



**Second
Amendment to the
2021 Universal
Registration
Document**

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Second Amendement to the 2021 Universal Registration Document

2021 universal registration document filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 10, 2022, as number D.22-0284.

First amendment to the 2021 universal registration document, filed with the Autorité des marchés financiers on August 10, 2022, as number D.22-0284-A01.

Second amendment to the 2021 universal registration document, filed with the Autorité des marchés financiers on September 30, 2022, as number D.22-0284-A02.

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



This second amendment to the universal registration document was filed on September 30, 2022, 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, 2022

The purpose of Crédit Mutuel Alliance Fédérale's Pillar 3 report is to supply 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 primarily serve to meet the guidelines on reporting requirements found in part 8 of EU Regulation No. 575/2013 on capital requirements and the guidelines of the European Banking Authority on liquidity coverage ratio (LCR) reporting.

As of June 28, 2021, Regulation (EU) No. 2019/876 (CRR2) provides for new provisions relating to the leverage ratio, the NSFR (Net Stable Funding Requirement), the exposure value of derivatives, as well as exposures in the form of units or shares of collective investment undertakings, which also include the underlying exposures of such collective investment undertakings.

Commission Regulation (EU) No. 2021/637 of March 15, 2021 provides for changes to the Pillar 3 tables, as of June 28, 2021, according to the EBA technical standards (EBA/ITS/2020/04).

1.1 KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	06/30/2022	03/31/2022	12/31/2021	09/30/2021	06/30/2021
Available equity¹ (amounts)					
Common Equity Tier 1 (CET 1) capital	49,467	48,096	45,996	43,776	43,799
Tier 1 capital	49,514	48,142	46,257	44,035	44,058
Total equity	57,041	54,624	53,246	50,417	50,482
Risk-weighted exposure amount					
Total risk exposure amount	272,349	268,639	245,095	240,274	238,853
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	18.2%	17.9%	18.8%	18.2%	18.3%
Tier 1 capital ratio (%)	18.2%	17.9%	18.9%	18.3%	18.5%
Total capital ratio (%)	20.9%	20.3%	21.7%	21.0%	21.1%
Additional SREP capital requirements (Pillar 2 requirements as a percentage of risk-weighted assets)					
Additional capital requirements to address risks other than excessive leverage risk (%)	1.5%	1.5%	1.5%	1.5%	1.5%
▪ of which: to be met with CET1 capital (percentage points)	0.8%	0.8%	0.8%	0.8%	0.8%
▪ of which: to be met with Tier 1 capital (percentage points)	1.1%	1.1%	1.1%	1.1%	1.1%
Total SREP capital requirement (%)	9.5%	9.5%	9.5%	9.5%	9.5%
Total buffer requirement and total capital requirement (as a percentage of the risk-weighted exposure amount)					
Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Custody buffer resulting from the macroprudential or systemic risk identified in the Member State level (as a %)	NA	NA	NA	NA	NA
Institution-specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Systemic risk buffer (%)	NA	NA	NA	NA	NA
Global systemically important institution buffer (%)	NA	NA	NA	NA	NA
Other systemically important institution buffer (%)	NA	NA	NA	NA	NA
Total buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Total capital requirements (%)	12.0%	12.0%	12.0%	12.0%	12.0%
CET1 capital available after compliance with total SREP capital requirements (%)	6.1%	5.9%	6.8%	6.2%	6.3%

<i>(in € millions or as a percentage)</i>	06/30/2022	03/31/2022	12/31/2021	09/30/2021	06/30/2021
Leverage ratio					
Total exposure measurement	746,720	641,595	606,610	586,929	612,938
Leverage ratio (%)	6.6%	7.5%	7.6%	7.5%	7.2%
Additional capital requirements to address the risk of excessive leverage (as a percentage of the total exposure measurement)					
Additional capital requirements to address the risk of excessive leverage (%)	NA	NA	NA	NA	NA
▪ of which: to be met with CET1 capital (percentage points)	NA	NA	NA	NA	NA
Total SREP leverage ratio requirements (%)	3.0%	3.3%	3.3%	3.3%	3.3%
Leverage ratio buffer requirement and total leverage ratio requirement (as a percentage of the total exposure measure)					
Leverage ratio buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Overall leverage ratio requirement (%)	3.0%	3.3%	3.3%	3.3%	3.3%
Liquidity coverage ratio					
Total High Quality Liquid Assets (HQLA) (average weighted value)	144,690	144,303	138,753	133,584	126,796
Cash outflows - Total weighted value	101,558	100,090	98,000	97,003	96,607
Cash inflows - Total weighted value	20,363	20,553	21,351	21,668	22,255
Total net cash outflows (adjusted value)	81,194	79,537	76,649	75,335	74,352
Liquidity coverage ratio (as a %)	179.2%	182.0%	181.3%	177.5%	170.7%
Net stable funding ratio					
Total available stable funding	504,529	514,011	492,874	456,123	487,646
Total required stable funding	425,700	414,247	392,543	359,651	376,778
NSFR ratio (%)	118.5%	124.1%	125.6%	126.8%	129.4%

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>		06/30/2022	12/31/2021	Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES				
1	Capital instruments and related share premium accounts	8,309	6,899	3
	▪ of which shares	8,309	6,899	-
	▪ of which issue premiums	-0	0	-
2	Retained earnings	43,831	40,208	4
3	Accumulated other comprehensive income (and other reserves)	134	-204	-
3a	Funds for general banking risks	0	0	-
4	Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1	0	0	-
5	Non-controlling interests eligible for CET1	249	230	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	1,940	3,177	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	54,463	50,310	-
COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS				
7	Additional value adjustments (negative amount)	-97	-88	-
8	Intangible assets (net of related tax liabilities) (negative amount)	-3,897	-3,630	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)	-13	-25	-
11	Fair value reserves related to gains and losses on cash flow hedges	-10	-2	-
12	Negative amounts resulting from the calculation of expected losses	-227	-238	-
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	-2	-2	-
15	Defined benefit pension fund assets (negative amount)	0	0	-
16	Direct and indirect 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	-	-	-

<i>(in € millions)</i>	06/30/2022	12/31/2021	Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
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 and indirect 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	0	-
26 Empty value set in the EU	0	0	-
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	-
27a Other regulatory adjustments	-750	-329	-
28 Total regulatory adjustments to Common Equity Tier (CET 1) capital	-4,996	-4,314	-
29 Common Equity Tier 1 (CET 1) capital	49,467	45,996	-
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS			
30 Capital instruments and related share premium accounts	-	-	2
31 <i>▪ of which: classified as equity under the applicable accounting basis</i>	-	-	-
32 <i>▪ of which: classified as liabilities under the applicable accounting basis</i>	-	-	-
33 Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	0	216	2
33a Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	-	-	-
33b Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	-	-	-
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	47	44	-
35 <i>▪ of which instruments issued by subsidiaries subject to gradual exclusion</i>	-	-	-
36 Additional Tier 1 (AT1) capital before regulatory adjustments	47	260	-
ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS			
37 Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	-	-
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)	-	-	-
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)	-	-	-

Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope

<i>(in € millions)</i>	06/30/2022	12/31/2021	
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)	-	-	-
41 Empty value set in the EU	-	-	-
42 Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-	-
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-	-
44 Additional Tier 1 (AT1) capital	47	260	-
45 Tier 1 capital (T1 = CET1 + AT1)	49,514	46,257	-
TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS			
46 Capital instruments and related share premium accounts	7,410	7,019	2
47 Amount of qualifying items referred to in Art. 484 (5) and related share premium accounts subject to gradual exclusion from T2	0	0	2
47a Amount of eligible items referred to in Art. 494a (2) of the CRR, gradually excluded from AT1	0	-	-
47b Amount of eligible items referred to in Art. 494b (2), of the CRR, gradually excluded from AT1	0	-	-
48 Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5) issued by subsidiaries and held by third parties	63	59	-
49 <i>▪ of which: instruments issued by subsidiaries subject to gradual exclusion</i>	-	-	-
50 Credit risk adjustments	714	653	-
51 Tier 2 (T2) capital before regulatory adjustments	8,187	7,731	-
TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS			
52 Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	-10	-10	-
53 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	-	-	-
54 Direct or indirect 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 the threshold of 10% net of eligible short positions) (negative amount)	-	-	-
54a Empty value set in the EU	-	-	-
55 Direct holdings 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	-515	-
56 Regulatory adjustments applied to Tier 2 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to gradual exclusion in accordance with Regulation (EU) No. 575/2013 (CRR residual amounts)	0	-217	-
56a Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	-	-	-
56b Other T2 regulatory adjustments	-	-	-
57 Total regulatory adjustments to Tier 2 (T2) capital	-660	-742	-
58 Tier 2 (T2) capital	7,527	6,989	-
59 Total capital (TC = T1 + T2)	57,041	53,246	-
60 Total risk-weighted assets	272,349	245,095	-
EQUITY RATIOS AND BUFFERS			
61 CET 1 capital (as a percentage of the total risk exposure amount)	18.16%	18.77%	-
62 Tier 1 capital (as a percentage of the total risk exposure amount)	18.18%	18.87%	-
63 Total capital (as a percentage of the total risk exposure amount)	20.94%	21.72%	-
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	2.51%	2.51%	-

Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope

<i>(in € millions)</i>	06/30/2022	12/31/2021	
the systemically important institution buffer, expressed as a percentage of the risk exposure amount]			
65 <i>▪ of which capital conservation buffer requirement</i>	2.50%	2.50%	-
66 <i>▪ of which countercyclical buffer requirement</i>	0.01%	0.01%	-
67 <i>▪ of which systemic risk buffer requirement</i>	0.00%	0.00%	-
67a <i>▪ of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	0.00%	0.00%	-
67b <i>▪ of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	1.50%	1.50%	-
68 Tier 1 capital available to meet buffer requirements (as a percentage of the risk exposure amount)	13.66%	14.27%	-
69 [non-relevant in EU regulations]		-	-
70 [non-relevant in EU regulations]		-	-
71 [non-relevant in EU regulations]		-	-
LOWER LIMITS TO THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)			
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)	348	310	-
73 Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	1 752	1 481	-
74 Empty value set in the EU	-	-	-
75 Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met)	664	785	-
UPPER LIMITS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL			
76 Credit risk adjustments included in T2 in respect of exposures subject to the standardized approach (prior to the application of the cap)		-	-
77 Cap on inclusion of credit risk adjustments in T2 under the standardized approach	822	736	-
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)	714	636	-
79 Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	759	653	-
EQUITY INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (APPLICABLE BETWEEN JANUARY 1, 2014 AND JANUARY 1, 2022 ONLY)			
80 Current cap applicable to CET1 instruments subject to gradual exclusion	-	-	-
81 Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	-	-	-
82 Current cap applicable to AT1 instruments subject to gradual exclusion	-	216	-
83 Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	-	-767	-
84 Current cap applicable to T2 instruments subject to gradual exclusion	-	9	-
85 Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	-	0	-

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

06/30/2022 <i>(In € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
ASSETS			
Cash, central banks - Assets	104,301	104,301	-
Financial assets at fair value through profit or loss	31,427	34,718	-
Hedging derivatives - Assets	909	909	-
Financial assets at fair value through other comprehensive income	34,872	34,876	-
Securities at amortized cost	3,395	3,969	-
Loans and receivables to credit institutions and similar at amortized cost	65,688	66,038	-
Loans and receivables due from customers at amortized cost	485,933	486,355	-
Revaluation adjustment on interest-rate-hedged portfolios	-4,217	-4,217	-
Short-term investments in the insurance business line and reinsurers' share of technical provisions	123,150	0	-
Current tax assets	973	918	-
Deferred tax assets	2,214	1,284	-
Accruals and other assets	9,430	9,162	-
Non-current assets held for sale	22	22	-
Deferred profit-sharing	-	-	-
Investment in associates	768	8,144	-
Investment property	296	296	-
Property, plant and equipment and finance leases	4,126	3,828	-
Intangible assets	767	631	1
Goodwill	3,373	3,184	1
TOTAL ASSETS	867,429	754,418	-

06/30/2022 <i>(In € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
LIABILITIES			
Central banks - Liabilities	493	493	-
Financial liabilities at fair value through profit or loss	19,084	22,231	-
Hedging derivatives - Liabilities	1,900	1,900	-
Due to credit institutions	70,635	71,450	-
Due to customers	450,728	450,958	-
Debt securities	119,113	125,476	2
Revaluation adjustment on interest-rate-hedged portfolios	-543	-543	-
Current tax liabilities	617	512	-
Deferred tax liabilities	959	615	-
Accruals and other liabilities	14,100	13,394	-
Liabilities on assets held for sale	-	-	-
Technical provisions and other insurance liabilities	120,646	0	-
Provisions for risks and expenses	3,454	2,553	-
Subordinated debt issued by bank	10,102	10,102	2
Total shareholders' equity	56,141	55,277	-
Shareholders' equity attributable to the group	54,410	54,410	-
<i>Share capital and related pay-ins</i>	<i>8,412</i>	<i>8,412</i>	<i>3</i>
<i>Consolidated reserves - Group</i>	<i>43,993</i>	<i>43,993</i>	<i>4</i>
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	<i>-29</i>	<i>-29</i>	<i>-</i>
<i>Net profit/(loss) - Group</i>	<i>2,034</i>	<i>2,034</i>	<i>4</i>
Shareholders' equity - Non-controlling interests	1,731	867	5
TOTAL LIABILITIES	867,429	754,419	-

12/31/2021 <i>(In € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
ASSETS			
Cash, central banks - Assets	121,181	121,181	-
Financial assets at fair value through profit or loss	22,356	22,484	-
Hedging derivatives - Assets	1,293	1,293	-
Financial assets at fair value through other comprehensive income	32,095	32,098	-
Securities at amortized cost	3,674	3,674	-
Loans and receivables to credit institutions and similar at amortized cost	60,915	60,946	-
Loans and receivables due from customers at amortized cost	444,825	445,256	-
Revaluation adjustment on interest-rate-hedged portfolios	1,083	1,083	-
Short-term investments in the insurance business line and reinsurers' share of technical provisions	135,552	0	-
Current tax assets	1,249	1,099	-
Deferred tax assets	1,774	1,244	-
Accruals and other assets	9,496	9,307	-
Non-current assets held for sale	107	1,077	-
Deferred profit-sharing	-	-	-
Investment in associates	533	8,595	-
Investment property	61	61	-
Property, plant and equipment and finance leases	3,832	3,535	-
Intangible assets	740	604	1
Goodwill	3,140	2,984	1
TOTAL ASSETS	843,906	716,521	-

12/31/2021 <i>(In € millions)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
LIABILITIES			
Central banks – Liabilities	605	605	-
Financial liabilities at fair value through profit or loss	12,080	12,109	-
Hedging derivatives - Liabilities	1,874	1,874	-
Due to credit institutions	71,755	71,962	-
Due to customers	425,197	425,815	-
Debt securities	121,116	127,596	2
Revaluation adjustment on interest-rate-hedged portfolios	13	13	-
Current tax liabilities	774	659	-
Deferred tax liabilities	1,126	435	-
Accruals and other liabilities	12,783	12,253	-
Liabilities on assets held for sale	-	970	-
Technical provisions and other insurance liabilities	131,424	-	-
Provisions for risks and expenses	3,894	2,964	-
Subordinated debt issued by bank	8,054	8,054	2
Total shareholders' equity	53,211	51,214	-
Shareholders' equity attributable to the group	50,152	50,152	-
<i>Share capital and related pay-ins</i>	<i>6,905</i>	<i>6,905</i>	<i>3</i>
<i>Consolidated reserves – Group</i>	<i>38,904</i>	<i>38,904</i>	<i>4</i>
<i>Unrealized gains and (losses) recognized directly in equity – Group</i>	<i>1,100</i>	<i>1,100</i>	<i>-</i>
<i>Net profit/(loss) – Group</i>	<i>3,243</i>	<i>3,243</i>	<i>4</i>
Shareholders' equity – Non-controlling interests	3,059	1,062	5
TOTAL LIABILITIES	843,906	716,521	-

