



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Confédération Nationale du Crédit Mutuel
<b>LEI Code</b>	9695000CG7B84NLR5984
<b>Country Code</b>	FR

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

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Confédération Nationale du Crédit Mutuel

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	68,600	72,510	72,777	72,920	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	68,600	72,510			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	964,059	968,185	959,173	961,143	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	964,059	968,185			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.12%	7.49%	7.59%	7.59%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.12%	7.49%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

Confédération Nationale du Crédit Mutuel

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	77,621	80,831	81,928	81,118	CGI.00.00010.0010	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	68,600	72,510	72,777	72,920	CGI.00.00020.0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	11,442	11,407	11,403	11,637	CGI.00.00030.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings	63,904	68,082	67,739	67,450	CGI.00.00040.0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	-512	-590	43	54	CGI.00.00050.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.4	Other Reserves	0	0	0	0	CGI.00.00060.0010	Articles 41(1)(b) and 74(1) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.00070.0010	Articles 41(1)(b), 74(1) and 75(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	CGI.00.00080.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-460	-456	-583	-608	CGI.00.00090.0010	Articles 32 to 35 and 36(1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,837	-3,850	-3,801	-3,873	CGI.00.00100.0010 + CGI.00.00110.0010	Articles 41(1)(b), 74(1) and 75(1) of CRR, Articles 43(1)(b), 36(2) and 37(1) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-29	-51	-53	-58	CGI.00.00120.0010	Articles 36(1) and 37(1) of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-371	-384	-325	0	CGI.00.00130.0010	Articles 36(1)(b), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-106	-102	-102	-130	CGI.00.00140.0010	Articles 41(1)(b), 36(1) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.00150.0010	Articles 41(1)(b), 36(1) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	CGI.00.00160.0010	Articles 36(1) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-35	-15	-15	-20	CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
	A.1.14.1	Of which: from securitisation positions (-)	-35	-15	-15	-20	CGI.00.00170.0010	Articles 36(1)(b), 37(1) and 38(1) of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	CGI.00.00100.0010	Articles 42(1), 36(1) and 37(1) of CRR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	CGI.00.00120.0010	Articles 36(1) and 37(1) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	CGI.00.00130.0010	Articles 42(1), 36(1) and 37(1) of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	CGI.00.00140.0010	Articles 42(1), 36(1) and 37(1) of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-597	-516	-517	-508	CGI.00.00150.0010	Articles 36(1) and 37(1) of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	CGI.00.00160.0010	Articles 36(1) and 37(1) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	CGI.00.00170.0010	Articles 36(1) and 37(1) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-569	-569	-569	-592	CGI.00.00180.0010	Articles 36(1) and 37(1) of CRR
	A.1.20	CET1 capital elements or deductions - other	-629	-646	-645	-645	CGI.00.00190.0010	-
	A.1.21	Transitional adjustments	0	0	0	0	CGI.00.00200.0010	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	CGI.00.00210.0010	Articles 42(1) to (3), and 48(1) to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	CGI.00.00220.0010	Articles 47(1) and 48(1) of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	CGI.00.00230.0010	Articles 48(1) to 47(1), 47(1) and 48(1) of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	CGI.00.00240.0010	Articles 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	CGI.00.00250.0010	Articles 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	CGI.00.00260.0010	Articles 61 of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	CGI.00.00270.0010	Articles 61 of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	CGI.00.00280.0010	Articles 61 of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	68,600	72,510	72,777	72,920	CGI.00.00290.0010	Articles 62 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,021	8,321	9,151	8,198	CGI.00.00300.0010	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,082	9,242	10,159	9,414	CGI.00.00310.0010	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	-1,062	-921	-1,007	-1,216	CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	CGI.00.00390.0010	Articles 71 of CRR	
B.1	TOTAL RISK EXPOSURE AMOUNT	368,291	376,448	361,597	363,019	CGI.00.00400.0010	Articles 92(1), 94 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	CGI.00.00410.0010	-	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			361,597	363,019	CGI.00.00420.0010	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.63%	19.36%	20.13%	19.76%	CGI.00.00430.0010	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.63%	19.36%	20.13%	19.76%	CGI.00.00440.0010	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.08%	21.59%	22.66%	21.98%	CGI.00.00450.0010	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRB3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			20.13%	19.76%	CGI.00.00460.0010	-
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			20.13%	19.76%	CGI.00.00470.0010	-
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			22.66%	21.98%	CGI.00.00480.0010	-
CET1 Capital Fully loaded (CRB2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	68,600	72,510			CGI.00.00490.0010	-
	E	CET1 RATIO (%) Fully loaded (CRB2) <sup>10</sup>	18.63%	19.36%			CGI.00.00500.0010	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			CGI.00.00510.0010	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			CGI.00.00520.0010	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			CGI.00.00530.0010	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			CGI.00.00540.0010	-

<sup>10</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure. The difference between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2221, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CRB3), entered into force on 1 January 2025. The main changes introduced under CRB3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWAs) for credit risk and operational risk (OpRisk). In addition, CRB3 introduces an aggregate capital floor, which limits the variability of capital requirements for institutions using internal models.



2025 EU-wide Transparency Exercise

P&L

Confédération Nationale du Crédit Mutuel

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	32,146	42,526	9,795	18,983
Of which debt securities income	1,478	1,995	637	1,179
Of which loans and advances income	21,838	28,867	6,696	13,136
Interest expenses	24,824	32,737	7,206	14,138
(Of which deposits expenses)	11,905	15,557	3,375	6,447
(Of which debt securities issued expenses)	5,174	6,962	1,494	3,298
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	125	147	13	110
Net Fee and commission income	5,506	6,234	1,574	3,120
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	39	51	5	22
Gains or (-) losses on financial assets and liabilities held for trading, net	42	-18	-8	303
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	192	375	53	572
Gains or (-) losses from hedge accounting, net	23	-12	5	-16
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	-224	943	235	492
<b>TOTAL OPERATING INCOME, NET</b>	<b>13,027</b>	<b>17,510</b>	<b>4,466</b>	<b>9,450</b>
(Administrative expenses)	7,269	9,894	2,788	5,376
(Cash contributions to resolution funds and deposit guarantee schemes)	34	44	18	19
(Depreciation)	658	895	218	450
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	78	194	-13	259
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-28	58	20	24
(Other provisions)	106	136	-33	235
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-3	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,557	2,255	583	1,068
(Financial assets at fair value through other comprehensive income)	-4	-4	1	1
(Financial assets at amortised cost)	1,561	2,259	582	1,067
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	10	4	0
(of which Goodwill)	0	11	0	0
Negative goodwill recognised in profit or loss	0	0	0	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	929	1,251	243	612
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>4,355</b>	<b>5,469</b>	<b>1,111</b>	<b>2,891</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3,603</b>	<b>4,534</b>	<b>722</b>	<b>2,046</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>3,603</b>	<b>4,534</b>	<b>722</b>	<b>2,046</b>
Of which attributable to owners of the parent	3,598	4,527	719	2,041

