,976	24,707	25,154	13,617	13,891	14,368	14,719
19	Other cash inflows	2,595	2,096	1,884	2,032	2,589	2,027	1,742	1,819
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	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	0	0	0	0	0	0	0	0
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>36,733</b>	<b>36,548</b>	<b>36,729</b>	<b>37,519</b>	<b>20,553</b>	<b>20,363</b>	<b>20,473</b>	<b>21,041</b>
EU-20a	Fully exempt cash inflows	-	-	-	-	-	-	-	-
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Cash inflows subject to 75% cap	36,733	36,548	36,729	37,519	20,553	20,363	20,473	21,041
<b>21</b>	<b>COUSSIN DE LIQUIDITÉ</b>	-	-	-	-	<b>144,303</b>	<b>144,690</b>	<b>139,293</b>	<b>132,770</b>
<b>22</b>	<b>TOTAL DES SORTIES NETTES DE TRÉSORERIE</b>	-	-	-	-	<b>79,537</b>	<b>81,194</b>	<b>84,824</b>	<b>86,885</b>
<b>23</b>	<b>RATIO DE COUVERTURE DES BESOINS DE LIQUIDITÉ (en %)<sup>(1)</sup></b>	-	-	-	-	<b>182%</b>	<b>179%</b>	<b>165%</b>	<b>153%</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 in 2023 stood at 164.42% on a monthly average basis over the first half of 2023 (152.1% year-on-year), representing a liquidity surplus of €50.1 billion (€42.6 billion year-on-year) over the regulatory requirement. The ratio is managed above 115% (management threshold).

The average LCR has gradually risen from 153.3% in 2022 over the year (monthly average from January to December 2022) to 152.1% in June 2023 year-on-year (monthly average from July 2022 to June 2023).

Average liquid assets (year-on-year) are composed of 79.9% central bank deposits and 15.8% highly liquid Tier 1 securities.

Stressed 30-day average (year-on-year) cash outflows consist of 41.3% corporate and retail deposits. Financing from banks and financial customers represented 45.9%.

Stressed 30-day average cash inflows consist of 46.7% corporate and retail loan repayments. Repayments of advances and loans granted to banks and financial customers represented 24.5%. Repayments of repos represented 21.1%.



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**TABLE 68: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)**

06/30/2023 (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	57,181	0	0	7,112	64,293
2	Shareholders' equity	57,181	0	0	7,112	64,293
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	285,659	3,291	1,671	271,519
5	Stable deposits	-	192,907	2,948	1,419	187,481
6	Less stable deposits	-	92,752	343	252	84,038
7	Wholesale financing	-	206,199	54,413	92,647	172,084
8	Operational deposits	-	18,598	0	0	9,299
9	Other wholesale financing	-	187,601	54,413	92,647	162,785
10	Interdependent commitments	-	43,120	0	0	0
11	Other commitments:	3,678	17,944	507	3,311	3,564
12	Derivative commitments affecting the NSFR	3,678	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	17,944	507	3,311	3,564
14	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>511,461</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,102
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	1,322	1,338	33,184	30,468
16	Deposits held with other financial institutions for operational purposes	-	0	0	0	0
17	Performing loans and securities:	-	82,081	33,645	406,399	372,765
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	5,948	3,141	18	2,115
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	18,169	1,604	13,090	16,305
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:	-	34,665	19,552	163,805	326,493
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,407	2,535	3,107	89,355
22	Performing residential mortgages, of which:	-	8,840	8,746	202,151	0
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	5,347	5,308	123,133	0
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	-	14,458	602	27,336	27,853
25	Interdependent assets	-	43,121	0	0	0
26	Other assets	7,453	15,783	1,804	14,424	25,784
27	Raw materials physically exchanged	-	-	0	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-		2,523		2,144
29	Derivative assets affecting the NSFR	-		2,179		2,179
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-		2,751		128
31	All other assets not falling within the above categories	-	15,783	1,804	14,424	21,323
32	Off-balance sheet items	-	88,216	41	7	4,629
33	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>435,748</b>
34	<b>NET STABLE FUNDING RATIO (AS A%)</b>	-	-	-	-	<b>117.38%</b>

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>		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	53,802	0	0	6,634	60,436
2	Shareholders' equity	53,802	0	0	6,634	60,436
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	282,948	1,278	1,298	266,886
5	Stable deposits	-	195,466	230	770	186,681
6	Less stable deposits	-	87,482	1,048	528	80,205
7	Wholesale financing	-	232,757	24,116	104,276	174,392
8	Operational deposits	-	23,677	0	0	11,839
9	Other wholesale financing	-	209,080	24,116	104,276	162,554
10	Interdependent commitments	-	38,251	0	0	0
11	Other commitments:	3,779	12,758	1,716	3,334	4,192
12	Derivative commitments affecting the NSFR	3,779	-	-	-	0
13	All other capital commitments and instruments not included in the above categories	-	12,758	1,716	3,334	4,192
14	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>505,907</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	1,803
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	1,273	1,288	30,908	28,449
16	Deposits held with other financial institutions for operational purposes	-	0	0	0	0
17	Performing loans and securities:	-	83,442	34,259	397,858	371,567
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	5,312	2,371	1,012	2,741
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	19,722	1,740	11,206	14,641
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:	-	34,204	20,862	159,730	328,129
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,376	2,400	812	90,479
22	Performing residential mortgages, of which:	-	8,794	8,771	200,505	0
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	5,393	5,313	122,010	0
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	-	15,410	515	25,405	26,056
25	Interdependent assets	-	38,252	0	0	0
26	Other assets	7,133	13,981	726	19,881	29,323
27	Raw materials physically exchanged	-	-	-	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	2,549	-	2,167
29	Derivative assets affecting the NSFR	-	-	2,015	-	2,015
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	2,569	-	128
31	All other assets not falling within the above categories	-	13,981	726	19,881	25,013
32	Off-balance sheet items	-	91,011	58	5	4,757
33	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>435,899</b>
34	<b>NET STABLE FUNDING RATIO (ASA%)</b>	-	-	-	-	<b>116.06%</b>