1.2.2 Capital requirements

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TABLE 9: OVERVIEW OF RWAS – MINIMUM CAPITAL REQUIREMENTS [EU OV1]

<i>(in € millions)</i>		RWAs [Risk-weighted assets]		Minimum capital requirements
		06/30/2022	12/31/2021	06/30/2022
1	Credit risk (excl. counterparty risk – CCR)	235,314	211,008	18,825
2	o/w standard approach	68,056	60,281	5,444
3	o/w basic internal ratings-based approach	62,190	14,380	4,975
4	o/w advanced internal ratings-based approach	68,321	98,013	5,466
5	o/w shares in IRB approach	36,746	38,334	2,940
6	Counterparty risk	3,467	3,084	277
7	o/w market value	2,833	2,526	227
8	o/w initial exposure	0	0	0
9	o/w standard approach applied to counterparty risk (SA – CCR)	0	0	0
10	o/w internal models method (IMM)	0	0	0
11	o/w amount of risk exposure for contributions to the default fund of an SPC	67	85	5
12	o/w CVA	567	473	45
13	Settlement risk	0	0	0
14	Securitization exposure in the banking book	1,555	1,413	124
15	o/w internal ratings-based approach (IR)	0	0	0
16	o/w supervisory formula method	0	0	0

		RWAs (Risk-weighted assets)		Minimum capital requirements
		06/30/2022	12/31/2021	06/30/2022
17	o/w internal valuation approach	0	0	0
18	o/w standard approach (SA)	1,555	1,413	124
19	Market risk	3,267	3,277	261
20	o/w standard approach (SA)	3,267	3,277	261
21	o/w approach based on the internal models method (IMM)	0	0	0
22	Major risks	0	0	0
23	Operational risk	22,715	20,649	1,817
24	o/w basic indicator approach	1,904	1,854	152
25	o/w standard approach	1,005	742	80
26	o/w advanced measurement approach	19,806	18,053	1,584
27	Amounts less than deduction thresholds (with risk weighting of 250%)	6,030	5,664	482
28	Floor adjustment	0	0	0
29	TOTAL	272,349	245,095	21,788

1.3 PRUDENTIAL METRICS

1.3.1 Solvency ratio

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

<i>(in € millions)</i>	06/30/2022	12/31/2021
Total risk-weighted assets	272,349	245,095
Countercyclical buffer ratio specific to the institution	0.0141%	0.0138%
Required countercyclical buffer specific to the institution	38	34

Update of Table 12 of the 2021 Universal Registration Document, page 306

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

<i>(in € millions)</i>	06/30/2022												
	General credit exposures		Relevant credit exposures - market risk		Securitization exposures - Exposure value for non-trading book	Total exposure value	Capital requirements				Risk-weighted exposure amount	Weighting of capital requirements [%]	Countercyclical buffer ratio (%)
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book for the standardized approach	Value of trading book exposures using internal models			Relevant credit risk exposures - credit risk	Relevant credit exposures - credit risk	Relevant credit exposures - securitization positions in the trading book	Total			
Luxembourg	3,941	2,277	-	-	75	6,294	354	-	1	355	4,435	1.87%	0.50%
Hong Kong	28	1,269	-	-	0	1,297	47	-	0	47	581	0.24%	1.00%
Norvège	41	573	-	-	0	614	10	-	0	10	122	0.05%	1.50%
République Tchèque	322	12	-	-	0	334	22	-	0	22	281	0.12%	0.50%
Slovaquie	266	1	-	-	0	267	17	-	0	17	213	0.09%	1.00%
Bulgarie	9	1	-	-	0	10	1	-	0	1	8	0.00%	0.50%

	12/31/2021												
	General credit exposures		Relevant credit exposures - market risk		Securitization exposures Exposure value for non-trading book	Total exposure value	Capital requirements				Risk-weighted exposure amount	Weighting of capital requirements [%]	Countercyclical buffer ratio (%)
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book for the standardized approach	Value of trading book exposures using internal models			Relevant credit risk exposures - credit risk	Relevant credit exposures - credit risk	Relevant credit exposures - securitization positions in the trading book	Total			
<i>(in € millions)</i>													
Luxembourg	4,026	1,893	-	-	11	5,929	312	0	0	312	3,903	1.84%	0.50%
Hong Kong	37	1,082	-	-	0	1,119	49	0	0	49	607	0.29%	1.00%
Norvège	40	558	-	-	0	598	9	0	0	9	111	0.05%	1.00%
République Tchèque	266	11	-	-	0	277	18	0	0	18	231	0.11%	0.50%
Slovaquie	185	2	-	-	0	186	11	0	0	11	139	0.07%	1.00%
Bulgarie	7	1	-	-	0	8	0	0	0	0	6	0.00%	0.50%

1.3.2 Leverage ratio

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

MAIN COMPONENTS OF THE LEVERAGE RATIO

<i>(in € millions)</i>		Exposures at 06/30/2022	Exposures at 12/31/2021
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS¹)			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)	730,222	697,834
2	Addition of the amount of collateral provided for derivatives, when they are deducted from balance sheet assets in accordance with the applicable accounting basis	0	0
3	[Deduction of receivables recognized as assets for the cash variation margin provided in derivative transactions]	-2,091	-1,659
4	[Adjustment for securities received in SFTs 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]	-227	-238
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	727,904	695,937
DERIVATIVES EXPOSURES			
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	2,508	1,441
EU-8a	Exception 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	2,907	2,988
EU-9a	Exception for derivatives: contribution of potential future exposure under the simplified standardized approach	0	0
EU-9b	Exposure determined by applying the original exposure method	133	166
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	8,371	5,428
12	[Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold]	-4,119	-3,212
13	Total derivative exposures	9,800	6,811
SFT EXPOSURES			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	19	10
15	[Net value of cash payables and receivables of gross SFT assets]	13,630	8 274
16	Counterparty risk exposure for SFT assets	0	0

<i>(in € millions)</i>		Exposures at 06/30/2022	Exposures at 12/31/2021
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429 sexies (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 SFT exposures)	0	0
18	Total exposure to SFTs	13,649	8,284
OTHER OFF-BALANCE-SHEET EXPOSURES			
18	Off-balance sheet exposures at gross notional amount	136,047	127,399
20	[Adjustments for conversion into equivalent credit amounts]	-84,063	-79,953
21	[General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures]	0	0
22	Total other off-balance sheet exposures	51,985	47,445
EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON AND OFF-BALANCE SHEET EXPOSURES)			
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-20,245	-17,143
EU-19b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-36,372	-134,724
EU-22k	Total exempt exposures	-56,617	-151,867
CAPITAL AND TOTAL EXPOSURE MEASUREMENT			
23	Tier 1 capital	49,514	46,257
24	Total exposure measurement	746,720	606,610
LEVERAGE RATIO			
25	Leverage ratio (%)	6.6%	7.6%
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	6.6%	6.5%
26	Minimum leverage ratio regulatory requirement (%)	3.0%	3.3%
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%	3.3%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES			
EU-27b	Overall leverage ratio requirement (%)	YES	YES
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES			
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	18,789	15,913
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	13,649	8,283
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	751,861	614,240
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	751,861	716,939
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	6.6%	7.5%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	6.6%	6.5%

(1) Repurchase agreements and securities lending/borrowing transactions.

Update of Table 18 of the 2021 Universal Registration Document, page 311

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

<i>(in € millions)</i>		Exposures at 06/30/2022	Exposures at 12/31/2021
1	Total assets according to published financial statements	867,429	843,906
2	Adjustment for entities consolidated from an accounting point of view but which do not fall within the scope of regulatory consolidation	-113,010	-127,385
3	(Adjustment for securitized exposures that meet the significant risk transfer requirements)	0	0
4	(Adjustment for the temporary exemption of exposures to central banks)	0	-102,700
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting basis but excluded from the total exposure measurement under Article 429a (1) (i) of the CRR).	0	0
6	Adjustment for regular-way purchases and sales of financial assets recognized at the transaction date	0	0
7	Adjustment for qualifying centralized cash management systems transactions	0	0
8	Adjustment for derivative financial instruments	2,927	1,629
9	Adjustment for securities financing transactions (SFT)	13,630	8,274
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	51,985	47,445
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital)	0	0
	(Adjustment for exposures excluded from the total exposure measurement under Article 429a (1) (c) of the EU-11A CRR)	-20,245	-17,143
	(Adjustment for exposures excluded from the total exposure measurement under Article 429a (1) (j) of the EU-11B CRR)	-36,372	-32,024
12	Other adjustments	-19,622	-15,392
13	Total leverage ratio exposure	746,720	606,610

Update of Table 19 of the 2021 Universal Registration Document, page 311

TABLE 19: BREAKDOWN OF EXPOSURES ON THE BALANCE SHEET – EXCLUDING DERIVATIVES, SFTs AND EXEMPT EXPOSURES (EU LR3-LRSpI)**BREAKDOWN OF EXPOSURES TAKEN INTO ACCOUNT FOR THE LEVERAGE RATIO**

<i>(in € millions)</i>		Exposures at 30/06/2022	Exposures at 12/31/2021
EU-1	Total balance sheet exposures⁽¹⁾ of which:	675,155	544,688
EU-2	Trading book exposures	11,631	9,508
EU-3	Banking book exposures, of which:	663,524	535,180
EU-4	Secured bonds	4,935	4,583
EU-5	Exposures treated as sovereigns	142,088	55,882
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	4,553	4,364
EU-7	Institutions	14,849	14,803
EU-8	Secured by real estate mortgages	207,347	187,084
EU-9	Retail exposures	152,804	141,866
EU-10	Corporate exposures	100,524	92,530
EU-11	Exposures in default	5,759	5,355
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	30,665	28,711

(1) Excluding derivatives, temporary sales of securities and exempt exposures.

1.4 CREDIT RISK

1.4.1 Exposures

Update of Table 23 of the 2021 Universal Registration Document, page 323

TABLE 23: TERM OF EXPOSURES – BALANCE SHEET AND OFF-BALANCE SHEET (EU CRI-A)

at 06/30/2022 (In € millions)	Net amount of exposures					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	225,752	86,530	210,801	267,258	9,206	799,547
Debt securities	1,289	3,802	14,684	10,773	14,237	44,785
TOTAL	227,041	90,331	225,485	278,031	23,443	844,332

at 12/31/2021 (In € millions)	Net amount of exposures					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	227,309	82,888	197,723	244,244	12,414	764,578
Debt securities	774	3,300	13,310	10,639	14,193	42,217
TOTAL	228,083	86,189	211,033	254,883	26,606	806,795

1.4.2 Credit quality of assets

Update of Table 24 of the 2021 Universal Registration Document, page 323

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

	Gross outstandings of performing forborne exposures				Accumulated impairments, accumulated changes in fair value of credit risk and provisions		Collateral and financial guarantees received on forborne exposures	
	Gross outstandings of performing forborne exposures	Non-performing forborne loans		On performing exposures benefiting from forbearance measures	On non-performing exposures benefiting from forbearance measures	Including collateral and financial guarantees received on non-performing exposures		
		of which defaulted	of which impaired					
06/30/2022 (In € millions)								
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	
Loans and advances	2,972	3,362	3,362	3,362	-297	-1,385	3,006	1,243
Due to central banks	0	0	0	0	0	0	0	0
Public administration	2	5	5	5	0	-1	4	4
Credit institutions	1	0	0	0	0	0	0	0
Other financial institutions	55	83	83	83	-4	-57	65	25
Non-financial corporations	1,652	1,588	1,588	1,588	-142	-493	2,061	914
Households	1,262	1,685	1,685	1,685	-151	-834	875	300
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	61	42	42	42	0	0	19	0
TOTAL	3,033	3,404	3,404	3,404	-297	-1,385	3,025	1,243

	Gross carrying amount/nominal amount of restructured exposure				Accumulated impairment and negative fair value associated with credit risk		Collateral and financial guarantees received on restructured exposure	
	Performing loans	Non-performing loans		On restructured performing loans	On restructured non-performing loans		Including collateral and guarantees on non-performing forborne exposures	
		of which loans in default	of which impaired loans					
12/31/2021 <i>(in € millions)</i>								
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	2,956	3,267	3,267	3,267	-308	-1,349	2,753	1,164
Due to central banks	0	0	0	0	0	0	0	0
Public administration	1	5	5	5	0	-1	4	4
Credit institutions	0	0	0	0	0	0	0	0
Other financial institutions	25	96	96	96	-1	-58	50	37
Non-financial corporations	1,693	1,548	1,548	1,548	-154	-483	1,918	854
Households	1,237	1,617	1,617	1,617	-153	-807	780	268
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	42	11	11	11	0	0	12	0
TOTAL	2,998	3,278	3,278	3,278	-309	-1,349	2,766	1,164

CMNE's gross restructured performing loans represented €124 million, or 4.2% of Crédit Mutuel Alliance Fédérale's similar loans.

CMNE's gross restructured non-performing loans represented €139 million, i.e. 3.8% of Crédit Mutuel Alliance Fédérale's similar loans.

Update of Table 26 of the 2021 Universal Registration Document, page 325

TABLE 26: CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY COUNTRY (EU CQ4)

06/30/2022 <i>(in € millions)</i>	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change 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				
Balance sheet exposures	595,708	12,454	12,454	595,020	-9,757	-	0
France	474,343	8,716	8,716	473,731	-6,281	-	0
Germany	33,502	1,676	1,676	33,502	-1,851	-	0
United States of America	9,451	39	39	9,445	-50	-	0
Switzerland	10,124	221	221	10,120	-75	-	0
Luxembourg	9,823	48	48	9,813	-71	-	0
Spain	7,293	392	392	7,293	-408	-	0
United Kingdom	4,772	45	45	4,772	-28	-	0
Belgium	12,157	626	626	12,121	-473	-	0
Portugal	3,254	250	250	3,254	-250	-	0
The Netherlands	2,543	22	22	2,543	-7	-	0
Singapore	3,103	3	3	3,103	-5	-	0
Ireland	2,827	23	23	2,827	-6	-	0
Italy	3,205	79	79	3,205	-100	-	0
Canada	2,522	5	5	2,504	-5	-	0
Australia	1,920	0	0	1,920	-4	-	0
Japan	1,894	33	33	1,894	-11	-	0
Hong Kong	1,366	0	0	1,366	-1	-	0
Other countries	11,610	275	275	11,610	-133	0	0
Off-balance sheet exposures	170,120	538	538	-	-	491	-
France	142,720	480	480	-	-	402	-
Germany	4,632	7	7	-	-	32	-
United States of America	4,539	0	0	-	-	4	-
Switzerland	3,230	24	24	-	-	3	-
Luxembourg	2,058	1	1	-	-	2	-
United Kingdom	2,241	0	0	-	-	6	-
Belgium	2,619	9	9	-	-	5	-
The Netherlands	1,375	0	0	-	-	9	-
Spain	1,289	4	4	-	-	8	-
Australia	907	0	0	-	-	2	-
Singapore	577	0	0	-	-	0	-
Hong Kong	448	0	0	-	-	0	-
Italy	412	0	0	-	-	1	-
Ireland	156	0	0	-	-	0	-
Canada	105	0	0	-	-	0	-
Portugal	56	0	0	-	-	0	-
Japan	5	0	0	-	-	0	-
Other countries	2,752	12	12	0	0	16	0
TOTAL	765,828	12,992	12,992	595,020	-9,757	491	0

12/31/2021 <i>(in € millions)</i>	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change in fair value due to credit risk on non-performing exposures
	546,396	of which non- performing loans		of which loans subject to impairment			
		11,833	11,833				
Balance sheet exposures	546,396	11,833	11,833	545,803	-9,298	-	0
France	442,734	8,433	8,433	442,223	-6,089	-	0
Germany	30,325	1,659	1,659	30,325	-1,815	-	0
United States of America	7,646	41	41	7,638	-59	-	0
Switzerland	9,561	242	242	9,557	-72	-	0
Luxembourg	10,283	52	52	10,265	-73	-	0
Spain	6,782	449	449	6,782	-474	-	0
United Kingdom	4,648	52	52	4,648	-24	-	0
Belgium	4,448	124	124	4,413	-142	-	0
Portugal	3,148	299	299	3,148	-282	-	0
The Netherlands	2,481	26	26	2,481	-7	-	0
Singapore	2,540	14	14	2,540	-6	-	0
Ireland	2,116	43	43	2,116	-6	-	0
Italy	2,910	64	64	2,910	-79	-	0
Canada	1,566	4	4	1,548	-4	-	0
Australia	1,717	0	0	1,717	-4	-	0
Japan	1,321	34	34	1,321	-0	-	0
Hong Kong	1,123	0	0	1,123	-1	-	0
Other countries	11,048	299	299	11,048	-150	0	0
Off-balance sheet exposures	159,024	485	485	-	-	477	-
France	132,973	452	452	-	-	392	-
Germany	4,709	7	7	-	-	35	-
United States of America	4,196	0	0	-	-	4	-
Switzerland	3,603	1	1	-	-	2	-
Luxembourg	2,034	1	1	-	-	4	-
United Kingdom	2,067	12	12	-	-	4	-
Belgium	1,390	0	0	-	-	2	-
The Netherlands	1,408	0	0	-	-	7	-
Spain	1,536	9	9	-	-	10	-
Australia	874	0	0	-	-	1	-
Singapore	492	0	0	-	-	0	-
Hong Kong	395	0	0	-	-	0	-
Italy	365	0	0	-	-	1	-
Ireland	143	0	0	-	-	0	-
Canada	118	0	0	-	-	0	-
Portugal	62	0	0	-	-	0	-
Japan	5	0	0	-	-	0	-
Other countries	2,656	2	2	0	0	13	0
TOTAL	705,420	12,318	12,318	545,803	-9,298	477	0

CMNE mainly has exposures outside France in Belgium. These exposures represent 30.4% of CMNE's total outstandings.

