

# **2023 EU-wide Stress Test**

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



## 2023 EU-wide Stress Test: Summary

Confédération Nationale du Crédit Mutuel

	Actual		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	9,024	5,820	6,326	7,043	3,328	3,408	4,893
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	370	660	660	660	-763	495	495
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,096	23	-1,305	-1,174	-2,695	-2,447	-2,240
Profit or (-) loss for the year	4,150	2,553	2,068	2,598	-5,110	-2,078	-478
Coverage ratio: non-performing exposure (%)	48.40%	43.66%	40.29%	37.88%	51.55%	47.59%	44.78%
Common Equity Tier 1 capital	62,679	64,631	65,446	66,249	53,135	48,834	46,249
Total Risk exposure amount (all transitional adjustments included)	333,735	337,946	338,608	339,188	398,177	400,673	404,458
Common Equity Tier 1 ratio, %	18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
Fully loaded Common Equity Tier 1 ratio, %	18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
Tier 1 capital	62,684	64,637	65,451	66,255	53,140	48,839	46,254
Total leverage ratio exposures	940,252	940,252	940,252	940,252	940,252	940,252	940,252
Leverage ratio, %	6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
Fully loaded leverage ratio, %	6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	18.96%						

IFRS 9 transitional arrangements?

No

2023 EU-wide Stress Test: Credit risk IRB Confédération Nationale du Crédit Mutuel

									Actual							1
									31/12/2022*							
			Exposu	re values			Risk expos	ire amounts								
		A-I	RB	Fi	IRB	A-I	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	(	<u> </u>
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	(	3 -
	Institutions	0	0	35,623	9	0	0	8,447	0	34,208	1,415	9	6	3		2 20.1
	Corporates	84,405	2,302	83,418	1,108	40,679	1,303	55,639	0	153,775	14,047	3,410	530	544	1,585	
	Corporates - Of Which: Specialised Lending	0	0	12,250	119	0	0	9,692	0	11,991	259	119	21	7	18	8 14.9
	Corporates - Of Which: SME	47,571	1,222	0	0	18,025	794	0	0	40,670	6,900	1,222	144	168	597	7 48.8
	Retail	379.535	5.531	0	0	42.867	1.912	0	0	338,160	41.375	5.531	351	1.096	2.646	6 47.8
	Retail - Secured on real estate property	280,562	2,589	0	0	29,646	806	0	0	249,265	31,297	2,589	143	755	88/	4 34.1
Confédération Nationale du Crédit	Retail - Secured on real estate property - Of Which: SME	35,493	713	0	0	7,718	277	0	0	29,207	6,286	713	58	217	249	
Mutuel	Retail - Secured on real estate property - Of Which: non-SME	245,068	1,876	0	0	21,928	528	0	0	220,057	25,011	1,876	85	538	63	5 33.8
Hutuel	Retail - Qualifying Revolving	12,062	166	0	0	1,267	37	0	0	10,656	1,406	166	23	26	110	0 66.13
	Retail - Other Retail	86.912	2,776	0	0	11.954	1.070	0	0	78.239	8.673	2,776	185	315	1.652	2 59.5
	Retail - Other Retail - Of Which: SME	39,274	2,043	0	0	7,633	893	0	0	33,646	5,628	2,043	131	234	1,193	3 58.31
	Retail - Other Retail - Of Which: non-SME	47,638	733	0	0	4,322	177	0	0	44,593	3,044	733	54	81	460	0 62.71
	Equity	0	0			0	0			17.629	0	0	0	0	(	J -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			7,475	0	0	0	0	(	J -
	IRB TOTAL	463,940	7,833	119.041	1.117	83,546	3.215	64.085	0	551.247	56,838	8,950	886	1.643	4,237	7 47.34

									31/12/2022*							1
			Exposur	e values			Risk expos	ure amounts								
		A-	IRB	FI	RB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	20,252	1	0	0	4,938		19,447	805	1	1	1	1	98.50%
	Corporates	82,602	2,208	60,165	905	39,657	1,244	37,913		129,581	13,187	3,114	466	483	1,476	47.42%
	Corporates - Of Which: Specialised Lending	0	0	6.656	0	0	0	5.098	0	6.536	120	0	18	4	0	ł
	Corporates - Of Which: SME	46.046	1.184	0	0	17.238	770	0	0	39.367	6.679	1.184	136		569	48.05% 47.78%
	Retail	375,624		0	0	42,483	1,897	0	0	334,676	40,948	5,465	349			47.78%
	Retail - Secured on real estate property	277,573		0	0	29,354	795	0	0	246,626	30,947	2,543	142		863	33.95%
FRANCE	Retail - Secured on real estate property - Of Which: SME	35,437		0	0	7,703	277	0	0	29,162	6,276	710	58	217	248	34.84%
TRAINCL	Retail - Secured on real estate property - Of Which: non-SME	242,135	1,833	0	0	21,651	518	0	0	217,464		1,833	84	532	616	33.60%
	Retail - Qualifying Revolving	12,005	163	0	0	1,260	36	0	0	10,606		163	23	26	108	65.99%
	Retail - Other Retail	86,046	2,759	0	0	11,869	1,066	0	0	77,444		2,759	184		1,640	59.46%
	Retail - Other Retail - Of Which: SME	39,206		0	0	7,616	892	0	0	33,588		2,040	131	233	1,190	
	Retail - Other Retail - Of Which: non-SME	46,840	719	0	0	4,253	174	0	0	43,856	2,983	719	53	80	450	62.58%
	Equity	0	0			0	0			16,479	0	0	0	0	0	<u> </u>
	Securitisation															L
	Other non-credit obligation assets	0	0			0	0			7,388	0	0	0	0	0	r
	IRB TOTAL	458,226	7,674	80,417	906	82,140	3,141	42,852	0	507,571	54,939	8,580	817	1,571	4,089	47.66%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F.	IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	(	0	0	0	-
	Institutions	0	0	2,608	0	0	0	420	0	2,504	104	(	1	0	0	-
	Corporates	70	0	1,007	0	37	0	882	0	1,041	35	(	3	3	0	-
	Corporates - Of Which: Specialised Lending	0	0	161	0	0	0	161	0	158	3	(	0	0	0	-
	Corporates - Of Which: SME	45	0	0	0	21	0	0	0	39	7	(	0	0	0	-
	Retail	203	4	0	0	20	1	0	0	180	22	4	0	0	2	53.53%
	Retail - Secured on real estate property	162	3	0	0	15	1	0	0	143	19		0	0	1	41.69%
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	(	0	0	0	68.90%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	161	3	0	0	15	1	0	0	143	19		0	0	1	39.46%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4	0	(	0	0	0	74.01%
	Retail - Other Retail	36	1	0	0	4	0	0	0	33	3	1	0	0	1	89.97%
	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	5	1	(	0	0	0	67.57%
	Retail - Other Retail - Of Which: non-SME	31	1	0	0	3	0	0	0	29	2	1	0	0	1	95.17%
	Equity	0	0			0	0			8	0	(	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(	0	0	0	-
	IPR TOTAL	272	4	3.614	0	57	1	1.302	0	3,733	161	4	4	3	2	53,53%

		Ruta														
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	IRB	A-	IRB	FI	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	(	0	0	0 0	c	0	(	0	(	(	0	0	0	-
	Central governments	0	(	0	0	0 0	C	0	(	0	(	(	0	0	0	-
	Institutions	0	(	301	0	0 0	C	53	(	289	12	(	0	0	0	-
	Corporates	290	57	1,088	0	150	34	646	(	1,310	67	57	1	1	51	89.85%
	Corporates - Of Which: Specialised Lending	0	(	55	0	0 0	C	54	(	54	1	(	0	0	0	
	Corporates - Of Which: SME	261		0	0	124	C	0	(	225	36		1	1	3	100.00%
	Retail	328		0	0	39	2	0	(	293	35	8	0	1	5	61.55%
	Retail - Secured on real estate property	197		0	0	21	1	0	(	174	24		0	1	3	62.01%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	9	(	0	0	2	0	0		7	2	(	0	0	0	-
DELGION	Retail - Secured on real estate property - Of Which: non-SME	188		0	0	19	1	0		166	22		0	0	3	62.01%
	Retail - Oualifving Revolving	9	(	0	0	1	0	0		8	1	(	0	0	0	83.19%
	Retail - Other Retail	122		0	0	17	1	0	(	112	10		0	0	2	57.49%
	Retail - Other Retail - Of Which: SME	16	1	0	0	4	1	0		14	2	1	0	0	0	39.71%
	Retail - Other Retail - Of Which: non-SME	107		0	0	12	0	0	(	98	5		0	0	1	65.94%
	Equity	0				0	0			64			0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	(			0	0			0	(	(	0	0	0	
	IRB TOTAL	618	65	1,389	0	189	36	698	0	1,957	114	65	2	2	56	86.35%

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### 2023 EU-wide Stress Test: Credit risk IRB