## 1.9 SECURIZATION (EU SECA)

Update of Table 55 of the 2022 Universal Registration Document, page 400

**TABLE 55: SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)**

06/30/2023 <i>(in € millions)</i>	The institution acts as sponsor				The institution acts as investor			
	Classic		Summarized	Subtotal	Classic		Summarized	Subtotal
	STS	Non STS			STS	Non STS		
<b>Total exposures</b>	<b>0</b>	<b>560</b>	<b>0</b>	<b>560</b>	<b>2,212</b>	<b>5,039</b>	<b>0</b>	<b>7,251</b>
Retail customers (total)	0	0	0	0	1,714	971	0	2,686
Residential mortgages	0	0	0	0	623	519	0	1,142
Credit cards	0	0	0	0	68	0	0	68
Other retail customer exposures	0	0	0	0	1,024	453	0	1,476
Resecuritization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	560	0	560	498	4,067	0	4,565
Corporate loans	0	0	0	0	0	3,990	0	3,990
Commercial mortgages	0	0	0	0	0	0	0	0
Lease payments and receivables	0	560	0	560	498	77	0	575
Other wholesale customer exposures	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0

Crédit Mutuel Alliance Fédérale does not act as an originator.

12/31/2022 <i>(in € millions)</i>	The institution acts as investor			
	Classic		Summarized	Subtotal
	STS	Non STS		
<b>Total exposures</b>	<b>2,328</b>	<b>5,771</b>	<b>0</b>	<b>8,099</b>
Retail customers (total)	1,795	731	0	2,526
Residential mortgages	625	485	0	1,110
Credit cards	68	0	0	68
Other retail customer exposures	1,102	246	0	1,348
Resecuritization	0	0	0	0
Wholesale customers (total)	533	5,040	0	5,573
Corporate loans	0	3,996	0	3,996
Commercial mortgages	0	0	0	0
Lease payments and receivables	533	1,044	0	1,577
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

As of December 31, 2022, Crédit Mutuel Alliance Fédérale does not act as an originator or sponsor.

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

Update of Table 56 of the 2022 Universal Registration Document, page 401

**TABLE 56: SECURITIZATION EXPOSURES IN THE TRADING BOOK (EU SEC2)**

06/30/2023 <i>(in € millions)</i>	The institution acts as investor			
	Classic		Summarized	Subtotal
	STS	Non STS		
<b>Total exposures</b>	242	38	685	966
Retail customers (total)	242	21	0	264
Residential mortgages	113	13	0	126
Credit cards	0	0	0	0
Other retail customer exposures	129	8	0	137
Resecuritization	0	0	0	0
Wholesale customers (total)	0	17	0	17
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	17	0	17
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

Crédit Mutuel Alliance Fédérale does not act as an originator.

12/31/2022 <i>(in € millions)</i>	The institution acts as investor			
	Classic		Summarized	Subtotal
	STS	Non STS		
<b>Total exposures</b>	271	80	459	810
Retail customers (total)	271	30	0	301
Residential mortgages	115	30	0	145
Credit cards	0	0	0	0
Other retail customer exposures	156	0	0	156
Resecuritization	0	0	0	0
Wholesale customers (total)	0	50	0	50
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	50	0	50
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

Crédit Mutuel Alliance Fédérale does not act as an originator or sponsor.

Update of Table 57 of the 2022 Universal Registration Document, page 401

**Table 57: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – ORIGINATOR AND SPONSOR (EU SEC3)**

06/30/2023 (in € millions)	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)				RWEA (by regulatory approach)			Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1250%	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
<b>Total exposures</b>	<b>560</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>84</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>
Classic securitization	560	0	0	0	0	0	0	0	0	0	0	84	0	0	0	7	0
Securitization	560	0	0	0	0	0	0	0	0	0	0	84	0	0	0	7	0
Retail underlying	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	560	0	0	0	0	0	0	0	0	0	0	84	0	0	0	7	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 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

As of June 30, 2023, Crédit Mutuel Alliance Fédérale does not act as an originator.

As of December 31, 2022, Crédit Mutuel Alliance Fédérale does not act as an originator or sponsor.

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**TABLE 58: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – INVESTORS (EU SEC4)**

06/30/2023 (in € millions)	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)				RWEA (by regulatory approach)			Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1250%	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
<b>Total exposures</b>	<b>6,725</b>	<b>203</b>	<b>57</b>	<b>265</b>	<b>0</b>	<b>0</b>	<b>6,980</b>	<b>270</b>	<b>0</b>	<b>0</b>	<b>1,501</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>3</b>	<b>0</b>
Classic securitization	6,725	203	57	265	0	0	6,980	270	0	0	1,501	36	0	0	120	3	0
Securitization	6,725	203	57	265	0	0	6,980	270	0	0	1,501	36	0	0	120	3	0
Retail underlying	2,541	126	15	3	0	0	2,685	0	0	0	400	0	0	0	32	0	0
Of which STS	1,698	9	7	0	0	0	1,714	0	0	0	196	0	0	0	16	0	0
Wholesale customers	4,185	77	42	262	0	0	4,295	270	0	0	1,101	36	0	0	88	3	0
Of which STS	2,691	11	0	0	0	0	2,310	200	0	0	30	20	0	0	2	2	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

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	Securities at risk (by weighting range/deductions)				Value at risk (by regulatory approach)				RWEA (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
Total exposures	7,662	138	54	246	0	0	6,861	1,237	0	0	1,459	182	0	0	117	15	0
Classic securitization	7,662	138	54	246	0	0	6,861	1,237	0	0	1,459	182	0	0	117	15	0
Securitization	7,662	138	54	246	0	0	6,861	1,237	0	0	1,459	182	0	0	117	15	0
Retail underlying	2,441	66	15	3	0	0	2,525	0	0	0	364	0	0	0	29	0	0
Of which STS	1,775	13	7	0	0	0	1,795	0	0	0	211	0	0	0	17	0	0
Wholesale customers	5,220	72	39	243	0	0	4,336	1,237	0	0	1,095	182	0	0	88	15	0
Of which STS	2,839	16	0	0	0	0	2,461	200	0	0	35	20	0	0	3	2	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 59 of the 2022 Universal Registration Document, page 402

**TABLE 59: EXPOSURES SECURITIZED BY THE INSTITUTION – EXPOSURES IN DEFAULT AND SPECIFIC CREDIT RISK ADJUSTMENTS (EU SEC5)**

06/30/2023 <i>(in € millions)</i>	Exposures securitized by the institution – Institution acts as an originator or sponsor			
	Total amount of specific credit risk adjustments made during the period			
	Total outstanding nominal amount	Of which exposures in default		
<b>Total exposures</b>	<b>206</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)	206	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	206	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

As of June 30, 2023, Crédit Mutuel Alliance Fédérale does not act as an originator.