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

	Total outstandings			Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures	
	of which non-performing loans	of which non-performing loans in default	of which total outstandings subject to impairment			
06/30/2022 <i>(in € millions)</i>						
Agriculture, forestry and fishing	8,702	307	307	8,702	-181	0
Extractive industries	586	3	3	586	-3	0
Manufacturing industry	18,979	798	798	18,979	-392	0
Production and distribution of electricity, gas, steam and air conditioning	2,711	50	50	2,711	-28	0
Water production and distribution	1,160	20	20	1,160	-16	0
Construction	13,168	537	537	13,168	-321	0
Retail	22,444	1,082	1,082	22,444	-731	0
Transport and storage	8,647	282	282	8,644	-133	0
Accommodation and catering	6,326	497	497	6,326	-577	0
Information and communication	3,773	88	88	3,773	-54	0
Financial and insurance activities	14,088	332	332	14,088	-269	0
Real estate activities	76,087	1,289	1,289	76,087	-825	0
Professional, scientific and technical activities	19,657	523	523	19,657	-354	0
Administrative and support services activities	7,582	256	256	7,578	-191	0
Public administration and defense, compulsory social security	135	0	0	135	0	0
Teaching	1,726	33	33	1,726	-22	0
Human health and social action	9,963	106	106	9,963	-90	0
Arts, entertainment and recreational activities	1,600	71	71	1,600	-97	0
Other services	26,437	435	435	26,437	-291	0
TOTAL	243,770	6,709	6,709	243,763	-4,575	0

	Total outstandings			Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures	
	of which non-performing loans	of which non-performing loans in default	of which total outstandings subject to impairment			
12/31/2021 <i>(in € millions)</i>						
Agriculture, forestry and fishing	7,341	283	283	7,341	-163	0
Extractive industries	632	27	27	632	-24	0
Manufacturing industry	17,179	748	748	17,179	-392	0
Production and distribution of electricity, gas, steam and air conditioning	2,851	56	56	2,851	-26	0
Water production and distribution	988	20	20	988	-16	0
Construction	12,331	492	492	12,331	-308	0
Retail	21,395	1,024	1,024	21,395	-700	0
Transport and storage	7,910	276	276	7,907	-128	0
Accommodation and catering	6,109	463	463	6,109	-568	0
Information and communication	3,654	91	91	3,654	-58	0
Financial and insurance activities	13,123	357	357	13,123	-281	0
Real estate activities	69,355	1,333	1,333	69,355	-831	0
Professional, scientific and technical activities	17,701	451	451	17,701	-301	0
Administrative and support services activities	7,009	281	281	7,004	-196	0
Public administration and defense, compulsory social security	115	0	0	115	0	0
Teaching	1,644	35	35	1,644	-21	0
Human health and social action	9,282	95	95	9,282	-81	0
Arts, entertainment and recreational activities	1,525	68	68	1,525	-95	0
Other services	24,806	416	416	24,806	-278	0
TOTAL	224,951	6,516	6,516	224,942	-4,468	0

Around 26% of its outstandings are concentrated in financial and insurance activities

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

	Collateral obtained by taking possession (accumulated)	
	Value at initial recognition	Cumulative negative change
06/30/2022 <i>(in € millions)</i>		
Property, plant and equipment	0	0
Other than property, plant and equipment	48	-18
<i>Residential real estate property</i>	33	-9
<i>Commercial property</i>	11	-6
<i>Real estate mortgages</i>	0	0
<i>Equity and debt instruments</i>	0	0
<i>Other</i>	4	-3
TOTAL	48	-18

12/31/2021 (in € millions)	Collateral obtained by taking possession (accumulated)	
	Value at initial recognition	Cumulative negative change
Property, plant and equipment	0	0
Other than property, plant and equipment	54	-17
<i>Residential real estate property</i>	38	-9
<i>Commercial property</i>	11	-5
<i>Real estate mortgages</i>	0	0
<i>Equity and debt instruments</i>	0	0
<i>Other</i>	5	-3
TOTAL	54	-17

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TABLE 29: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (EU CR1)

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Partial cumulative reversals	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				On performing loans	On non-performing loans	
	o/w status 1	o/w status 2		o/w status 2	o/w status 3		o/w status 1	o/w status 2		o/w status 2	o/w status 3					
06/30/2022 (in € millions)																
Demand accounts with central banks and other demand deposits	108,190	108,188	2	0	0	0	0	0	0	0	0	0		300	0	
Loans and advances	544,397	502,085	42,312	12,364	0	12,364	-3,476	-1,348	-2,128	-6,199	0	-6,199		301,571	3,818	
Due to central banks	530	530	0	0	0	0	0	0	0	0	0	0		0	0	
Public administration	5,847	5,759	88	29	0	29	-2	-1	-1	-4	0	-4		1,170	14	
Credit institutions	57,529	57,518	11	3	0	3	-2	-2	0	-1	0	-1		839	1	
Other financial institutions	12,897	11,967	931	183	0	183	-43	-20	-23	-90	0	-90		7,134	87	
Non-financial corporations	237,061	207,699	29,363	6,709	0	6,709	-1,697	-395	-1,301	-2,878	0	-2,878		157,611	2,910	
o/w: SMEs	200,725	175,341	25,384	5,754	0	5,754	-1,487	-307	-1,181	-2,521	0	-2,521		139,481	2,490	
Households	230,532	218,612	11,919	5,440	0	5,440	-1,732	-930	-802	-3,226	0	-3,226		134,817	807	
Debt instruments	38,857	38,761	96	91	0	91	-21	-18	-3	-61	0	-61		0	0	
Due to central banks	1,323	1,323	0	0	0	0	0	0	0	0	0	0		0	0	
Public administration	16,904	16,903	0	0	0	0	-4	-4	0	0	0	0		0	0	
Credit institutions	9,797	9,773	24	0	0	0	-5	-4	-2	0	0	0		0	0	
Other financial institutions	9,015	9,014	1	2	0	2	-7	-7	0	-1	0	-1		0	0	
Non-financial corporations	1,819	1,749	70	89	0	89	-4	-4	-1	-60	0	-60		0	0	
Off-balance sheet outstandings	169,582	163,373	6,210	538	0	538	-342	-125	-217	-149	0	-149		23,206	100	
Due to central banks	0	0	0	0	0	0	0	0	0	0	0	0		0	0	
Public administration	3,787	3,786	0	0	0	0	0	0	0	0	0	0		803	0	
Credit institutions	56,900	56,148	752	77	0	77	-10	-5	-5	-19	0	-19		128	1	
Other financial institutions	3,342	3,028	314	3	0	3	-14	-6	-8	-2	0	-2		631	0	
Non-financial corporations	73,718	69,292	4,426	387	0	387	-292	-94	-199	-123	0	-123		15,030	79	
Households	31,835	31,118	718	72	0	72	-26	-20	-5	-5	0	-5		6,615	20	
TOTAL	861,026	812,406	48,621	12,992	0	12,992	-3,839	-1,492	-2,347	-6,409	0	-6,409		325,077	3,918	

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Partial cumulative reversals	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				On performing loans	On non-performing loans
	o/w status 1	o/w status 2		o/w status 2	o/w status 3		o/w status 1	o/w status 2		o/w status 2	o/w status 3				
12/31/2021 <i>(in € millions)</i>															
Demand accounts with central banks and other demand deposits	124,714	124,712	2	0	0	0	0	0	0	0	0	0		304	0
Loans and advances	498,826	462,537	36,277	11,723	0	11,723	-3,248	-1,233	-2,015	-5,949	0	-5,949		273,109	3,513
Due to central banks	408	408	0	0	0	0	0	0	0	0	0	0		0	0
Public administration	5,662	5,604	59	26	0	26	-2	-1	-1	-3	0	-3		1,237	11
Credit institutions	53,971	53,964	7	4	0	4	-2	-2	0	-1	0	-1		632	2
Other financial institutions	11,630	10,673	953	196	0	196	-30	-15	-15	-89	0	-89		6,170	99
Non-financial corporations	218,435	194,254	24,173	6,516	0	6,516	-1,605	-361	-1,244	-2,862	0	-2,862		143,564	2,671
o/w: SMEs	184,972	163,884	21,088	5,629	0	5,629	-1,383	-275	-1,108	-2,552	0	-2,552		126,319	2,250
Households	208,720	197,635	11,085	4,981	0	4,981	-1,609	-854	-755	-2,995	0	-2,995		121,507	730
Debt instruments	35,736	35,650	87	110	0	110	-20	-15	-5	-80	0	-80		0	0
Due to central banks	980	980	0	0	0	0	0	0	0	0	0	0		0	0
Public administration	16,366	16,366	0	0	0	0	-3	-3	0	0	0	0		0	0
Credit institutions	11,978	11,979	0	1	0	1	-5	-5	0	-1	0	-1		0	0
Other financial institutions	4,943	4,941	2	2	0	2	-5	-5	0	-1	0	-1		0	0
Non-financial corporations	1,469	1,384	85	107	0	107	-7	-2	-5	-79	0	-79		0	0
Off-balance sheet outstandings	158,540	151,215	7,325	485	0	485	-326	-117	-209	-151	0	-151		21,433	87
Due to central banks	20	20	0	0	0	0	0	0	0	0	0	0		0	0
Public administration	1,570	1,568	2	0	0	0	0	0	0	0	0	0		820	0
Credit institutions	59,785	57,747	2,037	80	0	80	-9	-3	-6	-23	0	-23		144	3
Other financial institutions	2,859	2,420	438	3	0	3	-12	-5	-7	-2	0	-2		523	0
Non-financial corporations	67,727	63,566	4,161	351	0	351	-280	-90	-190	-123	0	-123		14,104	68
Households	26,579	25,893	687	51	0	51	-25	-19	-6	-3	0	-3		5,841	15
TOTAL	817,817	774,113	43,690	12,318	0	12,318	-3,594	-1,465	-2,229	-6,181	0	-6,181		294,847	3,600

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TABLE 30: CHANGE IN STOCK OF NON-PERFORMING LOANS AND ADVANCES (EU CR2)

06/30/2022

(In € millions)

	Gross carrying amount
Initial stock of non-performing loans and advances	11,723
Additions to non-performing portfolios	4,172
Outflows from non-performing portfolios	-3,532
<i>Loss-related outflows</i>	<i>-753</i>
<i>Outflows due to other reasons</i>	<i>-2,778</i>
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	12,364

12/31/2021

(In € millions)

Gross carrying amount

Initial stock of non-performing loans and advances	12,591
Additions to non-performing portfolios	5,420
Outflows from non-performing portfolios	-6,288
<i>Loss-related outflows</i>	<i>-1,575</i>
<i>Outflows due to other reasons</i>	<i>-4,714</i>
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	11,723

CMNE's final stock of non-performing loans and advances represents approximately 7% of Crédit Mutuel Alliance Fédérale's final stock.

Update of Table 21 of the 2021 Universal Registration Document, page 321

TABLE 21: CREDIT QUALITY OF LOANS AND ADVANCES SUBJECT TO MORATORIUMS ON LOAN REPAYMENTS APPLIED DUE TO THE COVID-19 PANDEMIC

	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽¹⁾				Gross carrying amount						
	Performing		Non-performing		Performing		Non-performing								
			Of which: credit risk since initial recognition but not impaired (step 2)	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)	Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days	Of which: exposures subject to renegotiation measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)	Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days	Inflows from non-performing exposures				
<i>(In € millions)</i> <i>At 06/30/2022</i>															
Loans and advances subject to moratoriums	40	33	33	33	6	6	6	-8	-6	-6	-6	-2	-2	-1	0
of which: households	39	33	33	33	6	6	6	-7	-6	-6	-6	-2	-2	-1	0
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	1	1	0	0	0	0	0	-0	-0	-0	-0	-0	-0	-0	-
of which: small and medium-sized enterprises	1	1	0	0	0	0	0	-0	-0	-0	-0	-0	-0	-0	-
of which: secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽¹⁾								Gross carrying amount				
	Performing		Non-performing		Performing				Non-performing								
(in € millions) At 12/31/2021			Of which: exposures subject to renegotiation measures	Of which: credit risk since initial recognition but not impaired (step 2)			Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days			Of which: exposures subject to renegotiation measures	Of which: Instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)			Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days	Inflows from non-performing exposures
Loans and advances subject to moratoriums	42	35	33	33	7	7	6	-4	-2	-2	-2	-2	-2	-2	-2	-1	0
of which: households	40	34	33	33	7	6	6	-4	-2	-2	-2	-2	-2	-2	-2	-1	0
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: small and medium-sized enterprises	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

Update of Table 22 of the 2021 Universal Registration Document, page 322

TABLE 22: VOLUME OF LOANS AND ADVANCES SUBJECT TO STATUTORY AND NON-LEGISLATIVE MORATORIA BY RESIDUAL MATURITY

	Gross carrying amount										
	Number of debtors		Of which: legislative moratoriums	Of which: expire	Residual maturity of moratoriums						
					≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months	> 12 months		
Loans and advances for which a moratorium has been proposed	392,361	37,757	-	-	-	-	-	-	-	-	-
Loans and advances subject to moratoriums (granted)	392,328	37,756	975	37,716	40	0	0	0	0	0	
of which: households	-	1,291	965	1,251	39	0	0	0	0	0	
of which: secured by residential real estate	-	225	0	225	0	0	0	0	0	0	
of which: non-financial corporations	-	36,355	10	36,354	0	0	0	0	0	0	
of which: small and medium-sized enterprises	-	32,710	10	32,709	0	0	0	0	0	0	
of which: secured by commercial real estate	-	709	0	709	0	0	0	0	0	0	

12/31/2021 <i>(in € millions)</i>	Number of debtors	Gross carrying amount							
		Of which: legislative moratoriums	Residual maturity of moratoriums						> 1 year
			≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months			
Loans and advances for which a moratorium has been proposed	423,121	42,479	-	-	-	-	-	-	-
Loans and advances subject to moratoriums (granted)	423,086	42,479	1,055	42,437	2	40	-	-	-
of which: households	-	1,149	1,042	1,109	1	40	-	-	-
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	-	41,214	13	41,213	1	-	-	-	-
of which: small and medium-sized enterprises	-	36,852	13	36,850	1	-	-	-	-
of which: secured by commercial real estate	-	778	-	778	-	-	-	-	-