Confédération Nationale du Crédit Mutuel

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-	IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	(	0	0	0	(	- c
	Central governments	0	0	0	0	0	0	0	0	0	(	0	0	0	(	3 -
	Institutions	0	0	464	0	0	0	163	0	445	18	0	0	0		- 6
	Corporates	61	17	513	0	31	8	349	0	552	22	17	0	0	13	7 99.76%
	Corporates - Of Which: Specialised Lending	0	0	19	0	0	0	14	0	18	(	0	0	0	(	3 -
	Corporates - Of Which: SME	58	17	0	0	27	8	0	0	50	5	17	0	0	13	7 100.009 4 52.979
	Retail	898	27	0	0	110	6	0	0	798	100	27	1	3	14	
	Retail - Secured on real estate property	777	20	0	0	96	4	0	0	687	90	20	0	2	10	47.57
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	1		0	0	0		3 -
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	775	20	0	0	95	4	0	0	685	90	20	0	2	10	47.57
	Retail - Qualifying Revolving	11	1	0	0	2	0	0	0	10	1	1	0	0	1	1 63.079 4 71.569
	Retail - Other Retail	110	5	0	0	13	1	0	0	102	5	5	0	0	4	4 71.56
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2		0	0	0		0 81.08
	Retail - Other Retail - Of Which: non-SME	108	5	0	0	12	1	0	0	100	5	5	0	0		4 71.42
	Equity	0	0			0	0			3	(	0	0	0	(	3 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	(	0	0	0	(	3 -
	IRB TOTAL	960	44	976	0	140	13	512	0	1,800	140	44	1	3	31	1 71.43

		Ricuit														
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-	IRB	F.	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0			0		0	0	0	-	0	0			
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	Č Č	
	Institutions	0	0	1 149	0	0	0	205	0	1 102	AL	0	0	0		
	Corporates	202	3	4,791	28	147	4	4,134	0	4.838	155	31	19	18	12	42.17
	Corporates - Of Which: Specialised Lending	0	0	694	0	0	0	567	0	676	18	0	0	0	6	-
	Corporates - Of Which: SME	180	3	0	0	121	4	0	0	153	27	3	1	1	2	93.20
	Retail	363	4	0	0	28	1	0	0	323	40	4	0	0	1	93.20 36.89 31.75
	Retail - Secured on real estate property	287	3	0	0	22	1	0	0	253	34	3	0	0	1	31.75
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	c	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	287	3	0	0	22	1	0	0	253	34	3	0	0	1	31.75
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0		87.21
	Retail - Other Retail	74	1	0	0	6	0	0	0	69	6	1	0	0	1	50.44
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	70.88
	Retail - Other Retail - Of Which: non-SME	74	1	0	0	6	0	0	0	68	6	1	0	0	0	49.28
	Equity	0	0			0	0			83	0	0	0	0	0	-
	Securitisation													i	i	
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	564		5.939	28	175		4,530		6.346	240	35	19	19		41.57%

									31/12/2022*						1
			Exposu	ire values			Risk expos	ure amounts							
		A	-IRB	P-	IRB	A	IRB	F-I	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of Stor provisions for provisi	ons for Coverage
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 Sta exposure expo	
	Central banks	(		0	0	0	0	0	0	0	0	(	0 0	0	0 -
	Central governments		(	0	0	0	0	0	0	0	0	(	0 0	0	0 -
	Institutions		(	867	0	0	0	105	0	833	34	(	0 0	0	0
	Corporates	547	1	1.513	0	254	0	1.377	0	1.944	116	2	2 13	13	1
	Corporates - Of Which: Specialised Lending	(	(	196	0	0	0	141	0	191	4	(	0 0	0	0 -
	Corporates - Of Which: SME	445	1	0	0	197	0	0	0	386	63	1	2 1	1	1
	Retail	205		0	0	21	1	0	0	181	24		5 0	1	3
	Retail - Secured on real estate property	161	3	0	0	15	0	0	0	141	19	***	3 0	0	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	7	1	0	0	2	0	0	0	5	1	1	1 0	0	1
LUXEPIDUUKG	Retail - Secured on real estate property - Of Which: non-SME	154	1	0	0	13	0	0	0	136	18	1	1 0	0	1
	Retail - Qualifying Revolving	4	(	0	0	0	0	0	0	4	0	(	0 0	0	0
	Retail - Other Retail	40	1	0	0	6	0	0	0	36	4	2	2 0	0	2
	Retail - Other Retail - Of Which: SME	15	1	0	0	3	0	0	0	13	2	1	1 0	0	1
	Retail - Other Retail - Of Which: non-SME	25	1	0	0	2	0	0	0	23	2	1	1 0	0	1
	Equity					0	0			51	0	(	0 0	0	0 -
	Securitisation														
	Other non-credit obligation assets		(			0	0			0	0	(	0 0	0	0 -
		753		2 290		275		1 492		2 002	175				4 6

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	(	Ĵ -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	(	- i
	Institutions	0	0	451	0	0	0	97	0	433	18	0	0	0	(	- i
	Corporates	80	0	448	0	45	0	366	0	504	24	0	1	1	(	100.00%
	Corporates - Of Which: Specialised Lending	0	0	71	0	0	0	53	0	70	2	0	0	0	(	- i
	Corporates - Of Which: SME	67	0	0	0	37	0	0	0	57	10	0	0	0	(	- i
	Retail	121	1	0	0	11	0	0	0	109	12	1	0	0		44.91%
	Retail - Secured on real estate property	64	1	0	0	5	0	0	0	57	7	1	0	0	(	33.60%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	(	1.
JIAN	Retail - Secured on real estate property - Of Which: non-SME	63	1	0	0	5	0	0	0	56	7	1	0	0	(	33.60%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	0	(	79.20%
	Retail - Other Retail	54	1	0	0	6	0	0	0	49	5	1	0	0	(	51.19%
	Retail - Other Retail - Of Which: SME	7	0	0	0	2	0	0	0	6	1	0	0	0	(	20.20%
	Retail - Other Retail - Of Which: non-SME	46	0	0	0	4	0	0	0	43	4	0	0	0	(	60.34%
	Equity	0	0			0	0			4	0	0	0	0		/
	Securitisation															4
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(	1 -
	TPR TOTAL	201		899				462		1.049	54		1	2		45.02%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA BANKING AJTHORITY