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		108,281				108,127				97,876				91,974				IAS 1.54 (i)
Financial assets held for trading		34,829	10,636	22,054	2,138	32,000	8,667	20,723	2,609	33,811	10,346	20,940	2,524	32,815	9,778	20,295	2,742	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		9,016	1,919	1,041	6,056	9,290	1,745	1,159	6,386	9,257	1,609	1,164	6,455	10,030	2,105	1,107	6,627	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		938	57	13	868	826	83	7	735	870	114	8	749	844	115	8	721	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		56,211	48,602	6,640	969	58,539	51,324	6,029	1,186	61,430	53,373	6,920	1,136	62,702	56,755	4,768	1,179	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		736,417				742,433				743,555				749,775				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		3,976	1	3,973	2	4,225	1	4,222	2	4,251	1	4,250	0	4,053	64	3,989	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-2,286				-2,174				-3,229				-2,133				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>		37,090				39,035				37,589				38,158				
TOTAL ASSETS		984,471				992,301				985,209				988,218				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	55,027	21	3	-22	0	-3	57,291	0	3	-23	0	-3	60,118	74	23	-24	0	-14	61,424	30	22	-24	0	-14	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	12,358	8	24	-2	-1	-15	12,596	8	24	-3	-1	-15	12,728	18	4	-3	-1	-4	13,003	8	6	-4	-1	-5	Annex V Part 1.31, 44(b)
	Loans and advances	668,524	49,077	18,412	-1,723	-2,150	-8,584	667,304	55,825	18,908	-1,732	-2,150	-8,730	666,936	56,939	19,375	-1,707	-2,320	-8,928	673,491	56,309	19,637	-1,714	-2,320	-9,178	Annex V Part 1.32, 44(a)

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	25,709	24,036	23,984	23,565	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,211	2,251	2,348	5,258	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	852,767	860,936	854,825	853,134	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,047	4,856	4,349	4,124	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-927	-864	-913	-795	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,243	3,428	3,471	3,803	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,130	1,405	1,283	1,283	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16,665	16,809	15,759	16,475	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	7	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>905,844</b>	<b>912,858</b>	<b>905,108</b>	<b>906,854</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>78,627</b>	<b>79,442</b>	<b>80,101</b>	<b>81,363</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>984,471</b>	<b>992,301</b>	<b>985,209</b>	<b>988,218</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		10,864	11,198	11,045	10,371	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	764	809	862	1,153	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,632	1,257	1,467	1,347	Annex V.Part 1.31
Deposits	Central banks	313	18	15	15	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	22	18	15	15	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,745	9,614	9,258	9,738	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,431	3,934	3,931	3,829	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	46,686	44,987	45,159	46,168	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,310	4,868	5,082	5,229	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	49,750	52,971	53,404	48,635	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	20,672	25,769	23,877	20,648	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	210,203	214,811	206,772	208,086	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	128,898	135,095	129,632	132,047	ECB/2013/33 Annex 2.Part 2.9.1
	Households	333,341	333,979	337,417	341,246	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	245,474	246,264	250,337	254,631	Annex V.Part 1.42(f), 44(c)
Debt securities issued		220,538	219,499	216,884	216,051	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,023	13,619	14,657	14,138	Annex V.Part 1.37
Other financial liabilities		2,897	2,936	3,225	3,273	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>885,734</b>	<b>892,079</b>	<b>885,507</b>	<b>886,081</b>	

2025 EU-wide Transparency Exercise

Market Risk

Confédération Nationale du Crédit Mutuel

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																								
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	1,218	1,212	0	0	0	0						0	0	0	0									
Of which: General risk	361	350	0	0	0	0						0	0	0	0									
Of which: Specific risk	845	842	0	0	0	0						0	0	0	0									
Equities	1,192	990	0	0	0	0						0	0	0	0									
Of which: General risk	372	291	0	0	0	0						0	0	0	0									
Of which: Specific risk	812	696	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0									
Commodities risk	2	0	0	0	0	0						0	0	0	0									
<b>Total</b>	<b>2,412</b>	<b>2,202</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	1,198	975	0	0	0	0						0	0	0	0									
Of which: General risk	329	249	0	0	0	0						0	0	0	0									
Of which: Specific risk	816	709	0	0	0	0						0	0	0	0									
Equities	1,269	1,209	0	0	0	0						0	0	0	0									
Of which: General risk	429	411	0	0	0	0						0	0	0	0									
Of which: Specific risk	856	855	0	0	0	0						0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
<b>Total</b>	<b>2,487</b>	<b>2,244</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>Consolidated data</b>								
Central governments or central banks	111,621	111,207	2,337		111,679	111,207	2,368	
Regional governments or local authorities	15,597	14,957	591		14,075	14,585	498	
Public sector entities	75,196	74,466	426		75,129	74,279	396	
Multilateral Development Banks	1,641	1,641	0		1,527	1,529	0	
International Organisations	2,937	2,937	0		3,131	3,131	0	
Institutions	8,251	8,689	661		5,776	5,882	424	
Corporates	14,445	14,893	2,382		19,024	18,864	2,954	
of which: SME	10,246	10,755	1,502		14,046	13,865	1,743	
Real	18,430	17,784	39,134		20,508	19,663	39,711	
of which: SME	10,720	10,786	3,878		11,042	10,778	3,988	
Secured by mortgages on immovable property and AOC exposures	21,189	21,134	9,254		21,528	21,314	9,409	
of which: SME	4,584	4,547	1,865		4,790	4,726	1,960	
Exposures in default	8,203	8,207	4,400		8,605	8,399	4,671	
Items associated with particularly high risk	2,309	2,311	3,440	3,361	2,506	2,405	3,607	4,041
Subordinated debt exposures								
Covered bonds	116	116	12		96	96	10	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	712	712	1,222		734	734	1,223	
Equity	68	68	68		68	68	68	
Other exposures	4,031	4,031	3,951		4,041	4,041	3,957	
<b>Standardized Total<sup>(4)</sup></b>	<b>395,481</b>	<b>394,611</b>	<b>89,490</b>	<b>5,461</b>	<b>407,230</b>	<b>391,997</b>	<b>100,500</b>	<b>5,821</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty categories cover up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is the higher.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>FRANCE</b>								
Central governments or central banks	95,903	107,203	1,894		100,302	109,697	2,191	
Regional governments or local authorities	1,492	1,181	56		1,219	1,176	49	
Public sector entities	74,529	73,077	406		74,519	73,079	396	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	3,285	3,896	201		2,462	2,000	144	
Corporates	8,461	8,088	1,348		10,016	9,895	1,823	
of which: SME	1,622	1,376	1,024		1,931	1,742	1,389	
Real	20,882	21,882	12,862		21,888	21,811	12,811	
of which: SME	5,392	4,437	2,535		5,781	4,811	2,750	
Secured by mortgages on immovable property and AOC exposures	18,712	18,712	7,379		18,712	18,712	7,379	
of which: SME	4,081	3,981	2,317		4,021	3,911	2,361	
Exposures in default	3,280	3,280	2,317	1,103	3,451	3,139	2,381	1,121
Items associated with particularly high risk	1,203	1,203	1,541		1,238	1,238	1,570	
Subordinated debt exposures								
Covered bonds	24	24	3		24	24	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	189	189	821		189	189	821	
Equity	400	400	400		511	511	511	
Other exposures	2,446	2,446	2,263		2,301	2,340	2,284	
<b>Standardized Total<sup>(4)</sup></b>				<b>3,791</b>				<b>3,794</b>