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TABLE 20: CREDIT QUALITY OF STATE-GUARANTEED LOANS

06/30/2022 <i>(in € millions)</i>	Gross carrying amount		Maximum amount of guarantee that may be taken into consideration	Gross carrying amount
		of which: renegotiated	Public guarantees received	Inflows from non-performing exposures
New loans and advances issued subject to public guarantee schemes	14,599	430	13,059	425
▪ of which: households	1	-	-	0
▪ of which: secured by residential real estate	0	-	-	0
of which: non-financial corporations	14,589	425	13,050	425
▪ of which: small and medium-sized enterprises	12,179	-	-	266
▪ of which: secured by commercial real estate	120	-	-	1

12/31/2021 <i>(in € millions)</i>	Gross carrying amount		Maximum amount of guarantee that may be taken into consideration	Gross carrying amount
		of which: renegotiated	Public guarantees received	Inflows from non-performing exposures
New loans and advances issued subject to public guarantee schemes	15,205	320	13,601	529
of which: households	1	-	-	-
of which: secured by residential real estate	-	-	-	-
of which: non-financial corporations	15,194	315	13,591	529
of which: small and medium-sized enterprises	12,806	-	-	320
of which: secured by commercial real estate	127	-	-	-

1.4.3 Standardized approach

Update of Table 31 of the 2021 Universal Registration Document, page 329

TABLE 31: BREAKDOWN OF EXPOSURES UNDER THE STANDARDIZED APPROACH (EU CR5)

Categories of exposures as of 06/30/2022 (in € millions)	Weighting										Other	Total
	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%		
Governments and central banks	134,927	0	734	0	163	0	66	4	664	0	0	136,558
Regional or local authorities	493	0	4,808	0	0	0	1	0	0	0	0	5,302
Public sector (public organizations excluding central governments)	39,889	0	0	0	0	0	0	0	0	0	0	39,889
Multilateral development banks	1,104	0	0	0	0	0	0	0	0	0	0	1,104
International organizations	992	0	0	0	0	0	0	0	0	0	0	992
Institutions (banks)	12	0	1,918	0	49	0	39	0	0	0	0	2,019
Corporates	0	0	661	0	1,874	0	20,005	86	0	0	0	22,626
Retail customers	0	0	0	0	0	42,311	0	0	0	0	0	42,311
Exposures secured by real estate mortgages	0	0	0	10,815	2,302	1,671	989	0	0	0	0	15,777
Exposures in default	11	0	0	0	0	0	1,748	721	0	0	0	2,480
Exposures presenting a particular high risk	0	0	0	0	0	0	0	1,666	0	0	0	1,666
Covered bonds	0	39	0	0	0	0	0	0	0	0	0	39
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	105	0	0	0	1	10	157	150	0	17	0	440
Equity exposure	0	0	0	0	0	0	466	0	1	0	0	466
Other assets	0	1	13	0	18	0	2,022	0	0	0	51	2,104
TOTAL	177,533	40	8,134	10,815	4,407	43,992	25,493	2,627	665	17	51	273,774

Categories of exposures as of 12/31/2021 (in € millions)	Weighting										Other	Total
	0%	20%	35%	50%	75%	100%	150%	250%	1,250%			
Governments and central banks	151,495	0	543	0	136	0	245	0	785	0	0	153,205
Regional or local authorities	260	0	4,486	0	0	0	0	0	0	0	0	4,746
Public sector (public organizations excluding central governments)	35,401	0	22	0	0	0	0	0	0	0	0	35,423
Multilateral development banks	1,199	0	0	0	0	0	0	0	0	0	0	1,199
International organizations	1,047	0	0	0	0	0	0	0	0	0	0	1,047
Institutions (banks)	9	0	1,804	0	74	0	26	0	0	0	0	1,913
Corporates	0	0	838	0	1,896	0	19,012	79	0	0	0	21,826
Retail customers	0	0	0	0	0	38,013	0	0	0	0	0	38,013
Exposures secured by real estate mortgages	0	0	0	6,953	2,346	244	598	0	0	0	0	10,141
Exposures in default	8	0	0	0	0	0	1,519	579	0	0	0	2,105
Exposures presenting a particular high risk	0	0	0	0	0	0	0	1,495	0	0	0	1,495
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	37	0	0	0	1	0	170	154	0	20	0	381
Equity exposure	0	0	0	0	0	0	425	0	1	0	0	425
Other assets	0	0	3	0	4	0	1,620	0	0	0	8	1,635
TOTAL	189,456	0	7,696	6,953	4,458	38,257	23,616	2,306	786	20	8	273,555

The predominant weightings for CMNE are 35% and 75%. They represent approximately 44% and 11% respectively of the similar weightings posted by Crédit Mutuel Alliance Fédérale

1.4.4 Internal rating systems (IRB)

Update of Table 32 of the 2021 Universal Registration Document, page 332

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

06/30/2022 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	Density of RWAs (%)	EL	Corrected values & provisions
GOVERNMENTS AND CENTRAL BANKS												
	Subtotal	-	-	-	-	-	-	-	-	-	-	-
INSTITUTIONS (BANKS)												
	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	-	-
	0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-
	0.75 to < 2.50	-	-	-	-	-	-	-	-	-	-	-
	2.50 to < 10.00	-	-	-	-	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-
	Subtotal	-	-	-	-	-	-	-	-	-	-	-
CORPORATES												
	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	-	-
	0.50 to < 0.75	21,888	5,535	48	23,700	0.64	13,656	22	2.5	8,254	35	33
	0.75 to < 2.50	21,440	4,789	46	21,597	1.53	12,643	22	2.5	10,195	47	73
	2.50 to < 10.00	14,688	3,143	50	14,978	4.46	7,843	22	2.5	10,092	67	149
	10.00 to < 100.00	1,888	312	45	1,752	20.64	1,436	22	2.5	1,780	102	79
	100.00 (default)	1,801	178	83	1,648	100.00	1,818	62	2.5	979	59	962
	Subtotal	61,705	13,957	48	63,675	4.96	37,396	23	2.5	31,300	49	1,296
o/w: specialized lending												
	Subtotal	-	-	-	-	-	-	-	-	-	-	-
o/w: SMEs												
	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	-	-
	0.50 to < 0.75	13,211	1,928	53	13,729	0.64	8,657	21	2.5	3,917	29	18
	0.75 to < 2.50	12,787	2,093	49	12,545	1.46	8,955	20	2.5	4,594	37	37
	2.50 to < 10.00	7,583	1,325	54	7,620	4.08	5,049	21	2.5	3,908	51	65
	10.00 to < 100.00	1,138	95	51	1,020	19.14	982	21	2.5	810	79	40
	100.00 (default)	964	77	89	904	100.00	1,197	60	2.5	586	65	504
	Subtotal	35,682	5,518	52	35,817	4.69	24,840	22	2.5	13,815	39	664
RETAIL CUSTOMERS												
	0 to < 0.15	116,960	16,830	34	122,751	0.07	3,318,393	14	0.0	3,128	3	12
	0.15 to < 0.25	36,515	3,724	38	37,804	0.20	760,354	15	0.0	2,227	6	11
	0.25 to < 0.50	49,162	5,156	36	50,308	0.35	941,980	17	0.0	4,792	10	29
	0.50 to < 0.75	22,850	3,758	35	22,100	0.61	750,114	20	0.0	3,195	14	26

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

06/30/2022 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
	0.75 to < 2.50	39,956	7,117	38	40,899	1.43	1,374,524	18	0.0	9,002	22	105	192
	2.50 to < 10.00	21,909	2,856	39	21,711	5.09	643,276	18	0.0	8,784	40	205	528
	10.00 to < 100.00	6,460	403	40	6,198	20.41	326,006	18	0.0	4,352	70	229	517
	100.00 (default)	4,798	138	64	4,537	100.00	161,329	54	0.0	1,540	34	2,347	2,162
	Subtotal	298,611	39,982	36	306,308	2.60	8,275,976	17	0.0	37,021	12	2,964	3,509

o/w: exposures secured by real estate mortgages

0 to < 0.15	66,321	2,244	39	67,203	0.07	485,376	14	0.0	1,717	3	6	7
0.15 to < 0.25	24,808	747	39	25,102	0.20	166,372	14	0.0	1,468	6	7	8
0.25 to < 0.50	33,567	899	40	33,924	0.36	216,692	16	0.0	3,246	10	19	15
0.50 to < 0.75	12,000	359	40	12,144	0.60	56,995	17	0.0	1,749	14	13	20
0.75 to < 2.50	22,869	869	40	23,215	1.38	152,176	15	0.0	5,428	23	50	85
2.50 to < 10.00	11,911	374	41	12,063	4.95	70,919	16	0.0	6,012	50	94	255
10.00 to < 100.00	3,795	70	40	3,823	20.34	24,757	16	0.0	3,217	84	120	268
100.00 (default)	2,060	22	40	2,069	100.00	17,967	47	0.0	650	31	917	658
Subtotal	177,330	5,584	40	179,542	2.26	1,191,254	15	0.0	23,487	13	1,227	1,315

o/w: SMEs

0 to < 0.15	0	0	0	0	0.00	0	-	00	-	-	-	-
0.15 to < 0.25	1,803	53	39	1,824	0.19	12,749	14	0.0	85	5	0	2
0.25 to < 0.50	8,870	227	41	8,962	0.34	48,623	19	0.0	827	9	6	4
0.50 to < 0.75	7,286	215	41	7,374	0.60	34,733	18	0.0	992	13	8	15
0.75 to < 2.50	5,854	243	41	5,954	1.59	29,183	19	0.0	1,549	26	18	33
2.50 to < 10.00	3,704	183	42	3,781	5.06	18,022	19	0.0	1,928	51	36	88
10.00 to < 100.00	1,271	36	41	1,285	19.82	7,204	18	0.0	1,019	79	45	106
100.00 (default)	570	4	40	572	99.99	4,080	48	0.0	225	39	256	181
Subtotal	29,359	960	41	29,751	4.00	154,594	19	0.0	6,626	22	368	430

o/w: non-SMEs

0 to < 0.15	66,321	2,244	39	67,203	0.07	485,376	14	0.0	1,717	3	6	7
0.15 to < 0.25	23,005	694	39	23,278	0.20	153,623	14	0.0	1,384	6	6	6
0.25 to < 0.50	24,697	672	39	24,962	0.36	168,069	15	0.0	2,418	10	13	11
0.50 to < 0.75	4,713	144	40	4,771	0.61	22,262	16	0.0	757	16	5	5
0.75 to < 2.50	17,015	626	40	17,261	1.31	122,993	14	0.0	3,879	22	32	52
2.50 to < 10.00	8,207	191	39	8,282	4.90	52,897	14	0.0	4,084	49	58	167
10.00 to < 100.00	2,524	34	39	2,537	20.61	17,553	14	0.0	2,198	87	75	162
100.00 (default)	1,489	19	39	1,497	100.00	13,887	46	0.0	425	28	662	476
Subtotal	147,972	4,623	39	149,791	1.91	1,036,660	14	0.0	16,862	11	858	885

o/w: revolving

0 to < 0.15	2,866	7,987	20	4,471	0.09	705,291	31	0.0	78	2	1	1
0.15 to < 0.25	649	1,014	20	853	0.20	103,854	31	0.0	30	3	1	0
0.25 to < 0.50	1,082	1,547	20	1,393	0.30	204,798	31	0.0	68	5	1	1
0.50 to < 0.75	873	1,050	20	1,084	0.55	179,178	31	0.0	85	8	2	2
0.75 to < 2.50	1,506	1,310	20	1,769	1.57	303,186	31	0.0	306	17	8	8
2.50 to < 10.00	649	354	20	720	4.84	126,741	31	0.0	278	39	11	10
10.00 to < 100.00	325	94	20	344	17.45	70,935	31	0.0	272	79	18	20
100.00 (default)	148	3	20	149	100.02	25,044	56	0.0	32	21	81	99

06/30/2022 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
	Subtotal	8,098	13,358	20	10,783	2.66	1,719,027	31	0.0	1,149	11	123	141
o/w: other retail customers													
	0 to < 0.15	47,773	6,600	50	51,077	0.06	2,127,726	14	0.0	1,333	3	5	4
	0.15 to < 0.25	11,058	1,964	46	11,849	0.20	490,128	15	0.0	729	6	3	4
	0.25 to < 0.50	14,514	2,710	43	14,991	0.34	520,490	18	0.0	1,479	10	9	12
	0.50 to < 0.75	9,977	2,348	40	8,871	0.62	513,941	21	0.0	1,361	15	12	35
	0.75 to < 2.50	15,581	4,938	43	15,916	1.50	919,162	19	0.0	3,267	21	46	98
	2.50 to < 10.00	9,349	2,128	42	8,928	5.29	445,616	21	0.0	2,494	28	100	263
	10.00 to < 100.00	2,341	240	47	2,031	21.02	230,314	21	0.0	863	42	90	230
	100.00 (default)	2,590	112	70	2,320	100.00	118,318	61	0.0	858	37	1,349	1,405
	Subtotal	113,183	21,041	45	115,983	3.12	5,365,695	17	0.0	12,384	11	1,614	2,052
o/w: SMEs													
	0 to < 0.15	0	0	0	0	0.00	0	-	0.0	-	-	-	-
	0.15 to < 0.25	1,478	429	34	1,501	0.19	67,163	20	0.0	98	7	1	2
	0.25 to < 0.50	5,900	1,294	35	5,658	0.33	67,744	22	0.0	594	11	4	8
	0.50 to < 0.75	7,860	1,608	33	6,339	0.64	127,588	23	0.0	988	16	9	32
	0.75 to < 2.50	9,497	1,658	36	8,297	1.54	133,446	23	0.0	1,866	22	29	79
	2.50 to < 10.00	6,976	1,252	38	6,130	5.50	115,677	23	0.0	1,771	29	78	216
	10.00 to < 100.00	1,560	136	36	1,187	22.68	44,490	23	0.0	515	43	61	184
	100.00 (default)	1,874	69	84	1,586	100.00	41,041	61	0.0	687	43	920	941
	Subtotal	35,145	6,446	36	30,699	7.76	597,149	25	0.0	6,518	21	1,102	1,463
o/w: non-SMEs													
	0 to < 0.15	47,773	6,600	50	51,077	0.06	2,127,726	14	0.0	1,333	3	5	4
	0.15 to < 0.25	9,580	1,535	50	10,348	0.20	422,965	14	0.0	632	6	3	3
	0.25 to < 0.50	8,614	1,416	51	9,333	0.35	452,746	15	0.0	884	9	5	4
	0.50 to < 0.75	2,117	741	56	2,532	0.58	386,353	17	0.0	373	15	3	3
	0.75 to < 2.50	6,084	3,280	47	7,619	1.45	785,716	15	0.0	1,401	18	17	19
	2.50 to < 10.00	2,373	876	49	2,798	4.82	329,939	16	0.0	723	26	22	47
	10.00 to < 100.00	781	104	61	844	18.69	185,824	18	0.0	348	41	28	45
	100.00 (default)	716	43	47	734	100.00	77,277	60	0.0	171	23	429	464
	Subtotal	78,037	14,594	50	85,284	1.45	4,768,546	15	0.0	5,866	7	511	590
Equities	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Equities	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	TOTAL	360,317	53,940	39	369,983	3.01	8,313,372	18	2.5	68,321	18	4,259	4,986