As of December 31, 2022, Crédit Mutuel Alliance Fédérale does not act as an originator or sponsor.

## 1.10 MANAGING INTEREST RATE RISK (EU IRRBBA)

Update of Table 64 of the 2022 Universal Registration Document, page 409

TABLE 64: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)

<i>(in € millions)</i>	EVE		NII	
	06/30/2023	12/31/2022	06/30/2023	12/31/2022
Downward parallel shift [-200 bps]	1,747	2,085	-1,612	-108
Upward parallel shift [+200 bps]	-4,454	-4,275	1,755	438
Reduction in short-term rates	1,636	929	-	-
Increase in short-term rates	-2,971	-1,825	-	-
Steepening of the yield curve	523	-235	-	-
Flattening of the yield curve	-1,796	-562	-	-
		06/30/2023		12/31/2022
Common Equity Tier 1 Capital		52,487		48,883

## 1.11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Update of Table 73 – Model 1 of the 2022 Universal Registration Document, page 432

TABLE 73: MODEL 1: BANKING PORTFOLIO – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount <i>(in € millions)</i>											GHG emissions financed <i>(in tons of CO<sub>2</sub> equivalent)</i>				
Sector/Sub-sector	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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which Stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) <i>(in tons of CO<sub>2</sub> equivalent)</i>	GHG emissions financed (column l): percentage of the gross carrying amount of the portfolio based on company-specific declarations	GHG emissions financed (column l): 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	
<b>1 – Exposures to sectors that contribute significantly to climate change<sup>2d</sup></b>	<b>165,790</b>	<b>772</b>	<b>-</b>	<b>13,313</b>	<b>5,125</b>	<b>-2,823</b>	<b>-538</b>	<b>-1,942</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,511</b>	<b>33,783</b>	<b>53,884</b>	<b>9,612</b>	<b>8.6</b>
2 – A – Agriculture, forestry and fishing	9,180	0	-	713	305	-183	-34	-133	-	-	-	3,663	2,811	2,374	332	7.6
3 – B – Industries extractives	561	175	-	41	3	-5	-3	-1	-	-	-	301	218	29	14	6.7
4 – B.05 – Extraction de houille et de lignite	1	0	-	0	0	0	0	0	-	-	-	1	0	0	0	0.8
5 – B.06 – Extraction of hydrocarbons	105	83	-	0	0	0	0	0	-	-	-	74	26	5	0	5.9

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (in € millions)											GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO <sub>2</sub> equivalent)				
Sector/Sub-sector		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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which Stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO <sub>2</sub> 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	
06/30/2023 (in € millions)																
6 - B.07 - Extraction of metal ores	1	0	-	0	0	0	0	0	-	-	1	0	0	0	1.3	
7 - B.08 - Other extractive industries	216	0	-	12	3	-2	0	-1	-	-	153	38	15	9	4.7	
8 - B.09 - Support services to Extractive industries	238	92	-	29	0	-3	-2	0	-	-	72	153	9	5	8.9	
9 - C - Other manufacturing industries	18,258	120	-	1,017	777	-359	-31	-287	-	-	13,933	2,615	783	928	3.8	
10 - C.10 - Motor industry	2,744	0	-	201	169	-112	-10	-94	-	-	1,775	608	184	177	5.0	
11 - C.11 - Manufacture of beverages	986	0	-	32	17	-9	-1	-6	-	-	767	145	36	37	3.3	
12 - C.12 - Manufacture of tobacco products	1	0	-	0	0	0	0	0	-	-	1	0	0	0	1.1	
13 - C.13 - Manufacture of textiles	216	0	-	20	7	-3	0	-2	-	-	135	30	36	14	6.3	
14 - C.14 - Clothing industry	166	0	-	17	29	-12	0	-12	-	-	91	11	26	37	8.9	
15 - C.15 - Leather and footwear industry	158	0	-	7	16	-4	0	-3	-	-	102	32	19	5	4.7	
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	578	0	-	45	23	-14	-1	-12	-	-	341	144	38	56	6.5	
17 - C.17 - Paper and cardboard industry	269	0	-	11	9	-6	0	-5	-	-	193	56	12	8	4.5	
18 - C.18 - Printing and reproduction of recordings	372	0	-	29	28	-12	-1	-10	-	-	215	95	26	35	6.2	
19 - C.19 - Coking and refining	85	52	-	0	0	0	0	0	-	-	33	51	0	1	4.5	
20 - C.20 - Chemical industry	1,200	4	-	44	13	-7	-1	-5	-	-	969	167	21	43	3.0	
21 - C.21 - Pharmaceutical industry	441	0	-	4	5	-3	0	-1	-	-	368	61	0	12	3.1	
22 - C.22 - Manufacture of rubber products	870	4	-	56	17	-11	-3	-6	-	-	669	149	20	32	3.7	
23 - C.23 - Manufacture of other non-metallic mineral products	751	0	-	28	22	-9	-1	-6	-	-	573	124	33	22	3.6	
24 - C.24 - Metallurgy	325	0	-	14	16	-4	0	-3	-	-	260	52	3	9	3.0	
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,735	0	-	112	142	-50	-3	-43	-	-	1,321	297	61	57	4.1	
26 - C.26 - Manufacture of computer, electronic and optical products	675	0	-	24	18	-8	0	-6	-	-	539	40	16	80	3.1	



RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (in € millions)															
Sector/Sub-sector	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 CO <sub>2</sub> equivalent)					Weighted average maturity
06/30/2023 (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	Of which Stage 2 exposures	Of which non-performing exposures	Of which Stage 2 exposures	Of which non-performing exposures	Of which Stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO <sub>2</sub> 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
27 – C.27 – Manufacture of electrical equipment	414	60	-	22	14	-4	-1	-2	-	-	-	353	32	15	14	2.8
28 – C.28 – Manufacture of machinery and equipment n.e.c.	1,379	0	-	32	36	-15	-1	-11	-	-	-	1,055	173	18	132	4.2
29 – C.29 – Motor industry	996	0	-	19	27	-11	-1	-10	-	-	-	902	65	9	20	1.8
30 – C.30 – Manufacture of other transportation equipment	652	0	-	64	77	-23	-2	-20	-	-	-	563	29	47	14	2.5
31 – C.31 – Manufacture of furniture	235	0	-	19	27	-8	-1	-7	-	-	-	118	68	29	20	6.2
32 – C.32 – Other manufacturing industries	2,165	0	-	158	24	-22	-2	-10	-	-	-	1,917	122	64	62	2.2
33 – C.33 – Repair and installation of machinery and equipment	846	0	-	60	40	-14	-2	-11	-	-	-	671	65	68	42	4.7
34 – D – Production and distribution of electricity, gas, steam and air conditioning	3,038	236	-	59	36	-20	-2	-10	-	-	-	827	646	1,389	177	8.8
35 – D.35.1 – Production, transmission and distribution of electricity	2,486	177	-	45	35	-18	-2	-10	-	-	-	557	595	1,158	175	9.5
36 – D.35.11 – Electricity production	2,089	150	-	44	33	-17	-2	-10	-	-	-	353	494	1,071	171	10.9
37 – D.35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	509	58	-	14	1	-2	0	0	-	-	-	245	48	215	1	6.5
38 – D.35.3 – Production and distribution of steam and air conditioning	44	0	-	0	0	0	0	0	-	-	-	26	3	15	0	4.8
39 – E – Water production and distribution; sanitation, waste management and decontamination	1,177	0	-	51	24	-18	-3	-12	-	-	-	733	250	161	33	5.2
40 – F – Building and public works services	13,383	27	-	1,520	632	-354	-48	-265	-	-	-	8,227	1,389	2,004	1,762	7.5
41 – F.41 – Construction of buildings	4,496	27	-	579	183	-124	-16	-101	-	-	-	2,752	304	585	856	7.4
42 – F.42 – Civil engineering	1,476	0	-	27	25	-34	-1	-14	-	-	-	986	285	114	90	8.6
43 – F.43 – Specialized construction work	7,411	0	-	914	424	-197	-30	-151	-	-	-	4,489	800	1,305	817	7.3
44 – G – Wholesale and retail trade; motor and motorcycle repair	21,947	13	-	1,710	1,116	-617	-65	-494	-	-	-	14,311	3,645	1,821	2,169	5.9

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (in € millions)											GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO <sub>2</sub> equivalent)				
Sector/Sub-sector		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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which Stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO <sub>2</sub> 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	
06/30/2023 (in € millions)																
45 – H – Transportation and warehousing	9,258	202	-	618	249	-113	-23	-65	-	-	-	6,195	1,858	901	304	5.0
46 – H.49 – Land transportation and transportation via pipelines	4,583	1	-	360	132	-71	-15	-43	-	-	3,346	809	253	175	4.6	
47 – H.50 – Water transportation	1,355	190	-	101	43	-12	-4	-5	-	-	920	328	101	5	5.7	
48 – H.51 – Air transportation	1,385	0	-	104	45	-7	-2	-4	-	-	711	366	306	1	4.3	
49 – H.52 – Warehousing and support activities for transportation	1,745	11	-	47	27	-21	-2	-12	-	-	1,068	330	233	114	6.8	
50 – H.53 – Postal and courier activities	191	0	-	5	2	-2	0	-1	-	-	150	24	8	9	3.8	
51 – I – Hospitality and catering	6,274	0	-	854	544	-255	-38	-193	-	-	3,165	1,690	1,196	223	6.9	
52 – L – Real estate activities	82,715	1	-	6,730	1,439	-897	-293	-481	-	-	17,156	18,662	43,226	3,670	11.2	
<b>53 – Exposures to sectors other than those contributing significantly to climate change<sup>(1)</sup></b>	<b>94,876</b>	<b>87</b>	<b>-</b>	<b>7,711</b>	<b>2,768</b>	<b>-1,646</b>	<b>-317</b>	<b>-1,164</b>	<b>-</b>	<b>-</b>	<b>40,826</b>	<b>17,187</b>	<b>21,275</b>	<b>15,588</b>	<b>8.9</b>	
54 – K – Financial and insurance activities	15,560	69	-	880	479	-296	-32	-221	-	-	8,277	4,029	1,510	1,743	5.7	
55 – Exposures to other sectors (NACE codes J, M to U)	79,316	19	-	6,832	2,289	-1,350	-286	-943	-	-	32,549	13,158	19,764	13,845	9.5	
<b>56 – TOTAL</b>	<b>260,666</b>	<b>860</b>	<b>-</b>	<b>21,025</b>	<b>7,893</b>	<b>4,468</b>	<b>-856</b>	<b>-3,106</b>	<b>-</b>	<b>-</b>	<b>109,337</b>	<b>50,970</b>	<b>75,158</b>	<b>25,201</b>	<b>8.7</b>	

(1) 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.

## RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount <i>(in € millions)</i>				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) <i>(in tons of CO<sub>2</sub> equivalent)</i>							
Sector/Sub-sector	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	Of which Stage 2 exposures	Of which non- performing exposures	Of which Stage 2 exposures	Of which non- performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counter- party) <i>(in tons of CO<sub>2</sub> equivalent)</i>	GHG emissions financed (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	
12/31/2022 <i>(in € millions)</i>																
<b>1 - Exposures to sectors that contribute significantly to climate change<sup>21</sup></b>	164,147	908	-	11,124	5,031	-2,849	-530	-1,992	-	-	-	54,309	55,351	46,177	8,310	8.9
2 - A - Agriculture, sylviculture et pêche	8,876	0	-	645	306	-186	-36	-132	-	-	-	2,669	3,873	2,051	284	7.9
3 - B - Industries extractives	561	179	-	10	2	-2	0	-1	-	-	-	217	318	18	9	5.5
4 - B.05 - Extraction de houille et de lignite	1	0	-	0	0	0	0	0	-	-	-	1	0	0	0	0.4
5 - B.06 - Extraction of hydrocarbons	100	89	-	0	0	0	0	0	-	-	-	33	62	5	0	6.9
6 - B.07 - Extraction of metal ores	4	0	-	0	0	0	0	0	-	-	-	3	0	0	0	3.2
7 - B.08 - Other extractive industries	213	0	-	10	2	-2	0	-1	-	-	-	118	74	13	8	5.6
8 - B.09 - Support services to Extractive industries	244	90	-	0	0	0	0	0	-	-	-	61	181	0	1	5.8
9 - C - Other manufacturing industries	18,919	229	-	824	839	-378	-31	-306	-	-	-	10,490	6,818	663	949	5.0
10 - C.10 - Motor industry	2,257	0	-	198	123	-106	-12	-88	-	-	-	1,201	544	153	359	7.1
11 - C.11 - Manufacture of beverages	422	0	-	34	11	-8	-1	-6	-	-	-	293	78	33	18	5.2
12 - C.12 - Manufacture of tobacco products	20	0	-	0	0	0	0	0	-	-	-	20	0	0	0	2.1
13 - C.13 - Manufacture of textiles	159	0	-	18	6	-5	-1	-4	-	-	-	85	30	30	14	7.1
14 - C.14 - Clothing industry	168	0	-	19	26	-17	0	-17	-	-	-	106	10	22	30	8.9
15 - C.15 - Leather and footwear industry	112	0	-	5	11	-3	0	-2	-	-	-	79	14	13	5	5.2
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	413	0	-	25	20	-16	-1	-13	-	-	-	250	75	43	45	6.5
17 - C.17 - Paper and cardboard industry	213	0	-	10	8	-7	0	-6	-	-	-	158	30	8	17	3.7
18 - C.18 - Printing and reproduction of recordings	318	0	-	19	23	-13	-1	-11	-	-	-	190	76	25	27	6.3
19 - C.19 - Coking and refining	242	209	-	0	0	0	0	0	-	-	-	180	62	0	0	1.8
20 - C.20 - Chemical industry	938	0	-	42	11	-8	-1	-4	-	-	-	759	135	13	30	3.7
21 - C.21 - Pharmaceutical industry	327	0	-	5	4	-2	0	0	-	-	-	267	50	1	9	3.9

# 1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount <i>(in € millions)</i>			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) <i>(in tons of CO<sub>2</sub> equivalent)</i>							
Sector/Sub-sector	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	Of which Stage 2 exposures	Of which non- performing exposures	Of which Stage 2 exposures	Of which non- performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counter- party) <i>(in tons of CO<sub>2</sub> equivalent)</i>	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	
12/31/2022 <i>(in € millions)</i>																
22 - C.22 - Manufacture of rubber products	699	0	-	35	13	-11	-1	-7	-	-	-	530	128	20	22	4.3
23 - C.23 - Manufacture of other non-metallic mineral products	623	0	-	18	14	-11	-1	-8	-	-	-	456	86	28	54	5.7
24 - C.24 - Metallurgy	209	0	-	10	13	-7	0	-6	-	-	-	165	32	3	9	3.9
25 - C.25 - Manufacture of fabricated metal products, except m achinery and equipment	1,311	1	-	101	84	-55	-4	-46	-	-	-	978	223	57	53	4.4
26 - C.26 - Manufacture of computer, electronic and optical products	481	0	-	20	16	-7	0	-6	-	-	-	434	34	6	7	4.4
27 - C.27 - Manufacture of electrical equipment	311	19	-	14	12	-4	-1	-2	-	-	-	247	31	13	20	4.6
28 - C.28 - Manufacture of machinery and equipment n.e.c.	887	0	-	30	44	-20	-1	-17	-	-	-	651	130	12	93	5.5
29 - C.29 - Motor industry	861	0	-	19	24	-12	-1	-10	-	-	-	783	59	6	13	1.9
30 - C.30 - Manufacture of other transportation equipment	283	0	-	65	23	-22	-2	-19	-	-	-	202	22	48	10	5.0
31 - C.31 - Manufacture of furniture	188	0	-	19	14	-8	-1	-7	-	-	-	87	59	26	16	7.1
32 - C.32 - Other manufacturing industries	6,903	0	-	74	310	-24	-2	-14	-	-	-	1,922	4,860	52	68	6.6
33 - C.33 - Repair and installation of machinery and equipment	574	0	-	43	29	-15	-1	-12	-	-	-	447	49	51	26	5.6
34 - D - Production and distribution of electricity, gas, steam and air conditioning	3,015	427	-	92	45	-29	-7	-16	-	-	-	759	883	1,173	200	9.1
35 - D35.1 - Production, transmission and distribution of electricity	2,224	345	-	91	42	-27	-7	-16	-	-	-	494	534	999	197	8.6
36 - D35.11 - Electricity production	2,046	345	-	90	42	-27	-7	-16	-	-	-	414	469	994	170	9.3
37 - D35.2 - Manufacture of gas; distribution by pipeline of gaseous fuels	762	82	-	1	3	-2	0	0	-	-	-	255	346	158	3	9.3
38 - D35.3 - Production and distribution of steam and air conditioning	29	0	-	1	0	0	0	0	-	-	-	9	4	16	0	8.2