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>GERMANY</b>								
Central governments or central banks	8,170	10,215	67		10,050	11,461	69	
Regional governments or local authorities	188	188	26		206	186	0	
Public sector entities	62	62	0		47	47	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,327	1,331	585		1,523	1,462	593	
Corporates	13,461	8,761	1,316		10,016	9,895	1,823	
of which: SME	1,316	1,048	876		1,299	1,066	894	
Real	20,660	21,212	12,262		21,646	21,519	12,211	
of which: SME	2,944	1,028	604		2,872	835	489	
Secured by mortgages on immovable property and AOC exposures	18	18	13		18	18	13	
of which: SME	15	15	14		14	14	14	
Exposures in default	2,244	2,244	863	1,463	2,402	826	951	1,563
Items associated with particularly high risk	74	74	117		74	74	117	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	87	87	88		88	88	89	
Equity	87	87	88		88	88	89	
Other exposures	920	920	920		920	920	920	
<b>Standardized Total<sup>(4)</sup></b>				<b>2,261</b>				<b>2,236</b>

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>LUXEMBOURG</b>								
Central governments or central banks	1,812	1,794	0		1,560	1,540	0	
Regional governments or local authorities	11	11	0		11	11	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	431	431	0		446	446	0	
International Organisations	168	168	0		167	167	0	
Institutions	10	10	0		10	10	0	
Corporates	12,058	1,880	1,837		11,657	1,888	1,846	
of which: SME	286	239	176		298	201	162	
Real	238	197	144		238	188	144	
of which: SME	50	23	13		29	23	13	
Secured by mortgages on immovable property and AOC exposures	1,840	1,840	800		1,820	1,820	946	
of which: SME	78	77	33		78	78	33	
Exposures in default	181	181	181	44	203	203	211	54
Items associated with particularly high risk	60	60	90		142	142	211	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	61	61	347		71	71	348	
Equity	101	101	101		71	71	71	
Other exposures	121	121	121		101	101	101	
<b>Standardized Total<sup>(4)</sup></b>				<b>67</b>				<b>100</b>

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>BELGIUM</b>								
Central governments or central banks	1,880	1,860	0		1,754	1,734	0	
Regional governments or local authorities	276	276	0		311	310	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	14	14	0		216	216	13	
Corporates	979	726	661		1,057	797	737	
of which: SME	232	252	203		268	252	203	
Real	6,023	4,941	3,008		6,013	5,003	3,011	
of which: SME	663	549	311		676	561	320	
Secured by mortgages on immovable property and AOC exposures	7,621	7,515	3,125		7,781	7,625	3,225	
of which: SME	661	639	291		678	657	293	
Exposures in default	186	186	186	271	203	203	203	283
Items associated with particularly high risk	13	13	23		13	13	23	
Subordinated debt exposures								
Covered bonds	71	71	7		71	71	7	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	1	1	1		1	1	1	
Equity	11	11	11		11	11	11	
Other exposures	238	238	238		223	223	223	
<b>Standardized Total<sup>(4)</sup></b>				<b>407</b>				<b>406</b>

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	2,297	2,290	0	0	2,297	2,294	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	100	100	0	0	101	101	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	644	365	71	0	699	421	83	0
	Corporates	2,065	1,886	1,331	0	3,004	3,229	3,788	0
	of which: SME	1,294	863	734	0	1,834	1,331	961	0
	Real estate	159	122	122	0	165	144	144	0
	of which: SME	502	77	44	0	538	77	44	0
	Secured by mortgages on immovable property and AOC exposures	6,462	6,479	2,046	0	6,336	6,526	2,072	0
	of which: SME	3,194	3,313	1,393	0	3,554	3,561	1,464	0
	Exposures in default	437	356	302	0	503	424	423	72
	Items associated with particularly high risk	640	640	1,274	0	822	822	1,223	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Crowded bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	63	63	63	0	62	62	62	0	
Other exposures	100	100	100	0	100	100	100	0	
Standardized Total <sup>(4)</sup>					111	133	133	224	