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
GOVERNMENTS AND CENTRAL BANKS													
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
INSTITUTIONS (BANKS)													
	0 to < 0.15	33,528	2,810	28	34,252	0.03	169	35	2.5	4,201	12	4	1
	0.15 to < 0.25	341	171	43	415	0.23	41	42	2.5	272	66	0	0
	0.25 to < 0.50	106	167	31	130	0.43	35	50	2.6	135	104	0	1
	0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 to < 2.50	283	208	71	429	1.11	42	42	2.5	547	127	2	1
	2.50 to < 10.00	117	374	65	359	3.21	31	43	2.4	609	169	5	1
	10.00 to < 100.00	33	25	46	44	18.80	45	44	2.5	127	286	4	1
	100.00 (default)	1	1	32	2	97.88	4	44	2.3	-	-	1	1
	Subtotal	34,408	3,755	35	35,632	0.11	367	35	2.5	5,891	17	17	6
CORPORATES													
	0 to < 0.15	8,006	13,971	50	15,165	0.10	330	29	2.5	3,115	21	4	11
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	6,659	16,636	46	14,186	0.35	320	34	2.5	6,910	49	17	74
	0.50 to < 0.75	20,560	5,058	46	22,051	0.64	12,762	22	2.5	7,892	36	31	32
	0.75 to < 2.50	28,421	12,652	49	31,792	1.38	12,709	29	2.5	20,601	65	123	141
	2.50 to < 10.00	17,401	5,205	49	18,031	4.30	7,520	26	2.5	14,446	80	194	292
	10.00 to < 100.00	3,524	640	50	3,156	18.82	1,524	25	2.5	4,073	129	149	348
	100.00 (default)	2,519	338	66	2,308	100.00	1,892	56	2.5	1,035	45	1,314	1,299
	Subtotal	87,090	54,500	48	106,689	4.05	37,057	28	2.5	58,072	54	1,832	2,197
o/w: specialized lending													
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
o/w: SMEs													
	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	-	-	-
	0.50 to < 0.75	12,032	1,480	51	12,316	0.64	7,988	21	2.5	3,545	29	16	16
	0.75 to < 2.50	11,854	1,740	49	11,343	1.46	8,673	21	2.5	4,152	37	34	59
	2.50 to < 10.00	7,118	1,222	55	7,011	4.15	4,753	20	2.5	3,488	50	59	120
	10.00 to < 100.00	1,203	94	52	1,074	18.81	986	21	2.5	856	80	42	87
	100.00 (default)	982	79	84	926	100.00	1,194	59	2.5	625	68	500	484
	Subtotal	33,190	4,614	52	32,670	5.09	23,594	22	2.5	12,666	39	651	765
RETAIL CUSTOMERS													
	0 to < 0.15	107,786	14,370	34	112,721	0.07	3,051,235	14	0.0	2,872	3	11	13
	0.15 to < 0.25	34,567	3,329	38	35,704	0.20	727,272	15	0.0	2,099	6	10	14
	0.25 to < 0.50	46,042	4,567	36	46,944	0.35	881,225	17	0.0	4,455	9	27	31
	0.50 to < 0.75	21,913	3,376	35	20,914	0.61	697,541	20	0.0	3,032	14	25	54
	0.75 to < 2.50	37,693	5,976	39	38,188	1.42	1,271,135	17	0.0	8,351	22	96	191
	2.50 to < 10.00	20,020	2,323	39	19,598	5.06	579,989	18	0.0	7,966	41	181	482
	10.00 to < 100.00	5,677	380	40	5,435	20.39	289,030	18	0.0	3,813	70	200	435
	100.00 (default)	4,492	129	66	4,338	100.00	141,473	55	0.0	1,463	34	2,271	2,070
	Subtotal	278,190	34,450	36	283,841	2.61	7,638,900	17	0.0	34,051	12	2,822	3,289

12/31/2021

[in € millions]

o/w: exposures secured by real estate mortgages

PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
0 to < 0.15	60,533	1,925	39	61,290	0.07	440,737	14	0.0	1,572	3	6	7
0.15 to < 0.25	23,244	701	39	23,519	0.20	155,851	14	0.0	1,376	6	6	9
0.25 to < 0.50	31,323	793	40	31,637	0.36	202,541	16	0.0	3,030	10	17	17
0.50 to < 0.75	11,256	335	40	11,391	0.60	54,003	17	0.0	1,653	15	12	20
0.75 to < 2.50	21,542	807	40	21,864	1.37	143,821	15	0.0	5,094	23	47	86
2.50 to < 10.00	11,112	327	40	11,244	4.93	66,527	16	0.0	5,581	50	87	235
10.00 to < 100.00	3,328	59	41	3,352	20.28	21,929	16	0.0	2,825	84	105	226
100.00 (default)	1,996	9	40	2,000	100.00	17,399	48	0.0	621	31	903	655
Subtotal	164,334	4,956	40	166,297	2.29	1,102,808	15	0.0	21,753	13	1,184	1,255

o/w: SMEs

0 to < 0.15	0	0	0	0	0.00	0	-	0.0	-	-	-	-
0.15 to < 0.25	1,655	46	39	1,673	0.19	11,503	14	0.0	78	5	0	2
0.25 to < 0.50	8,069	186	40	8,144	0.34	44,398	19	0.0	753	9	5	4
0.50 to < 0.75	6,732	189	41	6,809	0.60	32,511	18	0.0	918	13	7	15
0.75 to < 2.50	5,391	217	41	5,480	1.59	27,398	19	0.0	1,422	26	16	31
2.50 to < 10.00	3,373	154	42	3,437	5.09	16,605	19	0.0	1,743	51	33	80
10.00 to < 100.00	1,104	30	41	1,117	19.71	6,351	18	0.0	887	79	39	90
100.00 (default)	549	2	41	550	100.00	3,946	49	0.0	214	39	251	180
Subtotal	26,873	824	41	27,210	4.06	142,712	19	0.0	6,015	22	352	401

o/w: non-SMEs

0 to < 0.15	60,533	1,925	39	61,290	0.07	440,737	14	0.0	1,572	3	6	7
0.15 to < 0.25	21,589	655	39	21,846	0.20	144,348	14	0.0	1,299	6	6	7
0.25 to < 0.50	23,254	607	39	23,493	0.36	158,143	15	0.0	2,277	10	12	13
0.50 to < 0.75	4,524	146	40	4,582	0.61	21,492	16	0.0	735	16	5	5
0.75 to < 2.50	16,151	590	39	16,384	1.30	116,423	14	0.0	3,673	22	31	55
2.50 to < 10.00	7,739	173	40	7,808	4.86	49,922	14	0.0	3,838	49	54	155
10.00 to < 100.00	2,223	29	40	2,235	20.56	15,578	15	0.0	1,938	87	66	136
100.00 (default)	1,447	8	39	1,450	100.00	13,453	47	0.0	407	28	653	476
Subtotal	137,461	4,132	39	139,088	1.94	960,096	15	0.0	15,738	11	833	854

o/w: revolving

0 to < 0.15	2,659	7,187	20	4,103	0.09	656,071	31	0.0	72	2	1	1
0.15 to < 0.25	633	990	20	831	0.20	103,732	31	0.0	29	3	1	0
0.25 to < 0.50	1,027	1,431	20	1,315	0.30	191,072	31	0.0	64	5	1	1
0.50 to < 0.75	810	963	20	1,004	0.55	161,840	31	0.0	79	8	2	2
0.75 to < 2.50	1,373	1,174	20	1,609	1.56	269,089	31	0.0	278	17	8	8
2.50 to < 10.00	594	328	20	660	4.83	113,511	31	0.0	255	39	10	11
10.00 to < 100.00	284	86	20	301	17.33	61,095	31	0.0	237	79	16	16
100.00 (default)	130	4	20	131	100.02	21,300	56	0.0	28	21	71	90
Subtotal	7,509	12,162	20	9,954	2.56	1,577,710	31	0.0	1,042	10	109	129

o/w: other retail customers

0 to < 0.15	44,595	5,259	52	47,328	0.06	1,954,427	14	0.0	1,229	3	4	5
0.15 to < 0.25	10,691	1,639	49	11,353	0.20	467,689	15	0.0	694	6	3	5
0.25 to < 0.50	13,692	2,343	44	13,992	0.34	487,612	18	0.0	1,361	10	8	12
0.50 to < 0.75	9,847	2,078	40	8,519	0.62	481,698	21	0.0	1,300	15	11	32

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
	0.75 to < 2.50	14,778	3,994	44	14,715	1.48	858,225	19	0.0	2,979	20	42	97
	2.50 to < 10.00	8,314	1,669	43	7,693	5.26	399,951	21	0.0	2,130	28	85	236
	10.00 to < 100.00	2,065	235	48	1,782	21.12	206,006	21	0.0	751	42	79	193
	100.00 (default)	2,365	116	70	2,207	100.00	102,774	62	0.0	814	37	1,297	1,325
	Subtotal	106,346	17,332	46	107,590	3.12	4,958,382	17	0.0	11,256	10	1,529	1,905
o/w: SMEs													
	0 to < 0.15	0	0	0	0	0.00	0	-	0.0	-	-	-	-
	0.15 to < 0.25	1,377	336	35	1,362	0.19	62,366	20	0.0	88	6	1	1
	0.25 to < 0.50	5,434	1,096	34	5,086	0.33	64,189	22	0.0	529	10	4	8
	0.50 to < 0.75	7,849	1,428	33	6,153	0.64	123,959	23	0.0	956	16	9	30
	0.75 to < 2.50	8,854	1,440	35	7,547	1.55	125,182	23	0.0	1,697	22	27	76
	2.50 to < 10.00	6,129	974	38	5,161	5.48	103,758	23	0.0	1,490	29	65	191
	10.00 to < 100.00	1,417	133	37	1,072	22.74	39,645	23	0.0	464	43	55	157
	100.00 (default)	1,700	74	84	1,524	100.00	37,255	62	0.0	653	43	901	903
	Subtotal	32,760	5,480	36	27,906	7.98	556,354	25	0.0	5,877	21	1,061	1,365
o/w: non-SMEs													
	0 to < 0.15	44,595	5,259	52	47,328	0.06	1,954,427	14	0.0	1,229	3	4	5
	0.15 to < 0.25	9,314	1,303	52	9,991	0.20	405,323	14	0.0	606	6	3	3
	0.25 to < 0.50	8,258	1,247	52	8,906	0.35	423,423	15	0.0	832	9	5	5
	0.50 to < 0.75	1,999	650	57	2,366	0.58	357,739	17	0.0	344	15	2	2
	0.75 to < 2.50	5,924	2,554	49	7,168	1.41	733,043	15	0.0	1,282	18	15	21
	2.50 to < 10.00	2,184	694	50	2,532	4.81	296,193	16	0.0	641	25	20	46
	10.00 to < 100.00	648	102	61	710	18.66	166,361	18	0.0	286	40	23	36
	100.00 (default)	665	42	45	683	100.00	65,519	60	0.0	161	24	396	422
	Subtotal	73,587	11,851	52	79,684	1.42	4,402,028	15	0.0	5,379	7	467	539
Equities	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Equities	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	TOTAL	399,688	92,705	43	426,162	2.76	7,676,324	21	2.5	98,013	23	4,671	5,492

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

06/30/2022 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
INSTITUTIONS (BANKS)													
	0 à < 0,15	33,163	2,114	28	33,793	0.04		40	2.5	4,563.5	14	4	6
	0,15 à < 0,25	794	183	44	826	0.22		45	2.5	567.9	69	1	0
	0,25 à < 0,50	166	179	23	208	0.41		46	2.6	195.0	94	0	1
	0,50 à < 0,75	-	-	-	-	-		-	-	-	-	-	-
	0,75 à < 2,50	268	504	73	636	1.24		45	2.5	876.0	138	4	1
	2,50 à < 10,00	61	108	32	96	2.67		45	2.4	162.5	169	1	1
	10,00 à < 100,00	26	31	41	38	18.31		45	2.5	112.4	293	3	1
	100,00 (défaut)	0	24	50	12	100.00		45	2.3	-	-	6	1
	Sous-total	34,478	3,143	36	35,610	0.13		41	2.5	6,477.4	18	19	11
CORPORATES													
	0 à < 0,15	12,277	15,842	66	21,033	0.10		45	2.5	6,534.2	31	9	10

06/30/2022 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	Density of RWAs (%)	EL	Corrected values & provisions
	0,15 à < 0,25	-	0	63	151	0.22		45	-	75.7	50	0	0
	0,25 à < 0,50	7,928	16,020	52	16,238	0.33		45	2.5	10,196.8	63	24	62
	0,50 à < 0,75	-	-	-	-	-		-	-	-	-	-	-
	0,75 à < 2,50	8,416	7,994	62	13,386	1.12		45	2.5	13,895.9	104	67	52
	2,50 à < 10,00	3,020	1,814	56	4,039	3.32		45	2.5	5,886.5	146	60	72
	10,00 à < 100,00	1,083	446	52	1,316	15.86		45	2.5	3,273.1	249	94	183
	100,00 (défaut)	513	150	77	629	100.00		45	2.5	-	-	300	291
	Sous-total	33,238	42,266	60	56,794	2.11		45	2.5	39,862.1	70	554	669
o/w: SMEs													
	0 à < 0,15	-	-	-	-	-		-	-	-	-	-	-
	0,15 à < 0,25	-	-	-	-	-		-	-	-	-	-	-
	0,25 à < 0,50	224	-	-	224	0.33		45	2.5	120.1	54	0	4
	0,50 à < 0,75	-	-	-	-	-		-	-	-	-	-	-
	0,75 à < 2,50	61	-	-	61	1.65		45	2.5	62.5	102	0	6
	2,50 à < 10,00	-	-	-	-	-		-	-	-	-	-	-
	10,00 à < 100,00	-	-	-	-	-		-	-	-	-	-	-
	100,00 (défaut)	-	-	-	-	-		-	-	-	-	-	-
	Sous-total	285	-	-	285	0.61		45	2.5	182.6	64	1	10

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

<u>On and off-balance sheet</u> <i>(in € millions)</i>	<u>RWAs</u>	<u>Capital requirements</u>
RWAs December 2021	218,170	17,454
Total assets	8,497	680
Asset quality	-7,213	-577
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	10,830	866
Currency movements	0	0
Other ⁽¹⁾	12,683	1,015
RWAs June 2022	242,966	19,437

(1) Of which impact of approval of new default.

Update of Table 37 of the 2021 Universal Registration Document, page 346

TABLE 37: IRB – SPECIALIZED FINANCING EXPOSURES – PROJECTS (EU CR10-1)

Regulatory categories at 06/30/2022 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	186	91	50%	242	126	0
	2.5 years or more	2,052	459	70%	2,341	1,707	9
Category 2	Less than 2.5 years	61	42	70%	89	65	0
	2.5 years or more	961	397	90%	1,233	1,157	10
Category 3	Less than 2.5 years	17	3	115%	17	21	0
	2.5 years or more	373	138	115%	477	572	13
Category 4	Less than 2.5 years	12	5	250%	13	34	1
	2.5 years or more	49	28	250%	76	197	6
Category 5	Less than 2.5 years	4	0	0%	11	0	5
	2.5 years or more	5	0	0%	6	0	3
TOTAL							
LESS THAN 2.5 YEARS		280	142	-	371	246	7
2.5 YEARS OR MORE		3,440	1,022	-	4,133	3,633	42

Regulatory categories at 12/31/2021 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	166	90	50%	220	115	0
	2.5 years or more	2,045	332	70%	2,267	1,654	9
Category 2	Less than 2.5 years	128	82	70%	181	132	1
	2.5 years or more	945	479	90%	1,291	1,210	10
Category 3	Less than 2.5 years	14	2	115%	14	17	0
	2.5 years or more	333	142	115%	440	527	12
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	8	0	250%	8	21	1
Category 5	Less than 2.5 years	8	0	0%	12	0	6
	2.5 years or more	5	0	0%	6	0	3
TOTAL							
LESS THAN 2.5 YEARS		316	175	-	427	264	7
2.5 YEARS OR MORE		3,336	953	-	4,012	3,412	36

CMNE does not have any specialized financing exposures concerning project financing.