## 2023 EU-wide Stress Test: Credit risk IRB Confédération Nationale du Crédit Mutuel

					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min FIR %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0 -	-
	Institutions Corporates Corporates - Of Which: Specialised Lending	33,988 151,486 11,925		27 3,763	0	3 583	4 1,642	16.71% 43.63% 15.44%	33,744 149,427 11,862	1,835 17,652	53 4,153	0	3 629	8 1,700	15.87% 40.93%	33,498 147,972 11,801	2,051 18,713	84 4,548	0	4	13 1,759	15.55% 38.67% 16.70%
	Corporates - Of Which: SME Retail	39,476	7,884	1,433 7,597	21	192	627	43.73%	38,657 312,231	8,490 63,019	1,656	20 118	206	658 3.213	39.77%	38,137	8,781 65,296	1,875 12,061	19	213	690 3.508	36.78%
Confédération Nationale du Crédit	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	320,467 235,384 28,005 207,379	43,962 7,264 36,698	3,804 937 2,868	25	1,026 251	967 275	38.43% 25.41% 29.36% 24.11%	229,208 26,710 202,498	48,819 8,270 40,549	5,123 1,226 3,897	23 10	1,145	1,059 309	20.67% 25.20% 19.25%	307,709 225,980 25,901 200,079	50,696 8,770 41,926	6,474	22	1,191 303	1,154 345	29.08% 17.83% 22.48% 16.38%
Mutuel	Retail - Qualifying Revolving	10.263	1.748	2,868 217 3.576	14	775 32 396	692 124	24.11% 57.28% 51.15%	202,498 10,104 72,919	40,549 1,856 12,344	3,897 268 4,425	13	860 34 430	750 139 2.016	19.25% 51.66% 45.55%	10.018	41,926 1,890 12,709	320	13	889 35 442	809 153 2.201	47.82%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	74,820 32,221 42,599	6,410 4,881	2,685	79	266	1,322	49.23%	31,143 41,776	6,804	3,370	74	283	1,458	43.27% 52.85%	71,710 30,346 41,365	6,925	4.046	73	288	1,591	41.77% 39.33% 49.88%
	Eculty Securitisation	7,475	0	0	0	0	0	40.00%	7,475	0	0	0	0	0	40.00%	7,475	1	1	0	0	0	40.00%
	Other non-credit obligation assets IRB TOTAL	531,044	74,603	11,387	166	2,041	4,566	40.00% 40.10%	520,504	82,507	14,023	156	2,242	4,922	40.00% 35.10%	514,281	86,060	16,694	152	2,332	5,280	31.63%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coversoe Patio -				Stock of	Stock of	Stock of	Courses Patio -				Stock of	Stock of	Stock of	Coversos Patio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central sovernments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions Corporates	0 19,313 127,261	0 927 15,180	0 13 3,440	0 0 36	0 1 533	0 3 1.5%	- 22.68% 44.32%	0 19,164 125,214	0 1,059 16,863	0 30 3,804	0	0 1 586	0 6 1,578	- 18.28% 41.50%	0 19,013 123,796	0 1,189 17,915	0 51 4,170	0	0 1 621	0 · 9 1,632	- 16.97% 39.15%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,514 38,212 317,175	141	1,386	0 20	5	0	39.45% 43.14%	6,493 37,419	161 8,212	2 1,599	0	6 196	1 628	39.51% 39.29%	6,475 36,917 304,539	178 8,503	3	0	6 203	1 658	39.56% 36.37%
	Retail Retail - Secured on real estate property Datal - Canand as and astate property	232,898	56,401 43,473 7.252	7,513	126	1,443 1,018	2,883 945	38.38%	309,019 226,786	62,356 48,282	9,714 5,048	117 23	1,597 1,136	3,175	32.69%	223,591	64,610 50,141 8,756	11.940	115	1,655	3,468 1,131	29.05% 17.72%
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	27,961 204,937 10,215		934 2,811 213	11 14 6	250 767 32	274 671 122	29.33% 23.88% 57.08%	26,668 200,117 10,057	8,257 40,025 1.847	1,223 3,826 265	10	285 851 34	308 729	25.17% 19.05% 51.45%	25,861 197,730 9,972	8,756 41,385 1.881	1,530 4,853 316	10	302 879 35	344 787 151	22.46% 16.22% 47.62%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	74,062 32,166	11,188 6,399	3,555 2,681	95	394		51.09% 49.22%	72,177 31,089	12,227 6,792	4,401 3,364	89 74	427 282	2,002	45.50% 43.26%	70,977 30,293	12,588 6,913	5,240 4,039	87	439	2,187	41.73% 39.32%
	Retail - Other Retail - Of Which: non-SME Equity	41,896 16,479	4,788	874 0	16 0	128	497 0	56.82% 40.00%	41,088 16,478	5,435 0	1,036 0	15	145	547 0	52.78% 40.00%	40,683 16,478	5,675 0	1,200	15	152	598 0	49.84% 40.00%
	Securitiation Other non-credit obligation assets IRB TOTAL	7,388	0	0	0	0	0 4,411	40.00% 40.22%	7,388	0 80,278	0 13,548	0	0 2,184	0	40.00%	7,388	0 83,714	0 16,161	0	0	0 5,110	40.00% 31.62%
	IND TOTAL	407,010	72,500	10,500	101	1,570		40.22.70	477,204	00,270	13,340	151	2,204	4,55	33.13 /0	471,215	03,714	10,101	147	4,477	5,110	51.01 /0
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2		31/12/2024 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min 13.8, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	0	0	Stage 3 exposure 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0	Stage 2 exposure 0 0		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0	Stage 2 exposure 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central governments Institutions Corporates	0 0 2,490 1,044	0 0 117 31	Stage 3 exposure 0 1 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,476 1,045	Stage 2 exposure 0 0 130 29 5		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,462 1,045	Stage 2 exposure 0 0 142 28 6	Stage 3 exposure 0 0 3 3 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 15.00% 16.26%
	Central banks Central governments Institutions	0 0 2,490	0 0 117 31	Stage 3 exposure 0 0 1 1 1 0 0 0 5	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,476	Stage 2 exposure 0 0 130 29 5 8 34		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 	0 0 2,462	Stage 2 exposure 0 0 142 28 6 8 6 8 36	Stage 3 exposure 0 0 3 3 3 0 1 7 7	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 15.00% 16.26% 39.86% 15.65%
GEDMANY	Central binks Central governments Institutions Corporates Corporat	0 2,490 1,044 157 38 170 135 1	0 0 117 31 4 7 31 26 0	Stage 3 exposure 0 0 0 1 1 1 0 0 0 0 5 4 4 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,476 1,045 156 37 166 132 1	Stage 2 exposure 0 0 0 0 0 0 29 5 8 8 34 29 0 0		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,462 1,045 155 37 164 130 1	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 15.00% 16.26% 39.86% 15.65% 35.13% 26.50% 64.80%
GERMANY	Central Banks Central governmets Translations Corportise Conversions: Of White: Specialized Londra Corporates: Of White: Still Real Real Real Real - Secured on real estate property Real - Secured on real estate property on the context Real - Secured on real estate property on the context	0 0 2,490 1,044 157 38 170	0 0 117 31 4 7 31 26 0	Stage 3 exposure 0 0 0 1 1 1 0 0 0 5 5 4 0 0 4 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,476 1,045 156 337 166	Stage 2 exposure 0 0 130 29 5 8 8 34 29 0 0 29 21 1 1		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,462 1,045 155 37 164	Stage 2 exposure 0 0 142 228 6 8 36 30 0 0 0 0 0 1 1 1 1	0 3 3 0 1 7 6 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -
GERMANY	Central Banks Central governmets Linethologic Corporte: Corporate: Corporate: Corporate: Corporate: Corporate: Corporate: Corporate: Corporate: Corporate: Corporate: Real: Scored on and actual preserve: Real: Scored on and actual preserve: Of Webc. SHE Real: - Scored on and actual preserve: Of Webc. SHE Real: - Scored on and actual preserve: Of Webc. SHE Real: - Scored on and actual preserve: Of Webc. SHE Real: - Scored on and actual preserve: Of Webc. SHE	0 2,490 1,044 157 38 170 135 1	0 0 117 31 4 7 31 26 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 5 4 4 0 0 0 0 0 0 0 0 2 3 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,476 1,045 156 37 166 132 1	Stage 2 exposure 0 0 0 130 29 5 8 8 34 29 0 0 29 29 21 1 1 1 4 4		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,462 1,045 155 37 164 130 1	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -
	Central Banks Central generations Instructions Companies Of Which: Specialised Lendring Companies Of Which: Statistical Lendring Companies Of Which: Statistical Lendring Read - Societad on and antibiat property Read - Societad on and antibiat property Read - Societad on and antibiat property Read - Societad on and antibia property Of Which: Stati Read - Other Read Read - Other Read - Of Which: Statistical Read - Societad Read - Other Read - Of Which: Statistical Read - Societad Read - Other Read - O	0 2,490 1,044 157 38 170 135 1	0 0 117 31 4 7 31 26 0	Stage 3 exposure 0 0 1 1 1 0 0 0 0 5 4 4 0 0 4 4 0 0 1 1 0 0 0 1 1 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,476 1,045 156 37 166 132 1	Stage 2 exposure 0 0 130 29 8 8 9 20 0 29 20 20 29 1 1 1 1 4 4 0 0 20 0 20 0 20 0 20 0 0 0 0 0 10 0 1		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,462 1,045 155 37 164 130 1	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -
	Central Banks Central governmets Institutions Corportion Conversions: Of Which: Socialised Lendres Corporates: Conversion 5 (1998) Corporates: Of Which: Still Real Real: Central Social of the data property: Of Which: Still Real: Could from the still call and property: Of Which: Still Real: Central Social of the data property: Of Which: Still Real: Could from Real: Of Which: Still Real: Central Social of the still Real: Central Social of the Still Real: Central Social of the Still Real: Central Social Of Which: Still Real: Central Social Of the Still Real: Central Social Of the Still Real Central Social Of the Still Real Central Social Of the Still Still Real Central Social Of the Still Still Real Central Social Of the Still Still Real Central Social Of the Still Still Real Central Social Of the Still Real Central Social Of the Still Still Real Central Social Of the Still Still Real Central Still Still Still Still Still Still Still Still Real Central Still St	0 2,490 1,044 157 38 170 135 1	0 0 0 117 31 4 7 31 26 0 0 26 1 1 4 4 4 0 0 26 0 1 2 6 0 1 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 117 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,476 1,045 156 156 132 132 133 131 33 31 3 3 3 1 4 27 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exposure 0 0 0 10 10 10 25 5 5 5 1 1 27 0 0 29 0 15 1 1 4 4 0 0 29 9 0 19 1 19 19		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 0 2,462 1,045 155 37 164 130 1	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -
	Central Banks Central generations Institutions Comprote: Comprote: Comprote: Comprote: Of Web: Still Real Real Real Real Real Real Real Re	0 2,490 1,044 135 110 135 11 33 32 2 4 27 8 8 0 0 0	0 0 0 117 31 4 7 31 26 0 0 26 1 1 4 4 4 0 0 26 0 1 2 6 0 1 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 117 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,476 1,045 156 156 132 132 133 131 33 31 3 3 3 1 4 27 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 130 29 5 8 8 34 29 0 29 1 1 5 1 1 4 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 2 2 0 0 1 1 6 5 0 0 4 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	0 0 2,462 1,045 37 164 130 1 129 3 3 3 1 4 26 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of providents for Stage 1         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0           0         0         0	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - -
	Central Banks Central generations Institutions Comprote: Comprote: Comprote: Comprote: Of Web: Still Real Real Real Real Real Real Real Re	0 2,490 1,044 135 110 135 11 33 32 2 4 27 8 8 0 0 0	0 0 0 117 31 4 7 31 26 0 0 26 1 1 4 4 4 0 0 26 0 1 2 6 0 1 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 117 11 1 1 1	Stope 3 exposure 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 1 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 experiment is a constructed by the second s	0 0 2,476 1,045 156 156 132 132 133 131 33 31 3 3 3 1 4 27 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 130 29 5 8 8 34 29 0 29 1 1 5 1 1 4 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 2 2 0 0 1 1 6 5 0 0 4 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2028 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stags 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	0 0 2,462 1,045 37 164 130 1 129 3 3 3 1 4 26 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 1 1 0 0 3 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 0 0 0 4	15.00% 16.26% 15.65% 15.
	Central Banks Central generations Institutions Comprote: Comprote: Comprote: Comprote: Of Web: Still Real Real Real Real Real Real Real Re	0 2,490 1,044 135 110 135 11 33 32 2 4 27 8 8 0 0 0	0 0 0 117 31 4 7 31 26 0 0 26 1 1 4 4 4 0 0 26 0 1 2 6 0 1 1 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 117 11 1 1 1	Stope 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stage 3 - - - - - - - - - - - - -	0 0 2,476 1,045 156 156 132 132 133 131 33 31 3 3 3 1 4 27 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 130 29 5 8 8 34 29 0 29 1 1 5 1 1 4 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 2 2 0 0 1 1 6 5 0 4 4 0 0 1 1 0 0 0 0 0 0 0 1 9	31/12/2024 Stock of provisions for 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	0 0 2,462 1,045 37 164 130 1 129 3 3 31 4 4 26 8 8 0 0	0 0 142 28 6 8 36 30 30 0 0	0 3 3 0 1 7 6 0	Stock of provisions for stage 1         oppositions for exposure           0         0 </th <th>provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0</th> <th>provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0</th> <th>15.00% 16.26% 15.65% 15.</th>	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	15.00% 16.26% 15.65% 15.
	Central Services Control generations Encludions Composition Control (1994) Composition Control (1994) Composition Control (1994) Composition Control (1994) Composition Control (1994) Real - Securation on all exterpression - Of Which, SME Real - Securation on all exterpression - Of Which, SME Real - Securation on all exterpression - Of Which, SME Real - Securation on all exterpression - Of Which, SME Real - Securation on all exterpression - Of Which, SME Real - Securation on all exterpression - Of Which, SME Real - Charles Real - Of Which, SME Real - Of Which, SME Real - Charles Real - Of Which, SME Real - Of Which, SME Real - Charles Real - Of Which, SME Real - Of Which, SME Real - Charles Real - Of Which, SME Real - Charles Real - Of Which, SME Real - Charles Real - Of Which	0 2.450 1.044 1.044 1.05 1.35 1.35 1.35 1.35 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.	0 0 10 3 3 4 7 7 3 1 26 0 26 1 1 4 4 1 1 0 0 0 0 179 5 88age 2	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 7 7 7 7	Stock of provision for Rape 1: diponum           Rape 1: diponum           0	Stock of consistent for stage 2 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 experiment is a constructed by the second s	0 0 2,775 1,955 1,9	0 0 0 29 6 8 34 29 0 29 3 3 1 1 1 4 4 0 0 0 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2023 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	0 0 2,462 1,965 337 164 130 3 3 1 129 3 3 1 129 3 3 1 1 28 6 8 0 2,669 1 2 5 5 2 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 288 6 8 300 300 300 300 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 3 0 0 1 7 6 6 0 0 0 0 1 1 0 0 0 1 1 4 8 5 5 0 0 1 1 4 9 5 5 5 6 6 6 9 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stock of provisions for Stage 1           0         0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 stage 3 exposure 0 0 0 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0	- - - - - - - - - - - - - -
	Central generalments Central generalments Central generalments Central concerns of Mich. Specified Lending Concerns of Mich. Specified Lending Concerns of Mich. Specified Lending Reall Reall - Concerns of an all entities property Reall - Concerns of all entities prop	0 2.450 1.044 1.044 1.05 1.35 1.35 1.35 1.35 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.	0 0 1177 3.1 4.1 1.1 1.1 1.1 1.1 1.1 1.1 1	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 7 7 7 7	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 2.479, 1.645 1.665 1.27 1.2 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	0 0 0 29 6 8 34 29 0 29 3 3 1 1 1 4 4 0 0 0 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9829-3 exposure 	0 0 2,462 1,965 337 164 130 3 3 1 129 3 3 1 129 3 3 1 1 28 6 8 0 2,669 1 2 5 5 2 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 288 6 8 300 300 300 300 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 3 0 0 1 7 6 6 0 0 0 0 1 1 0 0 0 1 1 4 8 5 5 0 0 1 1 4 9 5 5 5 6 6 6 9 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stock of provisions for stage 1         oppositions for exposure           0         0 </td <td>provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0</td> <td>provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0</td> <td>- 15.00% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.0%</td>	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	- 15.00% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.0%
	Central provements Central provements Central provides of the Central	0 2,000 1,044 1027 300 1055 11 11 13 13 13 14 27 0 0 3,712 8 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 7 7 7 7	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage J exposure - - - - - - - - - - - - - - - - - - -	0 2,40% 1,96% 1,96% 1,96% 1,96% 1,96% 1,10 1,111 1,111 1,1	0 0 0 29 6 8 34 29 0 29 3 3 1 1 1 4 4 0 0 0 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stapi         Stapi           expount         expount           istorn         istorn           istorn         istorn           jatris         jatris           jatris         jatri           jatri	0 2.462 1.055 1.515 1.517 1.1 1.1 1.2 1.2 1.2 3.4 2.6 3.679 5.535 1 2.535 1 2.555 1 2.	0 0 0 288 6 8 300 300 300 300 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 3 0 0 1 7 6 6 0 0 0 0 1 1 0 0 0 1 1 4 8 5 5 0 0 1 1 4 9 5 5 5 6 6 6 9 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stock of provisions for stage 1         oppositions for exposure           0         0 </td <td>provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0</td> <td>provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0</td> <td></td>	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	
	Central services Central generations Central generations Central generations Central Facts Secured on red activity central Facts Secured Central Central Facts Secured Cen	0 2.090 1.044 137 3 3 10 1 1 1 1 5 3 2 2 4 4 0 0 0 0 3,712 5 0 9 0 0 0 0 0 2,712 0 1 0 0 0 0 2,712 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 117 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3           Stage 3           exposure           0	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 24% 1,0% 166 37 166 37 16 11 11 11 11 11 11 11 11 11	0 0 0 23 6 8 34 25 6 1 1 1 0 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 3           exposure           :      :	6 2.662 1.665 1.555 1.51 1.52 1.64 1.52	0 0 0 288 6 8 300 300 300 300 0 0 0 0 0 0 0 0 0 0 0	8         0           3         3           0         1           1         1           0         0           0         0           1         0           0         0           1         0           0         0	Stock of provisions for stage 1         oppositions           0         0         0           0         0	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	
	Central Journal Control (Control Control Contr	0 2,0% 1,044 1,044 1,044 1,044 1,044 1,055 1,055	0 0 117 1 1 2 3 3 3 3 3 3 3 3 4 1 1 4 1 1 4 1 1 3 3 3 3 3 3 3 3 3 3 3 3 3	Stage 3           Stage 3           exposure           0	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 	0 2,478 1,465 1,105 1,465 1,10 1,10 1,11 1,11 1,1 1,1 1,1 1,1 1,1	0 0 0 23 6 8 34 25 6 1 1 1 0 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 Stap2 - Stap2- 	6 2.662 1.665 1.555 1.515 1.605 1.515 1.605 1.605 1.605 1.227 1.227 1.31 1.227 1.31 1.227 1.31 1.227 1.325 1.257 1.	8         0           142         28           6         3           9         3           1         1           4         4           0         0           20         28           8         29           20         20           8         20           0         0	0 3 3 0 0 3 0 0 0 1 1 1 1 1 0 0 14 5tage 3 exposurs 0 0 0 14 5tage 3 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1         oppositions           0         0         0           0         0	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	- 
	Central governments Instructions Corporates of Which's Sectional Lendre Corporates of Which's Sectional Lendre Corporates of Which's Sectional Lendre Corporates of Which's Sectional Lendre Real Corporate of an all actase property Of Which's DMS Real Corporate of an all actase property Of Which's DMS Real Corporate of an all actase property Of Which's DMS Real Corporates (Of Which's DMS) Section 2000 Corporate DMS Company Section 2000 Constraints of Which's Section 2000 Real Company Section 2000 Constraints of Which's Section 2000 Real Company	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 112 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3           Stage 3           exposure           0	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 6 8 34 25 6 1 1 1 0 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap3         Stap3           expolute         expolute           1         Stap4           15:007         Stap5           15:007         Stap5           15:007         Stap5           15:007         Stap5           20:007         Stap5	0 0 2456 1 1 2456 1 1 3 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 142 3 3 3 3 3 3 3 3 3 3 4 3 3 3 3 3 4 3 5 5 3 3 4 3 5 5 3 3 5 5 5 5 5 5 6 5 6 5 6 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6 6 6	0 3 3 3 3 3 3 3 3 3 3 3 3 3	Stock of provisions for stage 1         oppositions           0         0         0           0         0	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	
	Central Journal Control (Control Control Contr	0 - 0 - 2,000 - 1,044 - 10 - 10	0 0 112 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3           Stage 3           exposure           0	Slock of provisions for exposure           0	Stock of providents for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 6 8 34 25 6 1 1 1 0 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure 0 0 2 2 2 0 0 1 0 0 0 0 0 1 0 1 0 10 10	11/12/2024     Stock of     provisions for     Stope     support     Stope     Stope	provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38493 4042047 4042047 1000	0 2.662 1.045 1.045 1.045 1.045 1.045 1.045 1.04 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	0 0 12 28 4 3 30 30 30 30 30 30 30 30 30	0 3 3 3 3 3 3 3 3 3 3 3 3 3	Stock of provisions for stage 1         oppositions for exposure           0         0 </td <td>provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0</td> <td>provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0</td> <td></td>	provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0	provisions for Stage 3 exploants 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	