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount <i>(in € millions)</i>			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) <i>(in tons of CO<sub>2</sub> equivalent)</i>							
Sector/Sub-sector	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	Of which Stage 2 exposures	Of which non- performing exposures	Of which Stage 2 exposures	Of which non- performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counter- party) <i>(in tons of CO<sub>2</sub> equivalent)</i>	GHG emissions financed (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	
12/31/2022 <i>(in € millions)</i>	2020/1818															
39 - E - Water production and distribution; sanitation, waste management and decontamination	1,085	0	-	41	24	-16	-2	-12	-	-	-	475	427	154	29	5.9
40 - F - Building and public works services	13,880	25	-	1,080	600	-346	-41	-261	-	-	-	6,916	3,710	1,764	1,489	7.7
41 - F.41 - Construction of buildings	3,682	0	-	275	154	-124	-10	-104	-	-	-	2,206	289	519	668	8.7
42 - F.42 - Civil engineering	4,077	25	-	32	128	-31	-1	-12	-	-	-	1,106	2,726	108	138	5.5
43 - F.43 - Specialized construction work	6,120	0	-	772	319	-191	-30	-145	-	-	-	3,605	696	1,137	683	7.6
44 - G - Wholesale and retail trade; motor and motorcycle repair	22,603	12	-	1,438	1,098	-642	-61	-525	-	-	-	11,237	8,127	1,622	1,616	6.1
45 - H - Transportation and warehousing	8,949	36	-	603	265	-122	-26	-72	-	-	-	5,242	2,779	714	215	6.1
46 - H.49 - Land transportation and transportation via pipelines	3,700	0	-	305	103	-71	-15	-44	-	-	-	2,604	695	276	124	4.9
47 - H.50 - Water transportation	1,293	25	-	122	25	-14	-4	-5	-	-	-	901	301	89	2	5.5
48 - H.51 - Air transportation	1,229	0	-	120	44	-7	-3	-4	-	-	-	671	375	182	1	5.3
49 - H.52 - Warehousing and support activities for transportation	2,550	11	-	50	91	-28	-4	-18	-	-	-	923	1,388	160	79	6.5
50 - H.53 - Postal and courier activities	177	0	-	5	2	-2	0	-1	-	-	-	143	20	6	7	3.3
51 - I - Hospitality and catering	6,231	0	-	876	513	-254	-45	-190	-	-	-	2,764	2,345	933	188	6.8
52 - L - Real estate activities	80,028	0	-	5,515	1,338	-877	-280	-478	-	-	-	13,540	26,071	37,086	3,332	11.2
<b>53 - Exposures to sectors other than those contributing significantly to climate change<sup>[1]</sup></b>	94,002	23	-	10,075	2,394	-1,491	-337	-967	-	-	-	30,055	30,931	19,076	13,940	1.5
54 - K - Financial and insurance activities	14,659	0	-	871	338	-264	-36	-180	-	-	-	6,286	6,042	1,471	860	6.3
55 - Exposures to other sectors (NACE codes J, M to U)	79,343	23	-	9,204	2,055	-1,227	-301	-787	-	-	-	23,769	24,888	17,605	13,081	1.3
<b>56 - TOTAL</b>	<b>258,149</b>	<b>931</b>	<b>-</b>	<b>21,199</b>	<b>7,424</b>	<b>-4,340</b>	<b>-867</b>	<b>-2,959</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>84,364</b>	<b>86,281</b>	<b>65,253</b>	<b>22,251</b>	<b>4.0</b>

[1] 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.

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**Table 74: MODEL 2: BANKING PORTFOLIO – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: LOANS SECURED BY REAL ESTATE PROPERTY ASSETS – ENERGY EFFICIENCY OF COLLATERAL**

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in € millions)															
	Energy efficiency level (energy performance in kWh/m <sup>2</sup> of collateral)						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 <sup>2</sup> of collateral)			
06/30/2023 (in € millions) Counterparty sector	0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500	A	B	C	D	E	F	G			
<b>1 - Total UE</b>	<b>223,101</b>	<b>11,619</b>	<b>114,474</b>	<b>51,408</b>	<b>22,535</b>	<b>4,128</b>	<b>13,511</b>	<b>1,700</b>	<b>3,187</b>	<b>15,642</b>	<b>33,935</b>	<b>19,301</b>	<b>7,193</b>	<b>5,738</b>	<b>136,405</b>	<b>93%</b>
2 - Of which secured by commercial real estate property	40,170	1,844	19,881	8,946	4,234	506	2,897	119	165	826	1,581	1,239	563	690	34,986	92%
3 - Of which secured by residential real estate property	182,914	9,775	94,593	42,461	18,301	3,622	10,614	1,581	3,022	14,816	32,353	18,061	6,630	5,048	101,402	94%
4 - Of which collateral obtained by seizure: residential and commercial real estate property	16	0	0	0	0	0	0	0	0	0	0	0	0	0	16	0%
5 - Of which estimated energy efficiency level (energy performance in kWh/m <sup>2</sup> of collateral)	179,322	8,232	101,525	39,287	17,397	516	11,728	-	-	-	-	-	-	-	127,462	100%
<b>6 - Non-EU total</b>	<b>6,269</b>	<b>20</b>	<b>59</b>	<b>28</b>	<b>48</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,269</b>	<b>0%</b>
7 - Of which secured by commercial real estate property	2,784	20	58	28	48	0	7	0	0	0	0	0	0	0	2,783	0%
8 - Of which secured by residential real estate property	3,485	0	0	0	0	0	0	0	0	0	0	0	0	0	3,485	0%
9 - Of which 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%
10 - Of which estimated energy efficiency level (energy performance in kWh/m <sup>2</sup> of collateral)	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
	Total gross carrying amount <i>(in € millions)</i>															
	Energy efficiency level <i>(energy performance in kWh/m2 of collateral)</i>						Energy efficiency level <i>(label of the energy performance certificate of collateral)</i>						Without the collateral energy performance certificate label <i>Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)</i>			
12/31/2022 <i>(in € millions)</i>	0; ≤ 100		> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500	A	B	C	D	E	F	G		
Counterparty sector	218,664	11,246	110,241	49,624	20,736	1,967	12,800	1,610	3,052	16,357	33,457	19,167	7,073	5,582	133,376	90%
1 - Total UE	218,664	11,246	110,241	49,624	20,736	1,967	12,800	1,610	3,052	16,357	33,457	19,167	7,073	5,582	133,376	90%
2 - Of which secured by commercial real estate property	38,415	1,709	18,782	8,412	3,963	239	2,751	112	137	785	1,527	1,200	531	648	33,474	92%
3 - Of which secured by residential real estate property	180,231	9,537	91,459	41,113	16,773	1,727	10,049	1,498	2,916	14,572	31,930	17,956	6,542	4,934	99,883	89%
4 - Of which collateral obtained by seizure: residential and commercial real estate property	18	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0%
5 - Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	170,452	8,096	97,695	37,732	15,724	43	11,163	-	-	-	-	-	-	-	120,048	100%
6 - Non-EU total	6,101	0	0	0	0	0	0	0	0	0	0	0	0	0	6,100	0%
7 - Of which secured by commercial real estate property	2,650	0	0	0	0	0	0	0	0	0	0	0	0	0	2,650	0%
8 - Of which secured by residential real estate property	3,451	0	0	0	0	0	0	0	0	0	0	0	0	0	3,450	0%
9 - Of which 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%
10 - Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0%

Update of Table 75 - Model 4 of the 2022 Universal Registration Document, page 438

**TABLE 75: MODEL 4: BANKING PORTFOLIO – INDICATOR OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES ON THE 20 LARGEST CARBON-INTENSIVE COMPANIES**