Update of Table 38 of the 2021 Universal Registration Document, page 347

TABLE 38: IRB – SPECIALIZED FINANCING EXPOSURES – REAL ESTATE PROPERTY (EU CR10-2)

Regulatory categories at 06/30/2022 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	338	17	50%	344	179	0
	2.5 years or more	2,042	137	70%	2,137	1,558	9
Category 2	Less than 2.5 years	410	27	70%	422	308	2
	2.5 years or more	535	134	90%	620	581	5
Category 3	Less than 2.5 years	29	1	115%	30	36	1
	2.5 years or more	4	0	115%	4	5	0
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	6	0	250%	6	15	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	777	45	-	796	523	3
	2.5 YEARS OR MORE	2,587	271	-	2,766	2,160	14

Regulatory categories at 12/31/2021 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	338	46	50%	374	195	0
	2.5 years or more	1,621	128	70%	1,703	1,242	7
Category 2	Less than 2.5 years	246	52	70%	263	192	1
	2.5 years or more	638	66	90%	686	644	5
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	46	0	115%	46	55	1
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	6	0	250%	6	16	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	584	98	-	637	386	1
	2.5 YEARS OR MORE	2,311	194	-	2,441	1,957	14

CMNE does not have any specialized financing exposures concerning real estate property financing within the meaning of EU CR10.2.

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TABLE 39: IRB – SPECIALIZED FINANCING EXPOSURES – ASSETS (EU CR10-3)

Regulatory categories at 06/30/2022 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	299	1	50%	294	153	0
	2.5 years or more	2,835	167	70%	2,861	2,087	11
Category 2	Less than 2.5 years	15	0	70%	15	11	0
	2.5 years or more	248	0	90%	239	224	2
Category 3	Less than 2.5 years	53	0	115%	53	64	1
	2.5 years or more	188	76	115%	250	300	7
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	43	0	250%	14	37	1
Category 5	Less than 2.5 years	6	0	0%	6	0	3
	2.5 years or more	74	0	0%	88	0	44
TOTAL							
LESS THAN 2.5 YEARS		373	1	-	368	228	4
2.5 YEARS OR MORE		3,388	243	-	3,453	2,649	66

Regulatory categories at 12/31/2021 <i>(in € millions)</i>		On-balance-sheet amount	Off-balance- sheet amount	Weighting	Amount of exposure	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	248	1	50%	243	127	0
	2.5 years or more	2,732	159	70%	2,785	2,031	11
Category 2	Less than 2.5 years	3	0	70%	3	2	0
	2.5 years or more	362	0	90%	336	315	3
Category 3	Less than 2.5 years	9	0	115%	9	11	0
	2.5 years or more	96	70	115%	148	178	4
Category 4	Less than 2.5 years	13	0	250%	13	33	1
	2.5 years or more	38	0	250%	10	26	1
Category 5	Less than 2.5 years	30	1	0%	41	0	21
	2.5 years or more	79	0	0%	91	0	46
TOTAL							
LESS THAN 2.5 YEARS		302	2	-	309	173	22
2.5 YEARS OR MORE		3,307	228	-	3,371	2,550	64

CMNE does not have any specialized financing exposures concerning asset financing.

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TABLE 40: IRB – SPECIALIZED FINANCING EXPOSURES – COMMODITIES (EU CR10-4)

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

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TABLE 41: IRB – EQUITY EXPOSURES (EU CR10-5)

Categories 06/30/2022	Amount of exposure	Weighting	RWAs	Capital requirements
Exposures in capital requirements	1,989	190%	3,780	302
Exposures to equities traded on regulated exchanges	250	290%	726	58
Other equity exposure ⁽¹⁾	8,714	370%	32,241	2,579
TOTAL	10,593	-	36,747	2,940

(1) Including €7,403 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise.

Categories at 12/31/2021	Amount of exposure	Weighting	RWAs	Capital requirements
Exposures in capital requirements	1,800	190%	3,420	274
Exposures to equities traded on regulated exchanges	267	290%	775	62
Other equity exposure ⁽¹⁾	9,219	370%	34,112	2,729
TOTAL	11,287	-	38,307	3,065

(1) Including €8,094 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise.

The similar amount of RWAs presented by CMNE represents 11% of the amount for Crédit Mutuel Alliance Fédérale.

1.5 COUNTERPARTY CREDIT RISK

Update of Table 42 of the 2021 Universal Registration Document, page 348

TABLE 42: IRB – CCR EXPOSURE ANALYSIS BY APPROACH [EU CCR1]

06/30/2022 (in € millions)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE ⁽¹⁾	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	Exposure value after ARC	Exposure value	Risk-weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	17	79		1.4	133	133	133	58
EU - simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	0	0
SA-CCR (for derivatives)	1,749	2,064		1.4	5,496	5,338	5,323	2,598
IMM (for derivatives and OFTs)			0	1.4	0	0	0	0
<i>o/w equity financing transactions</i>			0		0	0	0	0
<i>o/w derivatives and deferred settlement transactions</i>			0		0	0	0	0
<i>of which from cross-product netting agreements</i>			0		0	0	0	0
Simple method based on financial collateral (for OFTs)					0	0	0	0
General method based on financial collateral (for OFTs)					20,490	20,394	8 927	175
VaR for OFTs					0	0	0	0
Total					26,120	25,865	14,384	2,831

(1) Effective Expected Positive Exposure.

12/31/2021 (in € millions)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE ⁽¹⁾	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	Exposure value after ARC	Exposure value	Risk-weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	10	108		1.4	166	166	166	49
EU - simplified SA-CCR (for derivatives)	-	-	-	1.4	-	-	-	-
SA-CCR (for derivatives)	1,048	2,135		1.4	4,472	4,456	4,430	2,188
IMM (for derivatives and OFTs)			-	1.2	-	-	-	-
<i>o/w equity financing transactions</i>			-		-	-	-	-
<i>o/w derivatives and deferred settlement transactions</i>			-		-	-	-	-
<i>of which from cross-product netting agreements</i>			-		-	-	-	-
Simple method based on financial collateral (for OFTs)					15,512	15,512	6,588	288
General method based on financial collateral (for OFTs)					-	-	-	-
VaR for OFTs					-	-	-	-
Total					20,150	20,133	11,183	2,526

(1) Effective Expected Positive Exposure.

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TABLE 43: CVA CAPITAL REQUIREMENTS (EU CCR2)

06/30/2022 <i>(in € millions)</i>	Exposure amount	RWAs
Total portfolios subject to advanced CVA requirement	-	-
i) VaR component (including x3 multiplier)		0
ii) SVaR component under stress (including the x3 multiplier)		0
Total portfolios subject to standard CVA requirement	2,174	567
Total of method based on original exposure	-	-
Total subject to credit valuation adjustment (CVA) capital requirements	2,174	567

12/31/2021 <i>(in € millions)</i>	Exposure amount	RWAs
Total portfolios subject to advanced CVA requirement	-	-
i) VaR component (including x3 multiplier)		-
ii) SVaR component under stress (including the x3 multiplier)		-
Total portfolios subject to standard CVA requirement	1,787	473
Total of method based on original exposure	-	-
Total subject to credit valuation adjustment (CVA) capital requirements	1,787	473

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

Categories of exposure at 06/30/2022 <i>(in € millions)</i>	EAD						Total
	Weighting						
	0%	2%	20%	50%	75%	100%	
Governments and central banks	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	1	1
Public sector (public organizations excluding central governments)	3	0	0	0	0	1	4
Multilateral development banks	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0
Institutions (banks)	0	374	150	10	0	5	539
Corporates	0	0	0	0	0	303	303
Retail customers	0	0	0	0	12	0	12
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	2	2
TOTAL	3	374	150	10	12	313	861

Categories of exposure at 12/31/2021 (in € millions)	EAD						Total
	Weighting						
	0%	2%	20%	50%	75%	100%	
Governments and central banks	-	-	-	-	-	-	-
Regional or local authorities	0	-	-	-	-	3	3
Public sector (public organizations excluding central governments)	1	-	-	-	-	3	4
Multilateral development banks	-	-	-	-	-	-	-
International organizations	-	-	-	-	-	-	-
Institutions (banks)	-	473	179	24	-	4	679
Corporates	-	-	-	0	-	365	365
Retail customers	-	-	-	-	3	-	3
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	0	0
TOTAL	1	473	179	24	3	375	1,055

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TABLE 45a: IRB approach – CCR exposures by portfolio and PD scale (EU CCR4) - IRBA

06/30/2022 (in € millions)	PD range	EAD	Average PD	Number of debtors	Average LGD	Average maturity	RWAs	RWA density
INSTITUTIONS (BANKS)	0 to < 0.15	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	-	-	-	-	-	-	-
	2.50 to < 10.00	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	-	-	-	-	-	-	-
CORPORATES	0 to < 0.15	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-
	0.50 to < 0.75	71	0.65	924	43	2.5	58	81
	0.75 to < 2.50	126	1.45	693	33	2.5	103	82
	2.50 to < 10.00	53	4.73	411	45	2.5	84	160
	10.00 to < 100.00	4	18.69	57	45	2.5	11	251
	100.00 (default)	10	100.00	34	45	2.5	-	-
	Subtotal	264	6.07	2,119	39	2.5	256	97
RETAIL CUSTOMERS	0 to < 0.15	3	0.09	70	45	-	0	3
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	1	0.25	18	45	-	0	5
	0.50 to < 0.75	1	0.54	18	45	-	0	8
	0.75 to < 2.50	1	1.76	13	37	-	0	14
	2.50 to < 10.00	0	4.28	4	45	-	0	16
	10.00 to < 100.00	0	21.79	1	45	-	0	26
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.82	124	44	-	0	7
TOTAL		270	5.96	2,243	39	2.5	257	95

12/31/2021 <i>(in € millions)</i>	PD range	EAD	Average PD	Number of debtors	Average LGD	Average maturity	RWAs	RWA density
INSTITUTIONS (BANKS)	0 to < 0.15	4,185	0.06	136	22	1.8	415	10
	0.15 to < 0.25	716	0.23	24	19	2.2	176	25
	0.25 to < 0.50	31	0.44	5	8	1.7	1	3
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	17	1.02	2	3	1.5	2	9
	2.50 to < 10.00	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	4,949	0.09	167	21	1.8	593	12
CORPORATES	0 to < 0.15	3,701	0.05	127	13	2.4	270	7
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	342	0.35	87	23	2.5	112	33
	0.50 to < 0.75	133	0.65	1,063	44	2.5	110	83
	0.75 to < 2.50	260	1.26	881	43	2.5	270	104
	2.50 to < 10.00	288	3.74	544	40	2.5	371	129
	10.00 to < 100.00	20	18.67	87	31	2.5	34	174
	100.00 (default)	21	100.00	48	44	2.5	-	-
	Subtotal	4,765	0.89	2,837	18	2.5	1,167	24
RETAIL CUSTOMERS	0 to < 0.15	2	0.10	39	45	-	0	3
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	2	0.25	24	45	-	0	5
	0.50 to < 0.75	0	0.54	8	45	-	0	8
	0.75 to < 2.50	1	1.56	15	45	-	0	13
	2.50 to < 10.00	0	4.20	2	44	-	0	16
	10.00 to < 100.00	0	10.52	6	45	-	0	19
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.63	94	45	-	0	6
TOTAL	9,720	0.49	3,098	20	2.4	1,760	18	

TABLE 45b: IRB approach – CCR exposures by portfolio and PD scale (EU CCR4) - IRBF

06/30/2022 (in € millions)	PD range	EAD	Average PD	Number of debtors	Average LGD	Average maturity	RWAs	RWA density
INSTITUTIONS (BANKS)								
	0 to < 0.15	6,137	0.06	-	22	1.8	605.0	9.9
	0.15 to < 0.25	1,035	0.22	-	16	2.2	226.3	21.9
	0.25 to < 0.50	144	0.42	-	42	1.7	10.5	7.3
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	18	0.98	-	15	1.5	7.5	42.1
	2.50 to < 10.00	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	7,334	0.10	-	21	1.8	849.3	11.6
CORPORATES								
	0 to < 0.15	4,742	0.05	-	45	2.5	389.2	8.2
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	646	0.33	-	45	2.5	407.0	63.0
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	149	0.99	-	45	2.5	149.5	100.1
	2.50 to < 10.00	199	3.32	-	45	2.5	290.5	146.0
	10.00 to < 100.00	5	15.86	-	45	2.5	12.6	248.7
	100.00 (default)	34	100.00	-	45	2.5	-	-
	Subtotal	5,775	0.82	-	45	2.5	1 248.7	21.6

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TABLE 46: CREDIT DERIVATIVE EXPOSURES [EU CCR6]

06/30/2022 <i>(in € millions)</i>	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
Notional amounts			
Single-name credit default swaps	7,363	5,085	-
Index credit default swaps	2,556	3,286	-
Total index credit default swaps	0	0	-
Credit options	-	-	-
Other credit derivatives	0	0	-
Total notional amounts	9,920	8,371	-
Fair values			
<i>Positive fair value (asset)</i>	73	68	-
<i>Negative fair value (liability)</i>	-79	-62	-

12/31/2021 <i>(in € millions)</i>	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
Notional amounts			
Single-name credit default swaps	4,606	2,702	-
Index credit default swaps	2,322	2,726	-
Total index credit default swaps	-	-	-
Credit options	-	-	-
Other credit derivatives	-	-	-
Total notional amounts	6,929	5,428	-
Fair values			
<i>Positive fair value (asset)</i>	15	102	-
<i>Negative fair value (liability)</i>	-128	-11	-

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TABLE 47: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD [EU CCR7]

Derivatives and repurchase agreements <i>(in € millions)</i>	RWAs	Capital requirements
RWAs December 2021	2,526	202
Total assets	2,934	235
Asset quality	-2,627	-210
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs June 2022	2,833	227

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TABLE 48: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)

06/30/2022 <i>(in € millions)</i>	EAD post-CRM	RWAs
EXPOSURES TO QCCPS (TOTAL)		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	346	12
(ii) Listed derivatives	37	1
(iii) SFTs	20	0
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	1,650	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	57	67
Alternative calculation of capital requirements for exposures	-	-
EXPOSITIONS TO NON-QCCP (TOTAL)		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	-	-
(ii) Listed derivatives	-	-
(iii) SFTs	-	-
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	-	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	-	-
Alternative calculation of capital requirements for exposures	-	-

12/31/2021

(in € millions)

	EAD post-CRM	RWAs
EXPOSURES TO QCCPS (TOTAL)		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	390	8
(ii) Listed derivatives	30	1
(iii) SFTs	94	2
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	1,542	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	51	85
Alternative calculation of capital requirements for exposures	-	-
EXPOSITIONS TO NON-QCCP (TOTAL)		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	-	-
(ii) Listed derivatives	-	-
(iii) SFTs	-	-
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	-	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	-	-
Alternative calculation of capital requirements for exposures	-	-

1.6 CREDIT RISK MITIGATION TECHNIQUES

Update of Table 49 of the 2021 Universal Registration Document, page 355

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

06/30/2022 <i>(in € millions)</i>	Unsecured exposures – Carrying amount	Secured exposures – Carrying amount ⁽¹⁾	Exposures secured by collateral ⁽²⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	772,137	18,238	15,669	2,569	0
Total debt securities	30,355	0	0	0	0
Total exposures	802,492	18,238	15,669	2,569	0
<i>Of which defaulted</i>	6,153	860	806	54	0

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

(2) Includes guarantees related to State-guaranteed loans (SGLs) excluding moratorium periods.

12/31/2021 <i>(in € millions)</i>	Unsecured exposures – Carrying amount	Secured exposures – Carrying amount ⁽¹⁾	Exposures secured by collatera	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	740,086	16,717	15,051	1,666	0
Total debt securities	27,914	0	0	0	0
Total exposures	768,000	16,717	15,051	1,666	0
<i>Of which defaulted</i>	5,683	704	660	44	0

(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. The amount of guaranteed exposures in 2020 includes the portion of SGL outstandings guaranteed by the State.