EBA BANKING AJTHORITY

## 2023 EU-wide Stress Test: Credit risk IRB Confédération Nationale du Crédit Mutuel

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mn EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	(	0 0	0	C	-	0	0	0	0	(		) -	0	0		0 (			0 -
	Central governments	0	0	(	0 0	0	0	-	0	0	0	0	0		) -	0	0		0 0		1	J -
	Institutions	443	21	(	0 0	0	0	15.00%	439	24	1	0	0		15.00%	436	27		1 (		1	0 15.00%
	Corporates	554	19	18	3 0	0	17	96.02%	554	18	19	0	0	11	92.33%	554	18	2	0 0		1	8 88.81%
	Corporates - Of Which: Specialised Lending	18	0	(	0 0	0	0	15.21%	18	0	0	0	(	1	15.21%	18	0		0 0	(		0 15.21%
	Corporates - Of Which: SME	49	9	13	0	0	17	98.34%	47	10	18	0	(	1	7 96.58%	46	11	1	8 (	(	1	0 13245 7 94.80% 5 38.31% 0 32.62% 0 8.45% 0 32.65% 1 58.97% 4 62.34%
	Retail	753	141	31	0	4	14	46.92%	735	155	35	0	4	1	42.12%	725	160	3	9 (	4	. 1'	5 38.319
	Retail - Secured on real estate property	647	126	24	0	3	10	41.19%	631	139	28	0	4	10	36.34%	622	143	3	2 (	4	. 1/	32.629
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	1	0	(	0 0	0	0	8.45%	1	0	0	0	0		8.45%	1	0		0 (	(	1	J 8.459
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	646	126	24	0	3	10	41.20%	629	138	28	0	4	10	36.36%	621	143	3	2 (	4	1	J 32.65%
	Retail - Qualifying Revolving	9	2	1	0	0	1	61.62%	9	2	1	0	(		60.25%	9	2		1 (			1 58.979
	Retail - Other Retail	97	13	6	6 0	0	4	68.20%	95	15	6	0	0		65.11%	94	15		6 (	(	1	4 62.349
	Retail - Other Retail - Of Which: SME	2	0	0	0 0	0	0	59.01%	1	0	0	0	0		46.81%	1	0		0 0		1	0 39.419
	Retail - Other Retail - Of Which: non-SME	95	13	6	6 0	0	4	68.38%	93	14	6	0	(		65.56%	93	15		6 (	(	· · · · · · · · · · · · · · · · · · ·	0 39.41% 4 63.02% 0 40.00%
	Equity	3	0	(	0 0	0	0	40.00%	3	0	0	0	(		40.00%	3	0		0 0	(	1	0 40.00%
	Securitisation																				1	
	Other non-credit obligation assets	0	0	(	0 0	0	0	-	0	0	0	0	(		) -	0	0		0 0	(	( C C C C C C C C C C C C C C C C C C C	0 -
	IRB TOTAL	1.753	181	45	0	4	32	64,96%	1.732	197	54	0	4	33	59.38%	1.719	204	9	0 0	4	3'	3 54.72%

												Baseline Scenario	5									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	) -	0	0	(	0	(	) (		(					0	0 -
	Central governments	0	0	0	0	0	(	) -	0	0	(	0 0	0	) (	-	0					3 1	0 -
	Institutions	1,095		0	0	0	(	15.00%	1,088	59	1	0	0	) (	15.00%	1,080	66				3 1	0 15.009
	Corporates	4,856	132	36	1	14	14	38.65%	4,863	120	41	1	11	1 15	35.98%	4,862	116	4			3 1'	
	Corporates - Of Which: Specialised Lending	670	24	0	0	0	(	40.38%	665	29	(	0 0	1		40.38%	655	34				1 (	0 40.389
	Corporates - Of Which: SME	149	30	4	0	1		71.90%	146	32	5	0	1	1 3	59.34%	144	33				1	3 50.919
	Retail	305	56	6	0	1		28.54%	297	62	3	0	1	1 2	23.79%	293	64				1	2 20.795
	Retail - Secured on real estate property	238	47	4	0	1		23.50%	232	52		0	1	1	19.11%	225	54				1	1 16.449
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	(	) -	0	0	0	0	0	0 0	-	0	0				0 0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	238	47	4	0	1		23.50%	232	52	(	0	1	1	19.11%	225	54				1	1 16.449
	Retail - Qualifying Revolving	1	0	0	0	0	0	74.37%	1	0	(	0	6	0 0	65.88%	1					0	0 59.949
	Retail - Other Retail	65	9	1	0	0		44.75%	64	10		0	0	) 1	40.70%	63	10				0	1 37.75
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	61.47%	0	0	(	0	6	0 0	54.48%						0	0 49.099
	Retail - Other Retail - Of Which: non-SME	65	9	1	0	0		43.83%	64	10	1	0	(	1	39.96%	63	10				0	1 37.159
	Equity	83	0	0	0	0	(	40.00%	83	0	(	0 0	0	) (	40.00%	83	(				0	0 40.009
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0	0	(	-	0	0	(	0 0	0	0 0	-	(	0				0	0 -
	IRB TOTAL	6,340	240	42	1	14	16	37.00%	6,331	241	49	1	12	17	33.59%	6,318	246	5	1	1	0 1'	30.99%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0		0 0	(	-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0 0	(	-	0	0		0 0	0	0	•	0	0	0	0	0	0	-
	Institutions	829	38	0		0 0	(	20.27%	825	42		1 0	0	0	17.88%	821	46	1	0	0	0	16.94
	Corporates	1,937	119	6		9		27.26%	1,931	122	1	10 0	7	2	22.00%	1,925	124	14	0	6	3	19.76
	Corporates - Of Which: Specialised Lending	190	5	0		0 0	(	40.00%	189	6		0 0	0	0	40.02%	188	8	0	0	0	0	40.055
	Corporates - Of Which: SME	374	72	4		1		30.81%	367	77		7 0	1	2	24.39%	362	79	9	0	1	2	21.36
	Retail	171	33	6		1		55.54%	167	36		7 0	1	. 3	47.77%	164	37	8	0	1	3	42.13
	Retail - Secured on real estate property	133	27	3		0 0		42.40%	130	29		4 0	0	1	35.23%	128	30	5	0	0	2	30.36
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	5	1	1		0 0		54.11%	5	2		1 0	0	1	52.25%	5	2	1	0	0	1	50.43
LUXENDOUKG	Retail - Secured on real estate property - Of Which: non-SME	128	25	2		0 0		34.85%	124	28		3 0	0	1	26.92%	123	29	4	0	0	1	22.365
	Retail - Qualifying Revolving	4	1	0		0 0	(	80.77%	4	1		0 0	0	0	77.93%	4	1	0	0	0	0	75.359
	Retail - Other Retail	34	5	2		0 0		71.75%	34	6		3 0	0	2	64.31%	33	6	3	0	0	2	58.51
	Retail - Other Retail - Of Which: SME	12	2	1		0 0		65.71%	12	3		1 0	0	1	53.81%	12	3	1	0	0	1	46.175
	Retail - Other Retail - Of Which: non-SME	22	3	1		0 0		75.65%	22	3		1 0	0	1	72.55%	22	3	2	0	0	1	69.739
	Equity	51	0	0		0 0	(	40.00%	51	0		0 0	0	0	40.00%	51	0	0	0	0	0	40.009
	Securitisation																					
	Other non-credit obligation assets	0	0	0		0 0	(	-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	2,988	190	12	0	10	5	41.02%	2,973	200	1	.7 0	8	6	32.40%	2,960	207	23	0	7	6	27.79%

												Baseline Scenario	)									/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	exposure exp	age 2 Iosure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	C		0	C		0 0	0	0	•		0 0		0 0	(	0	-
	Central governments	0	0	0	0	0	0	-	0	0		0 0	0	0	-		0 0		0 0	(	0	-
	Institutions	431	20	0	0	0	0	15.00%	428	22		0 0	0	0	15.00%	426	5 24		0 0	(	0	15.00%
	Corporates	503	24	1	0	1	0	14.66%	502	24		2 0	1	0	14.62%	501	25		3 0	1	0	14.67%
	Corporates - Of Which: Specialised Lending	69	2	0	0	0	0	40.30%	68	3		0 0	0	0	40.30%	65	3 4		0 0	(	0	40.30%
	Corporates - Of Which: SME	55	11	0	0	0	0	12.30%	54	12		1 0	0	0	12.30%	53	13		1 0	(	0	12.30%
	Retail	103	17	2	0	0	1	35.28%	101	19		3 0	0	1	29.88%	95	20		3 0	(	1	26.50%
	Retail - Secured on real estate property	54	10	1	0	0	0	25.30%	52	11		1 0	0	0	20.68%	52	11		2 0	(	0	17.80%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	10.83%	0	0		0 0	0	0	10.83%		0 0		0 0	(	0	10.83%
SIAIN	Retail - Secured on real estate property - Of Which: non-SME	53	10	1	0	0	0	25.35%	52	11		1 0	0	0	20.74%	51	1 11		2 0		0	17.85%
	Retail - Qualifying Revolving	3	0	0	0	0	0	73.63%	3	0		0 0	0	0	69.04%	3	8 0		0 0	(	0	65.25%
	Retail - Other Retail	47	7	1	0	0	0	40.67%	46	7		1 0	0	0	35.07%	45	5 8		1 0	(	0	31.65%
	Retail - Other Retail - Of Which: SME	6	1	0	0	0	0	18.48%	6	1		0 0	0	0	17.82%	5	5 1		1 0	(	0	17.46%
	Retail - Other Retail - Of Which: non-SME	41	5	1	0	0	0	50.84%	40	6		1 0	0	0	44.76%	40	6		1 0	(	0	40.64%
	Equity	4	0	0	0	0	0	40.00%	4	0		0 0	0	0	40.00%	4	1 0		0 0	(	0	40.00%
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0 0		0 0		0	-
	TPR TOTAL	1.041	61	3	0	1	1	28.22%	1.035	65		5 0	1	1	23.15%	1.030	68		5 0	1	1	20.70%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