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	2,297	2,290	0	0	2,297	2,292	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	100	100	0	0	101	101	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	120	123	21	0	208	208	58	0
	Corporates	1,273	585	540	0	1,420	678	612	0
	of which: SME	289	267	227	0	309	305	259	0
	Real estate	64	41	41	0	14	14	14	0
	of which: SME	35	11	11	0	11	11	11	0
	Secured by mortgages on immovable property and AOC exposures	151	151	151	0	151	151	151	0
	of which: SME	12	12	12	0	12	12	12	0
	Exposures in default	41	41	63	0	48	48	69	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Crowded bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>					3	4	4	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	40	40	0	0	40	40	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	64	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	132	133	21	0	208	208	58	0
	Corporates	1,511	1,399	1,063	0	1,881	1,511	1,328	0
	of which: SME	780	906	776	0	1,046	1,011	863	0
	Real estate	130	63	63	0	109	55	55	0
	of which: SME	55	14	14	0	59	12	12	0
	Secured by mortgages on immovable property and AOC exposures	120	120	120	0	147	147	147	0
	of which: SME	10	10	10	0	10	10	10	0
	Exposures in default	21	21	29	0	21	21	29	0
	Items associated with particularly high risk	13	13	22	0	4	4	5	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Crowded bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	1	1	1	0	1	1	1	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>					3	4	4	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	227	227	0	0	227	227	0	0
	Regional governments or local authorities	2	0	0	0	2	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	28	28	0	0	28	28	0	0
	Corporates	1,095	593	565	0	950	538	482	0
	of which: SME	100	127	149	0	238	231	195	0
	Real estate	42	17	16	0	38	18	19	0
	of which: SME	4,489	444	44	0	4,362	348	34	0
	Secured by mortgages on immovable property and AOC exposures	38	39	39	0	20	20	20	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	1	0	1	1	1	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Crowded bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	11	11	11	0	11	11	11	0	
Standardized Total <sup>(4)</sup>					2	2	2	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	Central governments or central banks	601	601	0	0	601	601	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	181	179	34	0	19	18	8	0
	Corporates	966	751	700	0	1,094	886	817	0
	of which: SME	250	145	280	0	448	438	381	0
	Real estate	2,096	1,420	1,071	0	2,201	1,444	1,076	0
	of which: SME	111	64	25	0	111	62	23	0
	Secured by mortgages on immovable property and AOC exposures	1	1	1	0	1	1	1	0
	of which: SME	383	301	301	0	402	304	300	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	13	0	2	2	2	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Crowded bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	14	14	13	0	14	14	14	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	76	76	65	0	83	83	69	0	
Standardized Total <sup>(4)</sup>					20	20	20	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		138,074	138,074	2,128	2,128	121,796	121,866	4,474	4,474
Central governments or central banks		16,066	16,066	466	466	16,742	16,388	476	476
Regional governments or local authorities		77,581	77,581	402	402	76,000	75,099	402	402
Public sector entities		1,000	1,000	0	0	1,000	1,000	0	0
Multilateral Development Banks		3,000	3,000	0	0	2,059	2,059	0	0
International Organisations		4,432	4,432	1,251	1,251	4,579	4,247	1,411	1,411
Institutions		68,036	28,922	29,539	29,539	58,205	30,340	29,742	29,742
Corporates		9,336	9,336	6,831	6,831	20,468	9,202	17,443	17,443
of which: SME		66,961	57,866	43,572	43,572	78,364	50,887	40,713	40,713
Retail		10,763	6,556	3,973	3,973	24,468	8,801	8,801	8,801
of which: SME		22,020	22,460	11,475	11,475	24,474	24,382	12,373	12,373
Secured by mortgages on immovable property and ADC exposures		5,113	5,462	3,022	3,022	5,941	5,971	4,200	4,200
of which: SME		6,490	6,337	3,333	3,333	6,722	6,172	3,009	3,009
Exposures in default		800	800	1,633	1,633	11	11	16	16
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		95	95	10	10	151	151	21	21
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		2,787	1,870	3,313	3,313	2,800	1,950	4,000	4,000
Collective investments undertakings (CIU)		184,207	184,208	46,786	46,786	20,746	20,746	50,000	50,000
Equity		1,700	1,700	7,044	7,044	1,800	1,713	1,713	1,713
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		424,242	377,983	140,596	140,596	425,742	375,682	153,790	153,790

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		90,709	90,613	2,009	2,009	80,271	80,623	2,000	2,000
Central governments or central banks		28,220	28,220	405	405	27,078	26,203	447	447
Regional governments or local authorities		77,246	77,342	402	402	38,517	38,804	358	358
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,273	915	138	138	3,369	1,047	239	239
Corporates		102,847	8,816	6,516	6,516	81,613	20,021	8,027	8,027
of which: SME		1,689	1,479	1,335	1,335	1,900	1,700	1,300	1,300
Retail		22,525	18,490	11,475	11,475	28,708	11,618	11,618	11,618
of which: SME		5,673	4,805	2,746	2,746	6,802	4,802	2,744	2,744
Secured by mortgages on immovable property and ADC exposures		576	589	300	300	576	589	396	396
of which: SME		396	396	396	396	412	412	396	396
Exposures in default		800	800	2,759	2,759	1,637	1,954	2,408	2,408
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		800	800	1,633	1,633	11	11	16	16
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		2,132	1,393	2,749	2,749	2,190	1,609	4,000	4,000
Collective investments undertakings (CIU)		16,445	16,435	39,181	39,181	20,492	20,492	49,747	49,747
Equity		0	0	0	0	0	0	0	0
Other exposures		8,144	8,144	8,223	8,223	6,460	6,472	6,472	6,472
Standardised Total <sup>(4)</sup>		219,223	181,223	74,988	74,988	219,223	181,223	74,988	74,988

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		11,493	12,880	92	92	11,228	11,249	2	2
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		220	220	3	3	242	242	3	3
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,117	1,025	113	113	1,360	1,081	546	546
Corporates		27,572	8,874	6,356	6,356	26,908	9,215	6,506	6,506
of which: SME		2,270	2,018	1,299	1,299	1,850	1,721	1,300	1,300
Retail		29,276	21,690	12,650	12,650	25,058	20,618	12,500	12,500
of which: SME		2,908	2,611	1,469	1,469	4,250	3,723	413	413
Secured by mortgages on immovable property and ADC exposures		288	288	288	288	288	288	287	287
of which: SME		2	2	2	2	2	2	2	2
Exposures in default		2,180	780	883	1,569	2,591	831	920	1,757
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		124	124	78	78	125	125	78	78
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		403	403	1,643	2,407	403	403	1,643	2,407

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG		14,176	14,176	1	1	13,774	13,844	1	1
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		4	4	0	0	4	4	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		266	266	0	0	300	300	0	0
Institutions		11,985	1,381	1,361	1,361	12,402	1,321	1,321	1,321
Corporates		117	116	97	97	199	189	158	158
of which: SME		2,250	2,018	1,311	1,311	217	191	130	130
Retail		29	29	1	1	12	12	7	7
Secured by mortgages on immovable property and ADC exposures		2,188	2,199	1,874	1,874	2,300	2,270	1,870	1,870
of which: SME		80	80	57	57	92	92	58	58
Exposures in default		207	207	213	213	200	249	249	249
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		120	120	38	38	142	142	142	142
Other exposures		130	130	0	0	130	130	0	0
Standardised Total <sup>(4)</sup>		14,176	14,176	1	1	13,774	13,844	1	1