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

Categories of exposure as of 06/30/2022 <i>(in € millions)</i>	Net exposure		EAD		RWAs and RWA density	
	On-balance-	Off-balance-	On-balance-	Off-balance-	RWA	RWA density [%]
	sheet amount	sheet amount	sheet amount	sheet amount		
Governments and central banks	123,854	1,040	136,327	230	1,960	1
Regional or local authorities	4,908	662	5,030	272	963	18
Public sector (public organizations excluding central governments)	39,066	239	39,529	360	-	-
Multilateral development banks	1,104	-	1,104	-	-	-
International organizations	992	-	992	-	-	-
Institutions (banks)	1,803	302	1,905	113	448	22
Corporates	20,298	17,771	19,145	3,481	20,232	89
Retail customers	41,310	13,441	40,937	1,375	30,645	72
Exposures secured by real estate mortgages	15,516	559	15,513	263	7,025	45
Exposures in default	2,501	99	2,428	52	2,830	114
Exposures presenting a particular high risk	1,611	162	1,586	80	2,482	149
Covered bonds	39	-	39	-	4	10
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	440	-	44	-	608	138
Equity exposure	466	-	466	-	467	100
Other assets	2,104	-	2,104	-	2,045	97
TOTAL	256,013	34,273	267,547	6,227	69,707	25

Categories of exposure as of 12/31/2021 <i>(in € millions)</i>	Net exposure		EAD		RWAs and RWA density	
	On-balance-	Off-balance-	On-balance-	Off-balance-	RWA	RWA density [%]
	sheet amount	sheet amount	sheet amount	sheet amount		
Governments and central banks	140,015	1,013	152,896	309	2,386	2
Regional or local authorities	4,480	435	4,612	134	897	19
Public sector (public organizations excluding central governments)	34,692	308	35,189	234	4	-
Multilateral development banks	1,199	-	1,199	-	-	-
International organizations	1,047	-	1,047	-	-	-
Institutions (banks)	1,788	314	1,777	136	424	22
Corporates	19,552	17,263	18,522	3,304	19,307	88
Retail customers	37,646	12,882	37,308	705	27,571	73
Exposures secured by real estate mortgages	9,954	399	9,954	187	4,344	43
Exposures in default	2,135	46	2,078	27	2,387	113
Exposures presenting a particular high risk	1,427	187	1,401	93	2,226	149
Covered bonds	-	-	-	-	-	-
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	381	-	381	-	646	169
Equity exposure	425	-	425	-	426	100
Other assets	1,635	-	1,635	-	1,625	99
TOTAL	256,376	32,847	268,426	5,129	62,243	23

The similar amount of CMNE's RWAs as of 12/31/2021 represents approximately 10% of Crédit Mutuel Alliance Fédérale's RWAs.

Update of Table 51 of the 2021 Universal Registration Document, page 357

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 2021 Universal Registration Document, page 357

TABLE 52: GUARANTEED EXPOSURES UNDER THE IRBA APPROACH (EU CCR7-A)

06/30/2022 (in € millions)	Credit risk mitigation techniques										Credit risk mitigation techniques in the calculation of RWEAs	
	Total exposures	Funded credit protection ^[1]						Unfunded credit protection ^[1]		RWEA without substitution effects	RWEA with substitution effects	
		Portion covered by financial collateral (%)	Portion covered by other eligible collateral (%)			Portion covered by other forms of funded credit protection (%)			Portion covered by guarantees (%)			Portion covered by credit derivatives (%)
			of which real estate collateral	of which receivables to be recovered	of which other real collateral	of which cash deposits	of which life insurance policies	of which instruments held by a third party				
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	-	-	-	-	-	-	-	-	-	-	-	-
Companies	68,414	-	-	-	-	-	-	-	6.92%	-	33,222	31,300
<i>of which: SMEs</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>of which: specialized lending</i>	38,573	-	-	-	-	-	-	-	7.14%	-	14,741	13,815
<i>of which: other companies</i>	29,840	-	-	-	-	-	-	-	6.64%	-	18,481	17,486
Retail customers	313,067	-	-	-	-	-	-	-	2.16%	-	38,546	37,021
<i>of which: SME real estate</i>	29,751	-	-	-	-	-	-	-	-	-	6,626	6,626
<i>of which: non-SME real estate</i>	149,791	-	-	-	-	-	-	-	-	-	16,862	16,862
<i>of which: revolving loan</i>	10,783	-	-	-	-	-	-	-	-	-	1,149	1,149
<i>of which: SMEs</i>	37,448	-	-	-	-	-	-	-	18.02%	-	8,041	6,518
<i>of which: other non-SMEs</i>	85,294	-	-	-	-	-	-	-	0.01%	-	5,868	5,866
Total	381,481	-	-	-	-	-	-	-	3.01%	-	71,768	68,321

[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.

12/31/2021 (in € millions)	Credit risk mitigation techniques											Credit risk mitigation techniques in the calculation of RWEAs	
	Total exposures	Portion covered by financial collateral (%)	Funded credit protection ⁽¹⁾						Unfunded credit protection ⁽¹⁾		RWEA without substitution effects	RWEA with substitution effects	
			Portion covered by other eligible collateral (%)			Portion covered by other forms of funded credit protection (%)			Portion covered by guarantees (%)	Portion covered by credit derivatives (%)			
			of which real estate collateral	of which receivables to be recovered	of which other real collateral	of which cash deposits	of which life insurance policies	of which instruments held by a third party					
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	35,723	-	-	-	-	-	-	-	0.32 %	-	-	5,931	5,891
Companies	124,586	0.14 %	-	-	-	-	-	-	5.76 %	-	-	70,846	66,814
of which: SMEs	11,196	1.60 %	-	-	-	-	-	-	-	-	-	8,742	8,742
of which: specialized lending	35,594	-	-	-	-	-	-	-	8.21 %	-	-	13,656	12,666
of which: other companies	77,797	-	-	-	-	-	-	-	5.46 %	-	-	48,448	45,406
Retail customers	290,652	-	-	-	-	-	-	-	2.33 %	-	-	35,529	34,051
of which: SME real estate	27,210	-	-	-	-	-	-	-	-	-	-	6,015	6,015
of which: non-SME real estate	139,088	-	-	-	-	-	-	-	-	-	-	15,738	15,738
of which: revolving loan	9,954	-	-	-	-	-	-	-	-	-	-	1,042	1,042
of which: SMEs	34,709	-	-	-	-	-	-	-	19.49 %	-	-	7,353	5,877
of which: other non-SMEs	79,692	-	-	-	-	-	-	-	0.01 %	-	-	5,382	5,379
Total	450,961	0.04 %	-	-	-	-	-	-	3.12 %	-	-	112,306	106,755

(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.

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

06/30/2022 (in € millions)	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of collateral received		Fair value of collateral received	Fair value of collateral given
	Segregated	Non-segregated	Segregated	Non-segregated		
Cash - domestic currency	16	2,559	1,585	1,370	581	168
Cash - other currencies	5	935	87	2,213	453	305
Sovereign debt - domestic currency	-	-	-	-	4,032	4,058
Sovereign debt - other currencies	-	-	-	-	3,705	3,888
General government debt	-	-	-	-	141	285
Corporate bonds	-	-	-	-	1,760	2,196
Shares	-	-	-	-	1,339	322
Other	-	-	-	-	4,361	6,098
Total	21	3,494	1,672	3,583	16,371	17,320

12/31/2021 <i>(in € millions)</i>	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of collateral received		Fair value of collateral received	Fair value of collateral given
	Segregated	Non-segregated	Segregated	Non-segregated		
Cash - domestic currency	38	920	1,152	2,498	174	206
Cash - other currencies	11	845	138	785	107	17
Sovereign debt - domestic currency	-	-	-	-	3,448	4,480
Sovereign debt - other currencies	-	-	-	-	2,748	2,883
General government debt	-	-	-	-	-	13
Corporate bonds	-	-	-	-	1,177	1,314
Shares	-	-	-	-	1,014	7
Other	-	-	-	-	3,325	4,055
Total	48	1,765	1,289	3,283	11,993	12,975

1.7 MARKET RISK

Update of Table 60 of the 2021 Universal Registration Document, page 364

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

06/30/2022 <i>(in € millions)</i>	RWAs	Capital Requirements
Outright products		
Interest rate risk (general and specific)	1,043	83
Equity risk (general and specific)	1,329	106
Foreign exchange risk	657	53
Commodity risk	2	0
Options		
Simplified approach	-	-
Delta-plus method	11	1
Scenario approach	4	0
Securitization (specific risk)	221	18
TOTAL	3,267	261

12/31/2021 <i>(in € millions)</i>	RWAs	Capital Requirements
Outright products		
Interest rate risk (general and specific)	1,106	88
Equity risk (general and specific)	1,278	102
Foreign exchange risk	588	47
Commodity risk	-	-
Options		
Simplified approach	-	-
Delta-plus method	64	5
Scenario approach	4	0
Securitization (specific risk)	238	19
TOTAL	3,277	262

1.8 LIQUIDITY RISK

Update of Table 64 of the 2021 Universal Registration Document, page 372

TABLE 64: SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1)

Extent of consolidation: consolidated		Total unweighted value				Total weighted value			
06/30/2022									
<i>(in € millions)</i>									
Quarter ending on:		09/30/2021	12/31/2021	03/31/2022	06/30/2022	09/30/2021	12/31/2021	03/31/2022	06/30/2022
Number of data points used in the calculation of averages: 12									
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets					133,584	138,753	144,303	144,690
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	271,236	269,145	272,528	273,431	18,439	18,555	19,053	19,401
3	Stable deposits	191,006	187,146	186,996	184,846	9,550	9,357	9,350	9,242
4	Less stable deposits	73,181	75,652	79,925	83,532	8,865	9,174	9,680	10,137
5	Unsecured wholesale funding, of which:	126,465	128,309	130,255	131,270	67,400	68,420	70,037	70,792
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	21,928	21,977	22,306	22,655	5,334	5,352	5,419	5,491
7	Non-operational deposits (all counterparties)	95,993	98,006	99,452	100,610	53,522	54,742	56,121	57,295
8	Unsecured debt	8,544	8,326	8,497	8,006	8,544	8,326	8,497	8,006
9	Secured wholesale funding					2,249	2,057	1,867	1,948
10	Additional requirements	79,485	80,456	82,488	85,146	8,517	8,558	8,682	8,937
11	Additional requirements, of which:	1,111	1,081	1,090	1,186	1,111	1,081	1,090	1,186
12	Outflows related to derivative exposures and other collateral requirements	0	0	0	0	0	0	0	0
13	Outflows related to loss of funding on debt products	78,374	79,376	81,398	83,960	7,406	7,477	7,592	7,751
14	Other contractual funding obligations	56	56	83	105	56	56	66	70
15	Other contingent funding obligations	5,606	5,613	5,655	5,681	341	354	385	410
16	Total cash outflows					97,003	98,000	100,090	101,558
CASH INFLOWS									
17	Secured lending (such as reverse repurchase agreements)	10,444	10,716	10,643	10,476	4,766	4,557	4,347	4,445
18	Inflows from fully performing exposures	23,083	23,682	23,495	23,976	13,435	13,749	13,617	13,891
19	Other cash inflows	3,470	3,046	2,595	2,096	3,467	3,046	2,589	2,027
EU-19a	Difference between total cash inflows and outflows					0	0	0	0
EU-19b	Excess cash inflows from a specialized credit institution					0	0	0	0
20	Total cash inflows, of which:	36,997	37,444	36,733	36,548	21,668	21,351	20,553	20,363
EU-20a	Fully exempt cash inflows								nil value at Crédit Mutuel Alliance Fédérale
EU-20b	Cash inflows subject to 90% cap								nil value at Crédit Mutuel Alliance Fédérale
EU-20c	Cash inflows subject to 75% cap	36,997	37,444	36,733	36,548	21,668	21,351	20,553	20,363
21	Liquidity buffers					133,584	138,753	144,303	144,690
22	Total net cash outflows					75,335	76,649	79,537	81,194
23	Liquidity coverage ratio (%)					177.53%	181.28%	182.02%	179.23%

Extent of consolidation: consolidated 12/31/2021 (in € millions)	Total unweighted value				Total weighted value			
	03/31/2021	06/30/2021	09/30/2021	12/31/2021	03/31/2021	06/30/2021	09/30/2021	12/31/2021
Quarter ending on:	03/31/2021	06/30/2021	09/30/2021	12/31/2021	03/31/2021	06/30/2021	09/30/2021	12/31/2021
Number of data points used in the calculation of averages: 12								
HIGH-QUALITY LIQUID ASSETS								
1 Total high-quality liquid assets					122,962	126,796	133,584	138,753
CASH OUTFLOWS								
2 Retail deposits and deposits from small business customers, of which:	260,704	267,528	271,236	269,145	17,535	18,050	18,439	18,555
3 <i>Stable deposits</i>	183,799	188,859	191,006	187,146	9,190	9,443	9,550	9,357
4 <i>Less stable deposits</i>	68,885	70,951	73,181	75,652	8,323	8,584	8,865	9,174
5 Unsecured wholesale funding, of which:	121,498	125,053	126,465	128,309	65,089	66,844	67,400	68,420
6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	22,588	22,030	21,928	21,977	5,464	5,343	5,334	5,352
7 <i>Non-operational deposits (all counterparties)</i>	90,100	94,014	95,993	98,006	50,814	52,492	53,522	54,742
8 <i>Unsecured debt</i>	8,811	9,009	8,544	8,326	8,811	9,009	8,544	8,326
9 Secured wholesale funding					3,401	2,747	2,249	2,057
10 Additional requirements	77,450	78,782	79,485	80,456	8,457	8,600	8,517	8,558
11 <i>Additional requirements, of which:</i>	1,145	1,139	1,111	1,081	1,145	1,139	1,111	1,081
12 <i>Outflows related to derivative exposures and other collateral requirements</i>	0	0	0	0	0	0	0	0
13 <i>Outflows related to loss of funding on debt products</i>	76,305	77,642	78,374	79,376	7,312	7,461	7,406	7,477
14 Other contractual funding obligations	49	42	56	56	49	42	56	56
15 Other contingent funding obligations	5,549	5,570	5,606	5,613	312	325	341	354
16 Total cash outflows					94,843	96,607	97,003	98,000
CASH INFLOWS								
17 Secured lending (such as reverse repurchase agreements)	10,101	10,172	10,444	10,716	5,152	5,001	4,766	4,557
18 Inflows from fully performing exposures	22,481	22,918	23,083	23,682	13,220	13,382	13,435	13,749
19 Other cash inflows	3,687	3,875	3,470	3,046	3,684	3,872	3,467	3,046
EU- Difference between total cash inflows and 19a outflows					0	0	0	0
EU- Excess cash inflows from a specialized credit 19b institution					0	0	0	0
20 Total cash inflows, of which:	36,269	36,965	36,997	37,444	22,057	22,255	21,668	21,351
EU- 20a <i>Fully exempt cash inflows</i>					nil value at Crédit Mutuel Alliance Fédérale			
EU- 20b <i>Cash inflows subject to 90% cap</i>					nil value at Crédit Mutuel Alliance Fédérale			
EU- 20c <i>Cash inflows subject to 75% cap</i>	36,269	36,965	36,997	37,444	22,057	22,255	21,668	21,351
21 Liquidity buffers					122,962	126,796	133,584	138,753
22 Total net cash outflows					72,786	74,352	75,335	76,649
23 Liquidity coverage ratio [%]					169.01%	170.72%	177.53%	181.28%

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TABLE 67: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)