EBA EUROPEAN BANKING AUTHORITY

## 2023 EU-wide Stress Test: Credit risk IRB Confédération Nationale du Crédit Mutuel

												Adverse Scenark	,									
					31/12/2023	-						31/12/2024	1	-					31/12/2025	-		
	(mb FIR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	(	0	0	0		0	0	0	0	(	(	-	0	0	0	0	0	0	
	Institutions	0 33,940	0 1,656		0	3	2	- 18.25%	33,632	0 1,919	82	0	4	14	- 17.70%	0 33,325	2,173	134	0	0	23	17.53%
	Corporates Corporates - Of Which: Specialised Lending	150,859 11,893	16,507 352	3,866	89	605 10	2,049	52.99% 23.54%	147,167 11,795	19,596 444	4,470	93	695	2,178	48.73%	143,554 11,707	22,508	5,170	80	782	2,328	45.03% 26.30%
	Corporates - Of Which: SME Retail	39,102 318,430	8,226 58,832	1,465	46	200	783	53.46% 47.16%	37,055 305,605	9,931 68,778	1,807	52	241	855 4,283	47.34%	35,013 297,643	11,545 73,521	2,235	44 225	281	945 4.976	42.29%
Confédération Nationale du Crédi	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	234,079 28,003	45,186 7,267	3,88	56	1,052	1,295	33.33% 41.64%	225,131 26,440	52,562 8,515	5,457	55	1,226	1,514	27.74% 36.59%	220,237 24,977	55,788 9,584	7,125	48	1,310	1,763	35.80% 24.74% 33.28%
Mutuel	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	206,077 10,195	37,919 1,812	2,949	37	801	905	30.69% 68.23%	198,691 9,906	44,047 2,038	4,206	33	932	1,056	25.11% 61.62%	195,259 9,783	46,204 2,098	5,481	29	979	1,215	33.28% 22.17% 57.41%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	74,155	11,834	3,698	188	416	2,234	60.42% 57.76%	70,568 29,362	14,178	4,942	200	495	2,594	52.49% 49.26%	67,624	15,635	6,429	168	553	3,014	46.89% 43.46%
	Retail - Of Writer, and Son SME	42,409	5,058	90	28	135	620	68.65% 40.00%	41,206	6,061	1,103	25	161	703	63.73%	40,619	6,444	1,308	23	172	789	60.32% 40.00%
	Securitisation Other non-credit obligation assets	7 475	0					40.00%	7 475						40.00%	7 475	1		0	0	0	40.00%
	IRB TOTAL	528,332	76,995	11,707	344	2,110	5,735	48.99%	511,507	90,293	15,235	358	2,461	6,476		499,625	98,203	19,206	305	2,688	7,328	38.15%
					31/12/2023							Adverse Scenark 31/12/2024	)						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min ELR, %) Central banks		^		exposure	exposure	exposure		0			exposure	exposure	exposure					exposure	exposure	exposure	
	Central Danks Central governments Institutions	0 19.287	0	(	0	0	0	- 22.57%	0 19.109	0	0	0	( (	(	- 19.47%	0 18.925	0	0	0	0	0	- 10 PD4-
	Corporates	126,730	15,633		79	1	4 1,904	54.12%	123,165	18,654	45 4,062	83	642	2,020	49.73%	119,688	21,491	4,703	72	731	2,156	18.53% 45.85%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,499 37,847	155 7,966	1,413	0 44	5	1 752	48.47% 53.06%	6,463 35,867	189 9,617	4 1,745	50	e 230	821	48.50% 47.06%	6,435 33,894	215 11,179 72,764	2,157	0 42	267	3 908	48.58% 42.10% 35.76%
	Retail Retail - Secured on real estate property	315,159 231,610	58,211 44,682	7,719	254	1,489	3,636	47.10% 33.17%	302,456 222,757	68,058 51,980	10,575 5,378	264	1,745	4,235	40.05% 27.61%	294,556 217,910	55,178	13,769	224	1,887	4,924	24.63%
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	27,959 203,651	7,255 37,427	934 2,890	19	250 792	389	41.61% 30.44%	26,398 196,359	8,501 43,479	1,248 4,130	22	294	456	36.56%	24,938 192,972	9,569 45,609		19 29			33.26% 22.00%
	Retail - Qualifying Revolving Retail - Other Retail	10,148 73.401	1,803		10	33 413	148	68.04% 60.36%	9,860 69,839	2,028	281 4.916	9 200	37	172	61.42% 52.44%	9,737	2,088	344	9	38		57.22% 46.84%
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME	31,691 41,710	6,765 4,962	2,790	160	281	1,611	57.75% 68.58%	29,311 40,528	8,103 5,947	3,832	175	336	1,887	49.25% 63.70%	26,958 39,951	9,175	5,112	145			43.46% 60.32%
	Equity Securitisation	16,479	0	(	0	0	C	40.00%	16,478	0	0	0	(	(	40.00%	16,478	0	0	0	0	0	40.00%
	Other non-credit obligation assets IRB TOTAL	7,388	0	11,256	0	0 2.041	5.544	40.00% 49.26%	7,388	0 87.812	14.682	348	2.392	6.264	40.00%	7,388	0 95.506	0	0	0	0	40.00% 38.25%
	and forme	400,040	14,132	11,154	555	1,071	3,344	43.20 %	400,550	07,011	19,001	Adverse Scenark		0,204	42.00 /0	457,055	33,300	10,550	150	2,013	1,055	30.23 %
					31/12/2023				-			31/12/2024	,	1					31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min FIR %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	0	0	(	0	0	0	•	0	0	0	0	(	(	-	0	0	0	0	0	0	-
	Institutions	2,489	117		0	0	0	17.25%	2,474	131	3	0	0	1	17.25%	2,458	144	5	0	0	1	17.25%
	Corporates Corporates - Of Which: Specialised Lending	1,041		ć	0	0	0	21.39% 48.42%	1,038 156	5	4	0	6	(	21.52% 48.42%	1,035 155	35	0	0	0	0	21.62% 48.50%
	Corporates - Of Which: SME Retail	37	8		0	0	3	21.12% 53.42%	35 163	9	1	0	1		21.10% 46.21%	33 159	11 39	1	0	0	0	21.06% 41.18%
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	134	27	4	0	0	2	44.09% 80.20%	129	31	5	0	0	1	37.99%	127	33	6	0	0	2	33.88% 76.68%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	134	27		0	0	2	41.72% 80.84%	129	31	5	0	(		35.81%	126	33	6	0	0	2	31.91% 75.20%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	31	5	1	0	0	1	80.61% 54.18%	30	6	1	0	0	1	69.33% 41.24%	30	6	2	0	0	1	60.77% 33.97%
	Retail - Other Retail - Of Which: non-SME Equity	27	4	1	0	0	1	89.32% 40.00%	26 8	4	1	0	0	1	81.71%	26	5	1	0	0	1	75.71%
	Securitization Other non-credit obligation assets	0	0		0	0	-		0	0	-					0	-		0	0	0	
	IRB TOTAL	3,706	183	s	0	3	4	39.53%	3,682	203	14	0	3	5	32.06%	3,660	219	20	Ő	3	6	28.33%
					31/12/2023							Adverse Scenark 31/12/2024	>						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	0	0			0			0			_				0	0			0		
	Central governments	0	0		0	0	0	-	Ó	00	Ó	0	1		-	0	0	ő	0	0	0	-

	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	•	0	0		a r	1 (	3 r	ō -
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	_	3 0	1	3 0	ð -
	Institutions	287	14	0	0	0	0	17.25%	284	16	1	0	0	0	17.25%	282	18		1 0	1 /	J (	0 17.25%
	Corporates	1,303	71	61	1	1	54	89.47%	1,290	79	66	1	2	55	84.34%	1,277	87	7	3 1		2 50	6 79.89%
	Corporates - Of Which: Specialised Lending	53	2	0	0	0	0	48.99%	53	2	0	0	0	0	49.00%	52	3		3 0	1 /	J (	0 49.04%
	Corporates - Of Which: SME	216	43	5	0	1	3	70.24%	204	53	7	5	2	4	52.80%	192	62	1	3 0	1	4 4	4 42.70%
	Retail	276	51	10	0	1	6	61.68%	266	59	12	0	1	6	53.89%	260	62	1-	4 0	1	1 7	7 48.17%
	Retail - Secured on real estate property	163	34	6	0	1	3	59.75%	156	39	7	0	1	3	51.34%	153	41		8 0	1	4 4	4 45.45%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	7	2	0	0	0	0	18.52%	7	2	0	0	0	0	20.29%	6	3		3 0	1 /	3 0	0 21.34%
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	156	32	5	0	1	3	60.21%	149	37	7	0	1	3	52.02%	147	38		8 0	1	4 4	4 46.23%
	Retail - Oualifving Revolving	7	1	1	0	0	0	86.64%	7	1	1	0	0	0	82.79%	7	1		1 0	/ اد	a r	0 79.50%
	Retail - Other Retail	106	16	4	0	0	2	61.08%	102	19	5	0	0	2	54.10%	100	20	_	6 0	1	3 2	3 48.69%
	Retail - Other Retail - Of Which: SME	13	3	1	0	0	1	43.04%	12	3	2	0	0	1	36.64%	11	4		2 0	1 /	J 7	1 32.10%
	Retail - Other Retail - Of Which: non-SME	93	13	2	0	0	2	70.69%	91	15	3	0	0	2	64.66%	89	16		3 0	1 1	3 2	2 60.08%
	Equity	64	0	0	0	0	0	40.00%	64	0	0	0	0	0	40.00%	64	0	_	3 0	1	3 0	0 40.00%
	Securitisation																		4	4		
	Other non-credit obligation assets	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	_	3 0	1	3 0	0 40.00% 3 73.97%
	IRB TOTAL	1,931	135	71	1	3	60	85.47%	1,904	154	78	1	3	62	79.17%	1,883	167	8	i 1	4 7	3 67	3 73.97%