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BELGIUM		2,130	2,130	0	0	2,199	2,261	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		221	201	201	201	241	241	241	241
Corporates		1,242	969	900	900	1,048	751	730	730
of which: SME		2,250	2,018	1,311	1,311	2,199	2,018	1,311	1,311
Retail		6,779	5,703	4,108	4,108	6,333	5,230	3,740	3,740
Secured by mortgages on immovable property and ADC exposures		686	615	352	352	733	644	368	368
of which: SME		6,490	6,374	2,950	2,950	6,270	6,166	2,950	2,950
Exposures in default		386	386	246	246	392	392	254	254
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		40	40	0	0	58	58	142	142
Other exposures		130	130	0	0	130	130	0	0
Standardised Total <sup>(4)</sup>		403	403	0	0	403	403	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	2,187	2,172	0		2,391	2,390	0	
	Regional governments or local authorities	30	30	0		30	30	0	
	Public sector entities	88	0	0		98	9	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,607	1,575	802		459	421	252	
	Corporates	3,080	1,371	1,450		2,564	1,478	1,248	
	of which: SME	1,499	785	830		1,712	1,380	971	
	Retail	957	370	351		718	91	15	
	of which: SME	545	71	40		611	91	51	
	Secured by mortgages on immovable property and ADC exposures	9,059	9,054	4,885		7,099	7,099	4,028	
	of which: SME	4,135	4,132	3,122		4,710	4,706	3,482	
	Exposures in default	230	230	235		513	419	598	
	Items associated with particularly high risk	0	0	0		75	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertaking (CIU)	1	1	1		1	1	28		
Equity	215	215	307		224	224	317		
Other exposures	113	113	113		110	110	131		
Standardised Total <sup>(4)</sup>									88

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	8,476	8,476	0		7,541	7,540	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,231	1,231	41		1,019	1,019	13	
	Corporates	1,428	715	668		1,343	647	605	
	of which: SME	137	137	289		284	281	239	
	Retail	34	4	4		4	4	1	
	of which: SME	32	3	3		3	3	2	
	Secured by mortgages on immovable property and ADC exposures	10	10	10		10	10	10	
	of which: SME	7	7	4		7	7	4	
	Exposures in default	50	50	5		57	52	58	
	Items associated with particularly high risk	0	0	0		5	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertaking (CIU)	11	11	11		11	11	28		
Equity	130	130	252		123	123	239		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									6

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	55	55	0		27	27	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,231	1,231	41		1,019	1,019	13	
	Corporates	1,808	1,429	1,273		1,806	1,467	1,311	
	of which: SME	1,042	1,028	88		1,046	1,044	41	
	Retail	96	50	39		4	4	1	
	of which: SME	57	33	18		68	22	12	
	Secured by mortgages on immovable property and ADC exposures	142	142	142		138	138	138	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	33	23		40	42	63	
	Items associated with particularly high risk	0	0	0		4	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	17	17	35		16	16	29		
Collective investments undertaking (CIU)	1	1	1		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									4

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	420	420	0		427	426	0	
	Regional governments or local authorities	2	0	0		2	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	960	960	30		809	809	216	
	Corporates	907	896	587		956	587	497	
	of which: SME	540	337	301		263	263	221	
	Retail	37	18	11		52	26	16	
	of which: SME	35	17	10		48	19	11	
	Secured by mortgages on immovable property and ADC exposures	19	19	7		20	20	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	10	10	13		10	10	13		
Collective investments undertaking (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									2

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	Central governments or central banks	936	936	0		864	863	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	14	6		12	12	9	
	Corporates	1,133	985	885		1,088	878	799	
	of which: SME	506	306	306		506	306	427	
	Retail	2,096	1,433	1,096		2,095	1,429	1,064	
	of which: SME	132	86	35		132	86	75	
	Secured by mortgages on immovable property and ADC exposures	15	15	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	178	86	86		256	83	87	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	15	15	19		15	15	18		
Collective investments undertaking (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									263

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

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	12,092	2	47,383	8,424	0	4	51,430	1	47,186	8,753	0
	Corporates	218,234	5,479	182,014	109,213	1,689	3,199	220,227	5,411	184,431	110,677	1,805
	Corporates - Of Which: Specialised Lending	13,893	330	14,947	11,485	0	55	16,647	180	15,426	11,817	0
	Corporates - Of Which: SME	13,497	1,933	48,822	20,208	974	957	51,627	1,991	49,048	21,308	1,006
	Retail	454,167	1,039	396,202	48,420	2,248	6,266	438,462	1,034	395,713	48,446	2,244
	Retail - Secured on real estate property	284,070	2,893	290,696	30,802	1,135	1,628	294,096	2,889	291,029	31,131	1,132
	Retail - Secured on real estate property - Of Which: SME	41,238	825	41,265	8,160	264	555	42,286	857	43,093	8,587	277
	Retail - Other Retail	242,832	2,068	249,431	22,642	872	1,073	251,810	2,132	247,339	22,864	905
	Retail - Qualifying Revolving	16,643	228	11,622	1,368	142	162	25,949	228	11,702	1,397	149
	Retail - Other Retail - Of Which: SME	104,633	4,068	93,864	30,219	1,237	2,463	104,543	4,257	94,041	31,118	1,283
	Retail - Other Retail - Of Which: non-SME	48,829	3,218	40,648	10,213	955	1,888	48,578	3,286	40,713	10,738	976
Equity	16,804	870	12,317	6,016	285	581	10,965	871	13,788	6,000	287	
Equity - Of Which: non-SME	21,683	8	20,753	6,501	71	22	22,043	9	21,060	67,214	6	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total <sup>(4)</sup>			8,501						8,326			
			240,941						244,316			

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	28,090	2	26,873	4,413	0	3	28,299	0	27,296	5,912	0
	Corporates	183,922	5,228	155,713	88,779	1,620	2,990	186,276	5,175	156,109	89,599	1,742
	Corporates - Of Which: Specialised Lending	8,600	54	7,881	5,999	0	27	8,282	53	8,041	6,561	0
	Corporates - Of Which: SME	12,000	1,905	47,413	20,213	912	932	51,811	1,959	47,432	20,228	982
	Retail	403,996	1,219	392,200	47,881	2,497	4,119	410,564	1,204	392,424	48,181	2,687
	Retail - Secured on real estate property	200,515	2,849	287,517	30,494	1,119	1,605	200,804	2,846	287,769	32,621	1,165
	Retail - Secured on real estate property - Of Which: SME	48,212	822	41,198	8,119	263	549	42,218	805	43,622	8,249	276
	Retail - Secured on real estate property - Of Which: non-SME	260,243	2,027	246,319	22,385	856	1,056	248,586	2,041	244,147	22,173	890
	Retail - Qualifying Revolving	25,550	215	11,567	1,840	140	140	25,728	224	11,647	1,988	146
	Retail - Other Retail	193,930	4,005	92,156	10,217	1,299	2,479	190,617	4,123	93,008	14,344	1,255
	Retail - Other Retail - Of Which: SME	48,735	3,213	40,581	10,211	950	1,882	48,473	3,281	40,874	10,214	974
Retail - Other Retail - Of Which: non-SME	54,824	850	52,155	5,916	279	597	54,960	851	54,333	5,900	281	
Equity	16,804	870	12,317	6,016	285	581	10,965	871	13,788	6,000	287	
Equity - Of Which: non-SME	21,683	8	20,753	6,501	71	22	20,742	5	19,709	63,819	6	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total <sup>(4)</sup>												