06/30/2022 (In € millions)	Unweighted value by residual maturity				Weighted value
	No maturity	<6 months	6 months to <1 year	1 year or more	
Stable funding available					
Capital items and instruments	53,407	0	0	7,544	60,951
<i>Regulatory capital</i>	53,407	0	0	7,544	60,951
<i>Other capital instruments</i>		0	0	0	0
Retail customer deposits		280,959	283	1,197	263,931
<i>Stable deposits</i>		192,078	256	1,099	183,816
<i>Less stable deposits</i>		88,881	27	98	80,115
Wholesale funding		211,541	34,504	101,710	174,749
<i>Operational deposits</i>		23,516	0	0	11,758
<i>Other wholesale financing</i>		188,025	34,504	101,710	186,507
Interdependent liabilities		36,372	0	0	0
Other commitments:	2,706	13,244	1,759	4,019	4,898
<i>Derivative commitments affecting the NSFR</i>	2,706				
<i>All other capital commitments and instruments not included in the above categories</i>		13,244	1,759	4,019	4,898
Total available stable funding					504,529
Stable funding required					
Total High Quality Liquid Assets (HQLA)					2,484
Assets encumbered with a residual maturity of one year or more in a cover pool		1,282	1,298	31,499	28,967
Deposits held with other financial institutions for operational purposes		0	0	0	0
Performing loans and securities:		80,684	35,099	391,016	425,360
<i>Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount</i>		5,142	3,191	170	2,436
<i>Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions</i>		18,834	2,290	11,366	15,061
<i>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:</i>		34,214	19,475	155,478	316,348
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		1,025	1,529	2,726	86,566
<i>Performing residential mortgage loans, of which:</i>		7,717	9,007	191,033	0
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		4,490	5,540	115,370	0
<i>Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial credit products.</i>		14,777	1,137	32,969	33,581
Interdependent assets		36,372	0	0	0
Other assets:					
<i>Raw materials physically exchanged</i>				0	0
<i>Assets provided as initial margin in derivative contracts and as contributions to CCP default funds</i>			1,773		
<i>Derivative assets affecting the NSFR</i>			1,744		
<i>Derivative commitments affecting the NSFR before deduction of the variation margin provided</i>			163		
<i>All other assets not falling into the above categories</i>		22,435	1,502	12,958	18,807
Off-balance sheet items		90,772	60	34	4,679
Total required stable funding					425,623
Net stable funding ratio (%)					118.5%

12/31/2021 (In € millions)	Unweighted value by residual maturity				Weighted value
	No maturity	<6 months	6 months to <1 year	1 year or more	
Stable funding available					
Capital items and instruments	49,912	0	0	6,989	56,901
<i>Regulatory capital</i>	49,912	0	0	6,989	56,901
<i>Other capital instruments</i>		0	0	0	0
Retail customer deposits		255,257	220	1,321	239,974
<i>Stable deposits</i>		174,310	176	1,249	167,010
<i>Less stable deposits</i>		80,947	45	72	72,964
Wholesale funding		206,458	24,975	118,746	190,832
<i>Operational deposits</i>		22,137	0	0	11,068
<i>Other wholesale financing</i>		184,321	24,975	118,746	201,900
Interdependent liabilities		32,024	0	0	0
Other commitments:	909	12,003	1,706	4,314	5,167
<i>Derivative commitments affecting the NSFR</i>	909				
<i>All other capital commitments and instruments not included in the above categories</i>		12,003	1,706	4,314	5,167
Total available stable funding					492,874
Stable funding required					
Total High Quality Liquid Assets (HQLA)					2,069
Assets encumbered with a residual maturity of one year or more in a cover pool		1,489	1,509	29,040	27,232
Deposits held with other financial institutions for operational purposes		0	0	0	0
Performing loans and securities:		79,609	30,813	354,303	390,924
<i>Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount</i>		3,920	2,501	0	2,082
<i>Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions</i>		16,160	1,737	12,758	15,940
<i>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:</i>		36,356	17,698	129,519	146,653
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		1,993	1,623	3,605	9,170
<i>Performing residential mortgage loans, of which:</i>		9,156	8,220	181,847	140,911
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		6,131	5,154	111,735	78,270
<i>Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial credit products.</i>		14,016	656	30,179	30,874
Interdependent assets		32,024	0	0	0
Other assets:					
<i>Raw materials physically exchanged</i>				0	0
<i>Assets provided as initial margin in derivative contracts and as contributions to CCP default funds</i>			1,273		
<i>Derivative assets affecting the NSFR</i>			393		
<i>Derivative commitments affecting the NSFR before deduction of the variation margin provided</i>			2,861		
<i>All other assets not falling into the above categories</i>		20,481	1,122	14,932	20,809
Off-balance sheet items		83,134	95	48	4,355
Total required stable funding					392,543
Net stable funding ratio (%)					125.6%

1.9 SECURITIZATION

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

06/30/2022 (In € millions)	The institution acts as agent					The institution acts as sponsor				The institution acts as investor							
	Classic			Summarized		Classic		Summa rized	Subtota l	Classic		Summ arized	Subtotal				
	STS		Non STS	Of which TRS	Subtot al	STS	Non STS			STS	Non STS						
	Of whic h TRS	Of which TRS															
1 – Total exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	2,423	5,301	0	7,724
2 – Retail customers (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	1,868	842	0	2,710
3 – Residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	658	556	0	1,214
4 – Credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	68	0	0	68
5 – Retail customer exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	1,143	286	0	1,428
6 – Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
7 – Wholesale customers (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	555	4,459	0	5,014
8 – Corporate loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0	3,667	0	3,667
9 – Commercial mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
10 – Lease payments and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	555	792	0	1,347
11 – Other wholesale customer exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
12 – Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0

12/31/2021 (In € millions)	The institution acts as agent					The institution acts as sponsor				The institution acts as investor							
	Classic			Summarized		Classic		Summa rized	Subtota l	Classic		Summ arized	Subtotal				
	STS		Non STS	Of which TRS	Subtot al	STS	Non STS			STS	Non STS						
	Of whic h TRS	Of which TRS															
1 – Total exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	2,430	4,364	0	6,794
2 – Retail customers (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	1,837	787	0	2,624
3 – Residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	627	380	0	1,007
4 – Credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	116	10	0	126
5 – Retail customer exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	1,094	397	0	1,491
6 – Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
7 – Wholesale customers (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	593	3,577	0	4,170
8 – Corporate loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0	3,128	0	3,128
9 – Commercial mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
10 – Lease payments and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	593	450	0	1,042
11 – Other wholesale customer exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
12 – Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0

Update of Table 56 of the 2021 Universal Registration Document, page 360

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

06/30/2022 (In € millions)	The institution acts as agent					The institution acts as sponsor				The institution acts as investor			
	Classic		Summarized			Classic		Summa rized	Subtota l	Classic		Summ arized	Subtotal
	STS	Non STS	Of which TRS	Of which TRS	Subtot al	STS	Non STS			STS	Non STS		
	Of whic h TRS	Of which TRS				STS	Non STS	STS	Non STS				
1 – Total exposures	-	-	-	-	-	-	-	-	-	344	78	900	1,322
2 – Retail customers (total)	-	-	-	-	-	-	-	-	-	303	78	0	381
3 – Residential mortgages	-	-	-	-	-	-	-	-	-	118	78	0	195
4 – Credit cards	-	-	-	-	-	-	-	-	-	0	0	0	0
5 – Retail customer exposures	-	-	-	-	-	-	-	-	-	185	0	0	185
6 – Resecuritization	-	-	-	-	-	-	-	-	-	0	0	0	0
7 – Wholesale customers (total)	-	-	-	-	-	-	-	-	-	41	0	0	41
8 – Corporate loans	-	-	-	-	-	-	-	-	-	0	0	0	0
9 – Commercial mortgages	-	-	-	-	-	-	-	-	-	0	0	0	0
10 – Lease payments and receivables	-	-	-	-	-	-	-	-	-	41	0	0	41
11 – Other wholesale customer exposures	-	-	-	-	-	-	-	-	-	0	0	0	0
12 – Resecuritization	-	-	-	-	-	-	-	-	-	0	0	0	0

12/31/2021 (In € millions)	The institution acts as agent					The institution acts as sponsor				The institution acts as investor			
	Classic		Summarized			Classic		Summa rized	Subtota l	Classic		Summ arized	Subtotal
	STS	Non STS	Of which TRS	Of which TRS	Subtot al	STS	Non STS			STS	Non STS		
	Of whic h TRS	Of which TRS				STS	Non STS	STS	Non STS				
1 – Total exposures	-	-	-	-	-	-	-	-	-	498	137	823	1,458
2 – Retail customers (total)	-	-	-	-	-	-	-	-	-	466	128	0	594
3 – Residential mortgages	-	-	-	-	-	-	-	-	-	124	128	0	253
4 – Credit cards	-	-	-	-	-	-	-	-	-	0	0	0	0
5 – Retail customer exposures	-	-	-	-	-	-	-	-	-	341	0	0	341
6 – Resecuritization	-	-	-	-	-	-	-	-	-	0	0	0	0
7 – Wholesale customers (total)	-	-	-	-	-	-	-	-	-	32	9	0	41
8 – Corporate loans	-	-	-	-	-	-	-	-	-	0	9	0	9
9 – Commercial mortgages	-	-	-	-	-	-	-	-	-	0	0	0	0
10 – Lease payments and receivables	-	-	-	-	-	-	-	-	-	32	0	0	32
11 – Other wholesale customer exposures	-	-	-	-	-	-	-	-	-	0	0	0	0
12 – Resecuritization	-	-	-	-	-	-	-	-	-	0	0	0	0

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

Crédit Mutuel Alliance Fédérale does not have any exposure as an initiator or sponsor.

Update of Table 58 of the 2021 Universal Registration Document, page 361

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

06/30/2022 <i>(In € millions)</i>	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)				Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap			
	Weighting g≤20%	Weighting g>20% and ≤60%	Weighting g>50% and ≤100%	Weighting g>100% and <1250%	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions
1 - Total exposures	7,265	201	41	217	0	0	6,564	1,160	0	0	1,394	161	0	0	112	13	0
2 - Classic securitization	7,265	201	41	217	0	0	6,564	1,160	0	0	1,394	161	0	0	112	13	0
3 - Securitization	7,265	201	41	217	0	0	6,564	1,160	0	0	1,394	161	0	0	112	13	0
4 - Retail underlying	2,554	127	25	3	0	0	2,710	0	0	0	402	0	0	0	32	0	0
5 - Of which STS	1,802	59	7	0	0	0	1,868	0	0	0	225	0	0	0	18	0	0
6 - Wholesale customers	4,710	75	15	214	0	0	3,854	1,160	0	0	992	161	0	0	79	13	0
7 - Of which STS	553	2	0	0	0	0	180	375	0	0	20	38	0	0	2	3	0
8 - Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 - Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 - Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 - Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 - Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2021 <i>(In € millions)</i>	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)				Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap			
	Weighting g≤20%	Weighting g>20% and ≤60%	Weighting g>50% and ≤100%	Weighting g>100% and <1250%	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	Weighting 1250%/ deductions
1 - Total exposures	6,310	229	29	226	0	-	5,976	818	0	-	1,309	104	-	-	105	8	-
2 - Classic securitization	6,310	229	29	226	0	-	5,976	818	0	-	1,309	104	-	-	105	8	-
3 - Securitization	6,310	229	29	226	0	-	5,976	818	0	-	1,309	104	-	-	105	8	-
4 - Retail underlying	2,378	227	18	1	0	-	2,624	0	0	-	398	-	-	-	32	-	-
5 - Of which STS	1,784	51	2	-	-	-	1,837	-	-	-	215	-	-	-	17	-	-
6 - Wholesale customers	3,931	2	11	225	-	-	3,352	818	-	-	911	104	-	-	73	8	-
7 - Of which STS	590	2	-	-	-	-	218	375	-	-	24	38	-	-	2	3	-
8 - Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 - Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 - Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 - Wholesale customers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 - Resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1.10 INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Update of Table 63 of the 2021 Universal Registration Document, page 369

TABLE 63: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)

06/30/2022 <i>(in € millions)</i>	ΔEVE		ΔNII	
	06/30/2022	12/31/2021	06/30/2022	12/31/2021
Upward parallel shift (+200 bps)	-3,854	-1,734	682	661
Downward parallel shift (-200 bps)	1,628	180	-129	22
Steepening of the yield curve	-19	400		
Flattening of the yield curve	-601	-1,134		
Rise in short-term rates	-1,767	-1,307		
Fall in short-term rates	1,002	430		
	06/30/2022		12/31/2021	
Tier 1 capital	49,514		46,257	

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

Legal department

4 rue Frédéric-Guillaume Raiffeisen 67913 STRASBOURG Cedex 9

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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

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 30, 2022

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 – Tour Eqho - 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.

Alternate Statutory Auditors

The Shareholders' Meeting of May 10, 2022 noted that the terms of office of Jean-Baptiste Deschyver and Picarle & Associés as Alternate Statutory Auditors had expired and it decided not to renew them.

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 30, 2022	Page no. of the amendment of the universal registration document filed with AMF on August 10, 2022	Page no. of the universal registration document filed with AMF on April 13, 2022
1. Persons responsible	58-59	234	632
2. Statutory auditors	59	234	633
3. Risk factors	NA	70-78	274-282
4. Information about the issuer	63	238	628-629
5. Business overview			
5.1 Main activities	NA	10-30	6-7; 20-36
5.2 Main markets	NA	10-30	6-7; 20; 48-49 ; 443-442; 450
5.3 Significant events in business development	NA	NA	60; 68
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	NA	629
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	NA	NA	20
5.7 Investments	NA	NA	NA
6. Organizational structure			
6.1 Description of the group	NA	5	14-17
6.2 Main subsidiaries	NA	5	14-17
7. Review of the financial position and of net profit or loss			
7.1 Financial position	NA	10-30	41-72
7.2 Operating income	NA	10-30	41-72
8. Cash and equity			
8.1 Information on the issuer's equity	NA	83-84 ; 159-160	418; 502
8.2 Source and amount of the issuer's cash flows	NA	85 ; 161	419; 503
8.3 Information on the borrowing conditions and the issuer's financing structure	NA	24-26	55-58
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	NA	NA	NA
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	NA	NA	NA
9. Regulatory environment	NA	8-9	43-44
10. Information on trends	NA	27 ; 30	60; 58
11. Profit forecasts or estimates	NA	NA	NA
12. Administrative, management, supervisory and executive bodies			
12.1 Information concerning the members of BFCM's administrative and management bodies	NA	50-68	215-230; 243-258
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	NA	45 ; 66	232; 259
13. Compensation and benefits	NA	NA	240-242; 263
14. Operation of the administrative and management bodies			
14.1 Expiration date of current terms of office	NA	33-45 ; 52-66	219-230; 247-258
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	NA	NA	232 ; 260
14.3 Information on the auditing committee and the remuneration committee	NA	47-48	235-237; 262
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	216; 244
14.5 Potentially significant impacts on corporate governance	NA	NA	244

	Page no. of the amendment of the universal registration document filed with AMF on September 30, 2022	Page no. of the amendment of the universal registration document filed with AMF on August 10, 2022	Page no. of the universal registration document filed with AMF on April 13, 2022
Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"			
15. Employees			
15.1 Number of employees	NA	149 ; 221	484; 567; 611
15.2 Interests in the issuer's share capital and directors' stock-options	NA	NA	NA
15.3 Agreement providing for employee ownership of the issuer's shares	NA	NA	NA
16. Major shareholders			
16.1 Shareholders holding more than 5% of the share capital or voting rights	NA	NA	622
16.2 Existence of different voting rights of the aforementioned shareholders	NA	NA	NA
16.3 Control of the issuer	NA	NA	623
16.4 Knowledge by the issuer of an agreement likely to result in a change in control at a later date	NA	NA	623
17. Related-party transactions	NA	153 ; 225	488; 571
18. Financial information on the issuer's assets and liabilities, financial position and results			
18.1 Historical financial information	NA	79-153 ; 155-225 ; 236-237	414-491; 498-574; 584-615
18.2 Interim and other financial information	NA	79-153 ; 155-225	NA
18.3 Verification of the annual historical financial information	NA	154 ; 226	492-494; 575-580; 616-618
18.4 Pro forma financial information	NA	NA	NA
18.5 Dividend distribution policy	NA	NA	623
18.6 Legal and arbitration proceedings	NA	NA	629
18.7 Material change in the financial position	NA	NA	628-629
19. Additional information	NA		
19.1 Share capital	NA	232	622
19.2 Charter and articles of association	NA	NA	628
20. Major contracts	NA	NA	629
21. Documents available to the public	NA	233	632

	Page no. of the amendment of universal registration document filed with AMF on September 30, 2022	Page no. of the amendment of universal registration document filed with AMF on August 10, 2022	Page no. of the universal registration document filed with AMF on April 13, 2022
Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"			
1. Information to be disclosed about the issuer			
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
www.creditmutuelalliancefederale.fr

Financial information officers

Mr. Alexandre Saada
Deputy Chief Executive Officer of BFCM

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



Banque Fédérative du Crédit Mutuel

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