EBA BANKING AJTHORITY

## 2023 EU-wide Stress Test: Credit risk IRB Confédération Nationale du Crédit Mutuel

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		) ()	(	0 0		0	0	0	0 0		0 1	0 -	0	0		) ()			3 -
	Central governments	0	0		0 0	(	) (	-	0	0	0	0 0	(	0 0	0 -	0	0		0 0		1	<u>-</u> د
	Institutions	442	22		0 0	(	) (	17.25%	437	25	1	0	(	0 0	0 17.25%	433	29		c (		1	0 17.25%
	Corporates	552	21	1		(	18	93.65%	549	22	21	0	(	0 14	8 87.76%	546	23	2.	c (		15	8 82.39% 0 21.17%
	Corporates - Of Which: Specialised Lending	18	0		0 0	(	(	21.17%	18	0	0	0 0	(	0 (	21.17%	18	0		0 0	(		j 21.17%
	Corporates - Of Which: SME	48	9	1		(	13	98.42%	46	12	18	3 0	(	0 1	7 96.30%	43	14	1	) (	(	1	7 93.82% 9 46.07% 3 39.76% 0 21.34% 3 39.79% 1 72.57% 5 72.91%
	Retail	748	145	3		4	18	56.63%	721	168	36	5 0	4	4 14	8 50.61%	707	176	4		5	10	46.07%
	Retail - Secured on real estate property	643	130	2			15	50.19%	618	150	29	9 0		4 13	3 44.14%	606	158	3		4	1	3 39.76%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	1	0		) (	(		18.52%	1	0	0	0 0	(	0 (	0 20.29%	1	0		) (		1 (	J 21.34%
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	641	130	2		1	12	50.20%	617	150	29	9 0		4 13	3 44.16%	605	157	3		4	c 1'	3 39.79%
	Retail - Qualifying Revolving	9	2			(		75.88%	9	2	1	0	(	0	1 74.15%	9	2					1 72.57%
	Retail - Other Retail	96	13		6 0	(		80.21%	94	16	6	5 0	(	0	5 76.36%	92	17				1	5 72.91%
	Retail - Other Retail - Of Which: SME	2	0		0	0	0	65.07%	1	0	0	0 0		0 0	0 50.08%	1	0		0		/ (	d 41.03%
	Retail - Other Retail - Of Which: non-SME	95	13	-	6	(	•	80.51%	92	16	6	5 0	(	0	5 77.07%	91	16		6	(		0 41.03% 5 74.02% 0 40.00%
	Equity	3	0	_	) (	(	)	40.00%	3	0	0	0 0	(	0	0 40.00%	3	0	-	) (	(	(	J 40.00%
	Securitisation																					4
	Other non-credit obligation assets	0	0	_	0	(		-	0	0	0	0 0	(	0 0	0 -	0	0	_	0			3 -
	IRB TOTAL	1.745	188	50	1	4	35	70.24%	1,710	215	58	1		5 37	63.19%	1,690	228	6	0	5	3/	8 57.67%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(rrin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	C	-	0	0	0	0	(	) (		0	0		0		0	0 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	) (	-	0	0		0		<u>ه</u>	0 -
	Institutions	1,093	53	1	0	0	0	17.25%	1,083	62	2	0	(	0 0	17.25%	1,074			0		0	1 17.25%
	Corporates	4,835	147	42	2	15	18	43.88%	4,825	146	52	2	13	3 21	39.31%	4,813	149	6	1	1	2 2	
	Corporates - Of Which: Specialised Lending	668	26	0	0	1	0	48.19%	660	33	1	0	1	1	48.20%	653	40		0		1	1 48.20%
	Corporates - Of Which: SME	148	31	4	0	1	3	73.48%	140	37	6	0	1	1 3	57.28%	132	43		0		1	4 46.649
	Retail	303	58	6	0	1	2	36.26%	292	67	8	0	1	1 2	30.63%	285	71	1	0		1	4 46.64% 3 27.38%
	Retail - Secured on real estate property	236	49	4	0	1	1	30.47%	227	56	6	0	1	1 2	25.43%	223	59		0		1	2 22.68%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0 0	-	0	0		0		0 0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	236	49	4	0	1	1	30.47%	227	56	6	0	1	1	25.43%	223	59		0		1	2 22.68%
	Retail - Qualifying Revolving	1	0	0	0	0	0	79.66%	1	0	0	0	0	0 0	70.58%	1	0		0		0	0 64.64% 1 46.28% 0 49.94% 1 46.07%
	Retail - Other Retail	65	9	1	0	0	1	55.30%	63	11	2	0	(	1	50.00%	62	11		0		0	1 46.289
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	68.22%	0	0	0	0	0	0 0	58.03%	0	0		0		0	0 49.945
	Retail - Other Retail - Of Which: non-SME	65	9	1	0	0	1	54.59%	63	11	2	0	0	1	49.56%	62	11		0		0	1 46.079
	Equity	83	0	0	0	0	0	40.00%	83	0	0	0	(	0 0	40.00%	83	0		0	-	0	0 40.00%
	Securitisation																				/	/
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0 0	-	0	0		0		0	0 -
	IRB TOTAL	6,315	258	49	2	16	21	42.48%	6,283	275	63	2	14	23	37.40%	6,256	290	70	2	13	3 2	34.28%

					31/12/2023							31/12/2024	·									
					31/12/2023					-	-	31/12/2024						-	31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0		0	0	-	0	0		0 0	0	0	) -	0	0	0	(	0	¢	-
	Central governments	0	0	0	0	(	0	-	0	0	-	0 0	0	0	) -	0	(	0 0	0	0	0	-
	Institutions	827	40	1	(		0	20.68%	821	右		1 0	0	0	18.76%	813	52	2 3	(	0	0	17.99%
	Corporates	1,929	126	7	1	10	2	31.40%	1,905	142	1	5 1	9	4	25.94%	1,880		23		8	5	23.89%
	Corporates - Of Which: Specialised Lending	190	6	0			0	49.39%	188	7		0 0	0	0	49.33%	187		9 0	(	0	0	49.44%
	Corporates - Of Which: SME	371	75	5	1	1	2	36.70%	351	91		9 1	1	3	28.38%	330	107	7 14	(	2	4	24.87%
	Retail	170	34	6		1	4	64.41%	163	39		8 0	1	4	54.59%	159	41	1 9	(	1	4	47.72%
	Retail - Secured on real estate property	132	28	3			2	52.95%	127	32		4 0	0	2	43.95%	124	33	3 5	(	1	2	38.25%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	5	1	1	0		1	67.73%	5	2		1 0	0	1	65.68%	5	1	2 1	(	0	1	63.43%
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME	127	26	2	0		1	43.70%	122	30		3 0	0	1	34.11%	120	31	2 4	(	0	1	29.09%
	Retail - Qualifying Revolving	4	1	0	0		0	88.28%	4	1		0 0	0	0	85.08%	3	1	0	(	0	0	82.25%
	Retail - Other Retail	34	6	2	0		2	78.29%	33	7		3 0	0	2	67.82%	31		7 3	(	0	2	59.35%
	Retail - Other Retail - Of Which: SME	12	3	1	0		1	68.81%	11	3		1 0	0	1	53.19%	10	1	3 2	(	0	1	43.49%
	Retail - Other Retail - Of Which: non-SME	22	3	1	0		1	84.63%	21	4		1 0	0	1	80.95%	21		1 2	(	0	1	77.67%
	Equity	51	0	0 0			0	40.00%	51	0		0 0	0	0	40.00%	51		0 0	(	0	0	40.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0			0	-	0	0		0 0	0	0	) -	0		0 0	(	0	0	
	TRB TOTAL	2,977	199	14	1	11	6	45.15%	2,940	227	2	3 1	10	8	34.76%	2,902	253	34	1	9	10	29,77%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0		0 0	(	0 0	+	0	0 0	(	0	٥	0	<i>i</i> -
	Central governments	0	0	0	0	0	0	-	0	0		0 0	0	0 0	-	(	0 0	(	0	0	0	1 -
	Institutions	430	21	0	0	0	0	17.25%	426	24		1 0	0	0 0	17.25%	42	3 27		0	0	0	17.25%
	Corporates	500	26	1	0	1	0	20.84%	494	30		3 0	1	1	20.97%	490	0 33		0	1	1 1	20.99%
	Corporates - Of Which: Specialised Lending	69	3	0	0	0	0	49.11%	67	4		0 0	0	0 0	49.12%	66	6 5	(	0	0	0	49.12%
	Corporates - Of Which: SME	55	11	0	0	0	0	17.36%	52	14		1 0	0	0 0	17.37%	49	9 16		0	1	0	17.38%
	Retail	102	18	2	0	0	1	43.42%	99	21		3 0	0	1	36.85%	93	7 22	4	0	0	1 1	32.97%
	Retail - Secured on real estate property	53	10	1	0	0	0	31.82%	51	12		1 0	0	0 0	26.55%	50	0 13		0	0	0	23.58%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.52%	0	0		0 0	0	0 0	20.29%	(	0 0	(	0	0	0	21.34%
JIAIN	Retail - Secured on real estate property - Of Which: non-SME	53	10	1	0	0	0	31.87%	51	12		1 0	0	0 0	26.59%	50	0 12		0	0	0	23.60%
	Retail - Qualifying Revolving	3	0	0 0	0	0	0	81.87%	3	1		0 0	0	0 0	76.63%		3 1	(	0	0	0	72.49%
	Retail - Other Retail	46	7	1	0	0	0	50.67%	45	8		1 0	0	1	43.23%	4	4 9		0	0	1 1	38.69%
	Retail - Other Retail - Of Which: SME	6	1	0	0	0	0	25.84%	5	2		0 0	0	0 0	24.47%		5 2		0	0	0	23.72%
	Retail - Other Retail - Of Which: non-SME	41	6	1	0	0	0	61.87%	39	7		1 0	0	0 0	54.39%	35	9 7		0	0	0	49.60%
	Equity	4	0	0	0	0	0	40.00%	4	0		0 0	0	0 0	40.00%		4 0	(	0	0	0	40.00%
	Securitisation																				í	1
	Other non-credit obligation assets	0	0	0	0	0	0		0	0		0 0	0	0 0	-		0 0	(	0	0	0	<i>.</i>
	IBB TOTAL	1,036	65	4	0	2	1	32.51%	1.024	74		7 0	2	2	26.90%	1,013	3 81	10	0	2		2 24.79%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