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,281	0	4,212	480	0	0	5,329	0	4,355	480	0
	Corporates	1,283	10	1,184	1,001	0	4	1,242	10	1,199	967	0
	Corporates - Of Which: Specialised Lending	354	9	334	265	0	0	341	9	326	261	0
	Corporates - Of Which: SME	29	1	25	15	0	0	29	1	25	15	0
	Retail	211	4	198	20	1	24	208	4	198	21	1
	Retail - Secured on real estate property	150	1	147	13	0	1	152	1	149	18	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	148	1	146	13	0	1	151	1	148	18	0
	Retail - Qualifying Revolving	8	0	4	1	0	0	8	0	4	1	0
	Retail - Other Retail	55	2	47	7	1	22	49	2	45	7	0
	Retail - Other Retail - Of Which: SME	11	1	8	3	1	11	11	1	8	3	1
Retail - Other Retail - Of Which: non-SME	42	1	39	4	0	1	38	1	37	4	0	
Equity	3	0	3	7	0	0	4	0	4	33	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total <sup>(4)</sup>												

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	902	0	848	54	0	0	972	0	917	70	0
	Corporates	2,728	10	2,253	1,993	1	10	2,761	10	2,258	1,771	1
	Corporates - Of Which: Specialised Lending	322	0	302	213	0	0	407	0	421	302	0
	Corporates - Of Which: SME	383	2	355	183	1	2	407	2	374	214	1
	Retail	232	0	214	25	1	4	224	0	217	26	2
	Retail - Secured on real estate property	169	0	167	16	1	2	170	0	166	17	1
	Retail - Secured on real estate property - Of Which: SME	7	1	7	2	0	1	7	1	7	2	0
	Retail - Secured on real estate property - Of Which: non-SME	162	0	160	14	1	1	163	0	159	15	1
	Retail - Qualifying Revolving	4	0	4	1	0	0	9	0	4	1	0
	Retail - Other Retail	54	0	43	8	1	2	55	0	46	9	1
	Retail - Other Retail - Of Which: SME	19	1	12	4	0	1	21	2	14	5	1
Retail - Other Retail - Of Which: non-SME	35	0	31	4	0	1	34	0	32	4	0	
Equity	63	0	63	152	0	0	64	0	64	161	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total <sup>(4)</sup>												

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
BELGIUM	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	449	0	449	62	0	0	536	0	536	62	0
	Corporates	1,731	48	1,478	1,028	27	45	1,560	39	1,330	819	24
	Corporates - Of Which: Specialised Lending	102	0	86	79	0	0	61	0	50	50	0
	Corporates - Of Which: SME	242	1	225	108	1	7	413	1	398	168	1
	Retail	329	7	318	40	3	5	311	7	312	39	3
	Retail - Secured on real estate property	194	3	192	19	1	2	190	3	189	19	1
	Retail - Secured on real estate property - Of Which: SME	10	0	10	3	0	0	10	0	10	2	0
	Retail - Secured on real estate property - Of Which: non-SME	184	3	182	17	1	2	180	3	179	17	1
	Retail - Qualifying Revolving	16	0	16	1	0	0	16	1	16	1	0
	Retail - Other Retail	41,999	4	41,717	20	1	2	41,4	4	41,19	19	2
	Retail - Other Retail - Of Which: SME	21	1	19	7	1	0	21	1	19	7	1
Retail - Other Retail - Of Which: non-SME	108	3	98	13	1	2	104	3	96	12	1	
Equity	54	0	54	148	0	0	59	0	59	167	0	
Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets												
IRB Total <sup>(4)</sup>												

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Central banks and central governments <sup>(3)</sup>	1,758	0	426	113	0	0	1,402	0	414	0	0	0	0	0	0
	Institutions	758	17	696	425	14	18	854	17	780	494	13	19	0	0	0
	Corporates	20	0	17	13	0	1	20	0	17	13	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	20	0	17	13	0	1	20	0	17	13	0	0	0	0	0
	Retail	1,054	30	999	111	11	16	1,040	28	989	120	10	16	0	0	0
	Retail - Secured on real estate property	843	21	838	102	8	10	848	20	836	36	7	10	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	840	21	835	102	8	10	845	20	833	36	7	10	0	0	0
	Retail - Qualifying Revolving	24	1	12	2	2	1	24	1	12	2	1	1	0	0	0
	Retail - Other Retail	190	8	159	26	3	6	168	7	141	20	2	6	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	2	1	0	0	6	0	2	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	184	7	157	26	3	6	162	7	139	20	2	6	0	0	0
Equity	0	0	15	10	0	0	0	0	15	10	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

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

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Central banks and central governments <sup>(3)</sup>	1,492	0	1,456	269	0	0	1,492	0	1,397	0	0	0	0	0	0
	Institutions	6,459	35	4,820	3,873	3	34	7,200	35	5,245	3,985	3	39	0	0	0
	Corporates	808	0	779	593	0	1	802	0	800	639	0	1	0	0	0
	Corporates - Of Which: Specialized Lending	162	2	157	114	3	3	167	0	167	14	0	0	0	0	0
	Corporates - Of Which: SME	412	4	400	32	2	2	401	3	391	33	2	2	0	0	0
	Retail	375	2	310	13	1	1	375	2	325	30	1	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	3	0	0	0	4	0	3	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	334	2	311	23	1	1	337	2	325	20	1	1	0	0	0
	Retail - Other Retail	71	1	67	8	1	1	69	1	64	8	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	71	1	66	8	1	1	67	1	63	7	1	1	0	0	0
Equity	114	0	114	376	0	0	114	0	114	377	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