06/30/2023

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
194	0.03%	-	5.4	3

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

12/31/2022

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
310	0.04%	-	2.4	2

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

Update of Table 76 - Model 5 of the 2022 Universal Registration Document, page 439

**TABLE 76: MODEL 5: BANKING PORTFOLIO – INDICATORS OF PHYSICAL RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES SUBJECT TO PHYSICAL RISK**

a	b	c	d	e	f	g	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														
Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events 06/30/2023	Breakdown by maturity tranche					Weighted average maturity	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		
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	of which Stage 2 exposures							of which non-performing exposures	of which Stage 2 exposures	of which non-performing exposures
1 - A - Agriculture, forestry and fishing	9,180	196	127	132	28	8.2	300	184	0	48	17	-12	-2	-8
2 - B - Extractive industries	561	19	4	2	0	4.4	21	4	0	1	0	0	0	0
3 - C - Manufacturing industry	18,258	868	199	82	60	4.6	765	443	0	74	61	-29	-2	-25
4 - D - Production and distribution of electricity, gas, steam and air conditioning	3,038	19	16	26	0	9.5	22	39	0	3	0	0	0	0
5 - E - Water production and distribution; sanitation, waste management and decontamination	1,177	27	8	2	1	4.6	21	17	0	3	1	-1	0	0
6 - F - Building and public works services	13,383	575	85	207	190	8.5	763	294	0	153	45	-24	-6	-16
7 - G - Wholesale and retail trade; automotive and motorcycle repair	21,947	854	313	152	240	7.3	964	595	0	101	63	-30	-4	-24
8 - H - Transportation and warehousing	9,258	229	73	38	8	5.4	194	154	0	37	22	-7	-2	-5
9 - L - Real estate activities	82,715	586	1,161	3,210	283	12.0	3,891	1,350	0	412	80	-58	-20	-29
10 - Of which secured by residential real estate property	186,400	1,039	3,041	11,972	6,611	10.5	18,706	3,956	0	1,216	165	-108	-44	-54
11 - Of which secured by commercial real estate property	42,954	405	745	1,596	47	13.5	2,038	755	0	229	59	-1	0	0
12 - Collateral seized	16	0	0	0	0	0.0	0	0	0	0	0	0	0	0
13 - Other relevant sectors (breakdown below, if applicable)	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
	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 12/31/2022	Breakdown by maturity tranche					Weighted average maturity	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			
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	of which Stage 2 exposures							of which non-performing exposures	of which Stage 2 exposures	of which non-performing exposures	
1 – A – Agriculture, forestry and fishing	8,876	144	108	124	27	8.7	272	131	0	39	17	-11	-2	-8	
2 – B – Extractive industries	561	12	3	2	0	5.2	13	4	0	1	0	0	0	0	
3 – C – Manufacturing industry	18,919	587	153	63	60	5.4	557	304	2	49	47	-34	-2	-30	
4 – D – Production and distribution of electricity, gas, steam and air conditioning	3,015	16	24	27	0	10.3	33	34	0	2	0	0	0	0	
5 – E – Water production and distribution; sanitation, waste management and decontamination	1,085	16	8	2	1	5.5	17	10	0	3	0	-1	0	0	
6 – F – Building and public works services	13,880	415	71	183	150	9.2	602	215	1	117	28	-24	-5	-17	
7 – G – Wholesale and retail trade; automotive and motorcycle repair	22,603	609	266	141	109	7.0	717	405	3	81	46	-31	-4	-25	
8 – H – Transportation and warehousing	8,949	179	51	36	7	5.8	147	126	0	25	15	-7	-1	-5	
9 – L – Real estate activities	80,028	462	944	2,809	221	12.2	3,340	1,075	20	365	79	-60	-20	-31	
10 – Of which secured by residential real estate property	183,682	739	2,355	9,260	5,118	10.7	14,624	2,809	39	7,333	979	-78	-33	-38	
11 – Of which secured by commercial real estate property	41,065	317	621	1,360	30	16.1	1,718	600	10	198	54	-38	-11	-21	
12 – Collateral seized	18	0	0	0	0	0.0	0	0	0	0	0	0	0	0	
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0	

Update of Table 77 - Model 10 of the 2022 Universal Registration Document, page 440

**TABLE 77: MODEL 10: OTHER CLIMATE CHANGE MITIGATION MEASURES NOT COVERED IN REGULATION (EU) 2020/852**

06/30/2023

(in € millions)

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-linked under non-EU standards)	1 – Financial companies	1,174	Yes		See comments
	2 – Non-financial corporations	223	Yes		
	3 – of which secured by commercial real estate property	0			
	4 – Other counterparties	515	Yes		
Loans (e.g., green, sustainable, sustainability-linked under non-EU standards)	5 – Financial companies	2,305	Yes		
	6 – Non-financial corporations	4,611	Yes		
	7 – of which secured by commercial real estate property	432	Yes		
	8 – Households	257	Yes		
	9 – of which secured by residential real estate property	1	Yes		
	10 – of which loans for building renovation	107	Yes		
	11 – Other counterparties	1	Yes		

Crédit Mutuel Alliance Fédérale presents in this table the gross outstanding loans and bonds held by the group, which, according to the bank's assessment, contribute to mitigating the risks of climate change. The products listed in this table concern:

- impact financing whose characteristics depend on the achievement of environmental objectives;
- project financing for climate risk mitigation measures;
- investments in green bonds;
- financing whose purpose contributes to the mitigation of climate risk.

12/31/2022

(in € millions)

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-linked under non-EU standards)	1 – Financial companies	778	Yes		See comments
	2 – Non-financial corporations	148	Yes		
	3 – of which secured by commercial real estate property	0			
	4 – Other counterparties	342	Yes		
Loans (e.g., green, sustainable, sustainability-linked under non-EU standards)	5 – Financial companies	2,079	Yes		
	6 – Non-financial corporations	2,744	Yes		
	7 – of which secured by commercial real estate property	0			
	8 – Households	915	Yes		
	9 – of which secured by residential real estate property	0			
	10 – of which loans for building renovation	0			
	11 – Other counterparties	0			

Crédit Mutuel Alliance Fédérale presents in this table the gross outstanding loans and bonds held by the group, which, according to the bank's assessment, contribute to mitigating the risks of climate change. The products listed in this table concern:

- impact financing whose characteristics depend on the achievement of environmental objectives;
- project financing for climate risk mitigation measures;
- investments in green bonds;
- financing whose purpose contributes to the mitigation of climate risk.