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

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	3,824	0	3,216	2,228	0	27	4,051	0	3,040	0	0	0	0	0	0
	Institutions	834	0	776	892	0	9	805	0	754	877	0	0	0	0	0
	Corporates	109	0	107	76	0	1	100	0	109	46	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	420	2	409	35	1	2	418	2	406	35	0	0	0	0	0
	Corporates - Of Which: SME	311	1	308	23	0	1	307	1	304	22	0	0	0	0	0
	Retail	3	0	3	1	0	0	3	0	3	1	0	0	0	0	0
	Retail - Secured on real estate property	305	1	305	23	0	1	304	0	302	22	1	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	2	0	0	0	3	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	106	1	99	12	0	1	107	1	101	12	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	103	1	98	12	0	1	105	0	99	12	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	2	0	0	0	0	0	0
Equity	18	0	18	10	0	0	18	0	18	10	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

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

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	1,592	0	1,216	365	0	0	1,612	0	1,519	351	0	0	0	0	0
	Institutions	2,673	0	2,044	1,313	0	3	2,099	0	2,138	1,439	0	3	0	0	0
	Corporates	380	0	384	265	0	0	388	0	318	294	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	65	0	63	39	0	1	57	0	54	36	0	1	0	0	0
	Corporates - Of Which: SME	57	0	55	4	0	1	55	0	53	3	0	0	0	0	0
	Retail	43	0	43	3	0	0	42	0	42	2	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	43	0	43	3	0	0	42	0	42	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	13	0	12	0	0	0	11	0	11	1	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	11	0	11	1	0	0	10	0	10	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

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

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SPAIN	Central banks and central governments <sup>(3)</sup>	888	0	818	215	0	0	797	0	726	207	0	0	0	0	0
	Institutions	794	0	571	419	0	3	798	0	582	433	0	3	0	0	0
	Corporates	85	0	80	67	0	0	81	0	81	59	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	30	0	25	11	0	0	31	0	28	15	0	0	0	0	0
	Corporates - Of Which: SME	145	2	138	14	1	1	146	2	139	13	1	1	0	0	0
	Retail	78	1	78	6	1	0	80	1	80	6	1	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	197	1	197	6	1	0	197	1	197	5	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	3	0	0	0	7	0	3	0	0	0	0	0	0
	Retail - Qualifying Revolving	320	1	188	8	0	1	319	1	166	7	1	1	0	0	0
	Retail - Other Retail	9	0	7	2	0	0	8	0	6	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	51	0	51	6	0										









2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Lithuania																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Luxembourg	229 45 82 48 10 478 5	229 45 82 48 10 478 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 36 67 40 10 387 0	229 9 15 8 10 60 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Malta																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Netherlands	0 8 11 11 23 220 89	0 8 11 11 23 220 89	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 1 171 71	0 0 0 0 1 33 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Poland	0 0 2 0 0 0 14	0 0 2 0 0 0 14	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 2 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Portugal	0 51 26 0 4 161 0	0 51 26 0 4 161 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 26 0 4 161 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Romania	0 0 18 0 0 0 30	0 0 18 0 0 0 30	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		48	48	48	0	0	530	331	0	0	0	0	0	0	45	0	0	





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount				Carrying amount	Notional amount
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	11	11	0	0	0	0	0	0	11	0	0	0	0	0	0	1	0
[ 3M - 1Y ]		166	166	0	0	0	0	0	0	166	0	0	0	0	0	0	4	0
[ 1Y - 2Y ]		116	116	0	0	0	0	0	0	116	0	0	0	0	0	0	10	0
[ 2Y - 3Y ]		61	61	0	0	0	0	0	0	61	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		78	78	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	5	5	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	4	4	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>284</b>	<b>284</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>284</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	172	0
[ 3M - 1Y ]		8	8	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		21	21	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		28	28	0	0	0	0	0	6	5	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		39	39	0	0	0	0	0	17	4	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	203	203	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	29	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>328</b>	<b>328</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>172</b>	<b>0</b>	<b>19</b>
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		86	86	0	0	0	0	38	46	0	0	0	0	0	0	0	21	0
[ 1Y - 2Y ]		40	40	0	0	0	0	0	40	0	0	0	0	0	0	0	21	0
[ 2Y - 3Y ]		61	61	0	0	0	0	0	33	0	0	0	0	0	0	0	74	0
[ 3Y - 5Y ]		125	125	0	0	0	0	10	59	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	83	83	0	0	0	0	0	82	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>395</b>	<b>395</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>260</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>117</b>	<b>0</b>	<b>99</b>
[ 0 - 3M ]	Others <sup>(1)</sup>	107	107	0	0	0	0	100	7	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		200	200	0	0	0	0	154	46	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		187	187	0	0	0	0	138	49	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		279	279	0	0	0	0	227	51	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1,105	1,105	0	0	0	0	667	399	0	0	0	0	0	0	0	66	0
[ 5Y - 10Y ]	1,558	1,558	0	0	0	0	1,343	134	0	0	0	0	0	0	0	115	0	
[ 10Y+ more ]	64	64	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>3,500</b>	<b>3,500</b>	<b>130</b>	<b>0</b>	<b>0</b>	<b>2,659</b>	<b>710</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>181</b>	<b>0</b>	<b>76</b>

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Confédération Nationale du Cr dit Mutuel

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost						
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Middle East	10	10	0	0	0	0	10	0	0	0	0	0	0	1	0	0
[ 3M - 1Y ]		107	107	0	0	0	0	107	0	0	0	0	0	0	7	0	0
[ 1Y - 2Y ]		110	110	0	0	0	19	91	0	0	0	0	0	0	2	0	0
[ 2Y - 3Y ]		55	55	0	0	0	0	55	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		46	46	0	0	0	0	46	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	18	18	15	0	0	0	3	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		345	345	15	0	19	23	303	0	0	0	0	0	11	0	0	
[ 0 - 3M ]	Latin America and the Caribbean	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		18	18	10	0	0	0	8	0	0	0	0	0	0	8	0	0
[ 1Y - 2Y ]		30	30	12	0	0	12	18	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		30	30	24	0	0	0	6	0	0	0	0	0	0	204	0	0
[ 3Y - 5Y ]		11	11	5	0	0	0	6	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	185	185	179	0	0	0	6	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	48	48	40	0	0	0	8	0	0	0	0	0	0	0	0	0	
Total		324	324	269	0	12	43	269	0	0	0	0	0	215	0	0	
[ 0 - 3M ]	Africa	34	34	0	0	0	0	34	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		43	43	0	0	0	0	43	0	0	0	0	0	0	21	0	0
[ 1Y - 2Y ]		55	55	21	0	0	0	34	0	0	0	0	0	0	21	0	0
[ 2Y - 3Y ]		91	91	60	0	0	0	31	0	0	0	0	0	0	56	0	0
[ 3Y - 5Y ]		131	131	71	0	0	0	61	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	87	87	9	0	0	0	78	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	22	22	20	0	0	0	2	0	0	0	0	0	0	0	0	0	
Total		464	464	182	0	34	248	248	0	0	0	0	0	98	0	0	
[ 0 - 3M ]	Others <sup>(1)</sup>	152	152	0	0	119	0	33	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		163	163	0	0	138	0	25	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		137	137	0	0	85	0	52	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		292	292	0	0	224	0	67	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1,238	1,238	5	0	807	0	431	0	0	0	0	0	0	193	0	0
[ 5Y - 10Y ]	1,830	1,830	68	0	1,623	0	138	0	0	0	0	0	0	123	0	0	
[ 10Y - more ]	88	88	9	0	20	0	60	0	0	0	0	0	0	0	0	0	
Total		3,920	3,920	83	0	3,016	821	0	0	0	0	0	0	375	0	102	

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of  04.