## 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 financial 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

Director of the Finance Division of Crédit Mutuel Alliance Fédérale

Email: [alexandre.saada@creditmutuel.fr](mailto:alexandre.saada@creditmutuel.fr)

## 2.3 PERSON RESPONSIBLE FOR THE DOCUMENT

### Mr. Daniel Baal

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.

Paris, September 28, 2023

## 2.4 PERSONS RESPONSIBLE FOR AUDITING THE FINANCIAL STATEMENTS

### 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 Ms. Sophie Sotil-Forgues and 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.

The Shareholders' Meeting of May 10, 2022 appointed KPMG SA to replace Ernst & Young et Autres firm as principal Statutory Auditors for a period of six years, *i.e.* until the end of the Shareholders' Meeting called to rule on the financial statements of fiscal 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 11, 2016.

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

The Shareholders' Meeting of May 10, 2022 renewed the term of office of the PricewaterhouseCoopers France firm as principal Statutory Auditors for a period of six years, *i.e.* until the end of the Shareholders' Meeting called to rule on the financial statements of fiscal year 2027.

## 2.5 CROSS-REFERENCE TABLES

### 2.5.1 Cross-reference table for the Crédit Mutuel Alliance Fédérale universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	Page no. of the amendment of the universal registration document filed with AMF on September 29, 2023	Page no. of the amendment of the universal registration document filed with AMF on August 10, 2023	Page no. of the universal registration document filed with AMF on April 13, 2023
<b>1. Persons responsible</b>	92	263-264	718-719
<b>2. Statutory auditors</b>	92	264	719
<b>3. Risk factors</b>	NA	78-87	298-305
<b>4. Information about the issuer</b>	96	269	713-714
<b>5. Business overview</b>			
5.1 Main activities	NA	12-34	6-7; 22-41
5.2 Main markets	NA	12-34	6-7; 53-54; 517-523; 530
5.3 Significant events in business development	NA	N/A	72 ; 81
5.4 Strategy and objectives	NA	2-4	10-11
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	NA	N/A	714
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	NA	N/A	22
5.7 Investments	NA	N/A	N/A
<b>6. Organizational structure</b>			
6.1 Description of the group	NA	5	16-19
6.2 Main subsidiaries	NA	5	16-19
<b>7. Review of the financial position and of net profit or loss</b>			
7.1 Financial position	NA	12-34	45-85
7.2 Operating income	NA	12-34	45-85
<b>8. Cash and equity</b>			
8.1 Information on the issuer's equity	NA	92-93; 175-176	492; 586
8.2 Source and amount of the issuer's cash flows	NA	94; 177	493; 587
8.3 Information on the borrowing conditions and the issuer's financing structure	NA	26-28	64-67
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	NA	NA	N/A
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	NA	NA	N/A
<b>9. Regulatory environment</b>	NA	8-11	47-49
<b>10. Information on trends</b>	NA	31-34	72 ; 81
<b>11. Profit forecasts or estimates</b>	NA	NA	N/A
<b>12. Administrative, management, supervisory and executive bodies</b>			
12.1 Information concerning the members of BFCM's administrative and management bodies	NA	56-75	235-253 ; 266-283
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	NA	51-52; 74	255; 284-285
<b>13. Compensation and benefits</b>	NA	NA	263-265; 287
<b>14. Operation of the administrative and management bodies</b>			
14.1 Expiration date of current terms of office	NA	37-51; 58-73	239-253; 270-283
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	NA	NA	255; 285
14.3 Information on the auditing committee and the remuneration committee	NA	53-54	258-261; 287
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	NA	NA	236; 267
14.5 Potentially significant impacts on corporate governance	NA	NA	267

	Page no. of the amendment of the universal registration document filed with AMF on September 29, 2023	Page no. of the amendment of the universal registration document filed with AMF on August 10, 2023	Page no. of the universal registration document filed with AMF on April 13, 2023
<b>Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"</b>			
<b>15. Employees</b>			
15.1 Number of employees	NA	162; 247	565; 657; 699
15.2 Interests in the issuer's share capital and directors' stock-options	NA	NA	N/A
15.3 Agreement providing for employee ownership of the issuer's shares	NA	NA	N/A
<b>16. Major shareholders</b>			
16.1 Shareholders holding more than 5% of the share capital or voting rights	NA	NA	710
16.2 Existence of different voting rights of the aforementioned shareholders	NA	NA	N/A
16.3 Control of the issuer	NA	NA	711
16.4 Knowledge by the issuer of an agreement likely to result in a change in control at a later date	NA	NA	711
<b>17. Related-party transactions</b>	<b>NA</b>	<b>167-168; 252-253</b>	<b>569; 661</b>
<b>18. Financial information on the issuer's assets and liabilities, financial position and results</b>			
18.1 Historical financial information	NA	88-168; 171-253 ; 266-267	488-572; 582- 664; 674-703
18.2 Interim and other financial information	NA	88-168; 171-253	N/A
18.3 Verification of the annual historical financial information	NA	169-170; 254-255	575-578; 665- 670; 704-707
18.4 Pro forma financial information	NA	95-101; 178-185	N/A
18.5 Dividend distribution policy	NA	NA	711
18.6 Legal and arbitration proceedings	NA	NA	714
18.7 Material change in the financial position	NA	NA	713-714
<b>19. Additional information</b>	<b>NA</b>		
19.1 Share capital	NA	261-262	710
19.2 Charter and articles of association	NA	NA	713
<b>20. Major contracts</b>	<b>NA</b>	<b>NA</b>	<b>714</b>
<b>21. Documents available to the public</b>	<b>NA</b>	<b>263</b>	<b>718</b>

	Page no. of the amendment of universal registration document filed with AMF on September 29, 2023	Page no. of the amendment of universal registration document filed with AMF on August 10, 2023	Page no. of the universal registration document filed with AMF on April 13, 2023
<b>Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"</b>			
<b>1. 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  
Deputy Chief Executive Officer of BFCM

**Edition**

BFCM

**Photo credit**

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





### **Banque Fédérative du Crédit Mutuel**

Société anonyme (public limited company) with share capital of €1,715,115,100

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