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





2025 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	8,177	5,407	2,385	2,169	3,708	2,155	8,673	5,732	2,536	2,327	3,988	2,305	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	3	0	0	5	3	13	4	1	0	5	3	
Credit institutions	7	1	0	0	0	0	7	0	0	0	0	0	0
Other financial corporations	272	137	95	92	150	41	324	197	139	136	168	59	
Non-financial corporations	4,555	2,931	1,092	1,001	2,601	1,629	4,870	3,100	1,160	1,076	2,834	1,745	
of which: small and medium-sized enterprises	3,166	2,087	806	742	1,943		3,394	2,139	845	781	2,074		
Households	3,334	2,335	1,198	1,076	951	482	3,459	2,431	1,237	1,114	982	498	
DEBT INSTRUMENTS other than HFT	8,177	5,407	2,385	2,169	3,708		8,673	5,732	2,536	2,327	3,988		
Loan commitments given	318	209	1	0	237	3	357	187	5	3	257	2	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0						

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2025								As of 30/06/2025			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,770	5,830	2,580	2,354	4,018	2,358	9,535	5,894	2,636	2,382	4,403	2,374
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	4	0	0	5	3	13	4	0	0	4	3
Credit institutions	7	0	0	0	0	0	7	0	0	0	0	0
Other financial corporations	332	203	142	139	157	50	367	225	158	155	176	54
Non-financial corporations	4,903	3,105	1,160	1,064	2,885	1,782	5,508	3,023	1,149	1,026	3,226	1,755
of which: small and medium-sized enterprises	3,463	2,307	903	817	2,153		3,189	2,080	732	671	2,090	
Households	3,516	2,517	1,278	1,151	971	523	3,639	2,642	1,328	1,200	996	561
DEBT INSTRUMENTS other than HFT	8,770	5,830	2,580	2,354	4,018		9,535	5,894	2,636	2,382	4,403	
Loan commitments given	447	174	6	3	242	5	393	148	5	0	223	5
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	13,590	553	553	13,590	339	0	13,412	551	551	13,412	365	0	13,621	586	586	13,621	383	0	13,817	637	637	13,817	418	0
B Mining and quarrying	628	16	16	628	10	0	607	16	16	607	12	0	593	17	17	593	16	0	555	47	47	555	23	0
C Manufacturing	18,102	1,082	1,082	18,102	532	0	18,350	1,133	1,133	18,350	566	0	18,158	1,143	1,143	18,158	579	0	18,325	1,073	1,073	18,325	568	0
D Electricity, gas, steam and air conditioning supply	4,470	68	68	4,470	59	0	4,370	102	102	4,370	69	0	4,470	66	66	4,470	66	0	4,564	62	62	4,564	63	0
E Water supply	1,408	33	33	1,408	26	0	1,409	34	34	1,409	27	0	1,391	37	37	1,391	26	0	1,442	42	42	1,442	27	0
F Construction	14,836	993	993	14,836	513	0	15,028	1,034	1,034	15,028	550	0	14,879	1,066	1,066	14,879	560	0	15,164	1,056	1,056	15,164	554	0
G Wholesale and retail trade	24,844	1,429	1,429	24,844	848	0	25,200	1,473	1,473	25,200	885	0	24,583	1,486	1,486	24,583	902	0	24,101	1,536	1,536	24,101	937	0
H Transport and storage	10,229	275	275	10,229	139	0	10,515	290	290	10,514	151	0	10,332	324	324	10,324	160	0	10,163	360	360	10,157	168	0
I Accommodation and food service activities	7,144	679	679	7,144	333	0	7,113	690	690	7,113	342	0	7,096	703	703	7,096	347	0	7,180	719	719	7,180	330	0
J Information and communication	4,282	174	174	4,282	79	0	4,361	218	218	4,361	86	0	4,196	168	168	4,196	82	0	4,125	172	172	4,125	82	0
K Financial and insurance activities	17,398	490	490	17,398	340	0	17,333	486	486	17,333	346	0	17,276	582	582	17,276	372	0	17,499	666	666	17,499	375	0
L Real estate activities	100,633	2,142	2,142	100,625	1,136	0	101,245	2,303	2,303	101,237	1,180	0	101,416	2,482	2,482	101,408	1,231	0	101,936	2,474	2,474	101,927	1,277	0
M Professional, scientific and technical activities	26,884	1,644	1,644	26,884	860	0	27,195	1,484	1,484	27,195	814	0	27,308	1,364	1,364	27,308	739	0	27,884	1,099	1,099	27,884	709	0
N Administrative and support service activities	10,704	508	508	10,704	248	0	10,819	480	480	10,819	235	0	10,697	502	502	10,697	252	0	11,313	405	405	11,313	238	0
O Public administration and defence, compulsory social security	243	0	0	243	0	0	254	0	0	254	0	0	246	0	0	246	0	0	181	0	0	181	0	0
P Education	2,207	56	56	2,200	33	0	2,223	56	56	2,223	32	0	2,225	60	60	2,225	33	0	2,253	61	61	2,253	33	0
Q Human health services and social work activities	11,686	161	161	11,686	110	0	11,755	167	167	11,755	115	0	11,816	189	189	11,816	123	0	11,773	181	181	11,773	115	0
R Arts, entertainment and recreation	1,979	103	103	1,979	54	0	2,086	101	101	2,086	52	0	2,076	101	101	2,076	53	0	1,963	89	89	1,963	50	0
S Other services	29,363	481	481	29,363	538	0	30,097	501	501	30,097	553	0	29,721	478	478	29,721	554	0	29,800	508	508	29,799	565	0
Loans and advances	300,328	10,088	10,088	300,313	6,197	0	303,374	11,119	11,119	303,360	6,381	0	302,101	11,314	11,314	302,094	6,471	0	304,038	11,181	11,181	304,022	6,550	0

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)