							Actual					
							31/12/2023	15 C				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	143.992	0	79	0	142,777	1.215	0	(	0	0	0.00%
	Central oovernments	32.771	5	2.154	3	32.771	0	5	15	0	2	35.21%
	Regional governments or local authorities	13.676	7	2.669	7	13.556	120	7	3	7	4	48.05%
	Public sector entities	59.060	13	125	0	57.980	1.079	13	s	0	2	12,75%
	Multilateral Development Banks	1.268	0	0	0	1.268	0	0	(	0	0	0.00%
	International Organisations	1.136	0	0	0	1.136	0	0	(	0	0	0.00%
	Institutions	3.057	1	480	1	3.057	0	1	7	0	0	27.08%
	Corporates	29.935	1.230	26.537			1.857	1.230			208	
	of which: SME	8.947	378	7.405	436	8.400	546	378			52	13.87%
Confédération Nationale du Crédit	Retail	49,905	4,712		1,952		3,324				2,963	62.88%
Mutuel	of which: SME	7,046	415		330		578	415			176	
Muluei	Secured by mortgages on immovable property	23,474	521		480	22,936	538	521	28	4	58	11.11%
	of which: SME	3,443	74	1,434	66	3,038	405	74	7	3	15	20.55%
	Items associated with particularly high risk	2,027	0	3,012	0	2,027	0	0	1	0	0	0.00%
	Covered bonds	99	0	12	0	99	0	0	(	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	(	0	0	0.00%
	Collective investments undertakings (CIU)	798	0	1,083	0	798	0	0	(	0	0	0.00%
	Eouity	494	0	546	0	494	0	0	(	0	0	0.00%
	Securitisation								-			
	Other exposures	3,640	0	3,550	0	3,643	0	0		0	0	0.00%
	Standardised Total	365,334	6,489	85,140	3,699	357,202	8,134	6,489	1,364	482	3,236	49.86%

							Actual					
							31/12/2023	to .				
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	126 312	0	0	0	125,246	1.066	0	0	0	0	0.00%
	Central opvernments	21.666	0	1.890	0	21.666	0	0	8	0	0	0.10%
	Regional governments or local authorities	13,336	7	2,661	7	13,218	117	7	3	7	3	47.87%
	Public sector entities	58.301	13	116	0	57.236	1.066	13	5	0	2	12,75%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,195	1	153	1	1,195		1	0	0	0	23.62%
	Corporates	9.243	778	7,173	721	8.739	505	778	8	5	146	18,75%
	of which: SME	1.583	162	1.217	154	1.481	102	162	4	3	35	21.71%
	Retail	16,870	1,668	11,382	886	15,653			413	155	888	53.27%
FRANCE	of which: SME	4,783	261	2,701	272	4,391	393	261	31	25	68	25.91%
	Secured by mortgages on immovable property	7.608	188	3.050	180	7.577	31	188	2	0	16	8.25%
	of which: SME	160	13	111	16	135		13	0	0	2	16.34%
	Items associated with particularly high risk	732	0	1,070	0	732	0	0	1	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	676	0	827	0	676	0	0	0	0	0	0.00%
	Equity	181	0	232	0	181	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,010	0	1,987	0	2,013	0	0	0	0	0	0.00%
	Standardised Total	258,130	2,655	30,540	1,796	254,131	4,001	2,655	441	167	1,055	39.73%

							Actual					
							31/12/2023	p.				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4,572	0	0	0	4,533	39	0	0	0	0	0.00%
	Central governments	924	0	114	0	924	0	0	0	0	0	0.00%
	Regional governments or local authorities	55	0	6	0	54	0	0	0	0	0	67.69%
	Public sector entities	232	0	0	0	227	4	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	561	0	85	0	561	0	0	0	0	0	0.00%
	Corporates	8,921	136		154	8,264	658	136	41	19	19	14.06%
	of which: SME	2,645	17	2,218	21	2,478	167	17	1	1	5	29.82%
	Retail	20,898	1,695		589	19,293	1,605	1,695	541	187	1,161	
GERMANY	of which: SME	1,040	11	588	8	955	85	11	6	5	6	49.10%
	Secured by mortgages on immovable property	68	0	25	0	65	3	0	0	0	0	47.85%
	of which: SME	25	0	9	0	22	3	0	0	0	0	21.23%
	Items associated with particularly high risk	92	0	139	0	92	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	7	0	6	0	7	0	0	0	0	0	0.00%
	Equity	217	0	218	0	217	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	596	0	572	0	596	0	0	0	0	0	0.00%
	Standardised Total	37,142	1,831	24,539	743	34,834	2,308	1,831	583	206	1,181	64.47%

							Actual 31/12/2023					_
		Exposure	raiues	Risk exposu	re amounts				Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	737		0	0	730	6		0	0	0	0.0
	Central onvernments	712		0	0	712	0	0	0	0	0	0.0
	Regional governments or local authorities	192		0	0	190	2	0	0	0	0	0.0
	Public sector entities	0		ő	0	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.0
	Institutions	54	0	4	0	54	0	0	0	0	0	0.0
	Corporates	760	34	709	42	721	39	34	3	2	5	13.
	of which: SME	272	30	223	36		17	30	2	1	4	12.
	Retail	4.540	465		197	4.399	141	465	59	24	290	
BELGIUM	of which: SME	480	25	265	10	441	39	29	9	7	21	72.
	Secured by mortgages on immovable property	5.077	67	2.217	64	5.009	68	67	26	3	6	9.
	of which: SME	578	18	224	16	511	67	18	6	3	4	22.3
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.0
	Covered bonds	46		5	0	46	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	0	0.0
	Collective investments undertakings (CIU)	2		2	0	2	0	0	0	0	0	0.0
	Equity	6	0	6	0	6	0	0	0	0	0	0.0
	Securitisation											
	Other exposures	381	669	368	0	381	0	0	0	0	0	0.0

2023 EU-wide Stress Test: Credit risk STA Confédération Nationale du Crédit Mutuel

							31/12/2023					
		Exposure val	ues	Risk exposu	e amounts				Stock of	Stock of	Stock of	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
	(min EUR. %)	Non-defaultied	Delautieu	Non-deladited	Denautieu	expense	exposure	exposure	exposure	exposure	exposure	exposure
	Central banks	2,240	0	0	0	2,221	19		0	0	0	0.0
	Central governments Reninnal governments or local authorities	127	0	0	0	127	0		0	0	0	0.0
	Public sector entities	0	0	1	0	5	0		0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.0
	International Organisations Institutions	289	0	58	0	289	0		1	0	0	0
	Corporates of which: SME	1.675	55	1.608	61	1.548	126	55	19	11	13	23.
	Retail	64	4	185	29	209	14	4	1	0	0	17.
SWITZERLAND	of which: SME Secured by mortgages on immovable property	12	179	2 718	0	5 742	283	(20	0	0	0	100
	of which: SME	1.752	0	697	0	1.549	283 203	1/3	0	0	21	0.
	Items associated with particularly high risk	751	0	1.126	0	751	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ő	ő	ů.	0	ő		0	ů ů	0	0 0 0
	Collective investments undertakinos (CIU) Envity	0	0	0	0	0	0		0	0	0	0.0.
	Securitisation		ŭ	/1		14			-			
	Other exposures Standardised Total	98 11.346	258	98 5.726	250	96 10.914	433	258	21	0	0	0
							Actual					
							31/12/2023					
		Exposure val	ues	Risk exposu	e amounts				Stock of	Stock of	Stock of	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	(min EUR, %)	TATION DING	Destoration.	Nervendered	Derautied	expense	exposure	exposite	exposure	exposure	exposure	exposure
	Central banks	4,879	0	0	0	4,838	41		0	0	0	0.
	Central overnments Regional overnments or local authorities	3,452	0	0	0	3,452	0		6	0	0	
	Regional governments or local authorities Public sector entities Multisteral Development Banks	11	ő	0	0	11	ő	, i	0	0	0	
	International Organisations	4 0	0	0	0	4	0		0	0	0	
	Institutions	105	ő	17	0	105	ő	, i	0	0	0	
	Corporates of which: SME	671 277	23 20	623 235	32	619 259	53	23	0	0	0	
UNITED STATES	Retail of which: SME	3	6	2	1	3	0	6	0	0	5	85
UNITED STATES	of which: SME Secured by mortgages on immovable property	3	0	2	0	3	2		0	0	0	100
	Secured by mortpages on immovable property of white: SME Them securitated with narrigularly high ride	11	0	4	0	10	1		0	0	0	) (
	Covered bonds	46	0	69 0	0	46	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	
	Equity	0	0	1	0	0	0		0	0	0	
	Securitisation	0					-	-	0			
	Other exposures Standardised Total	9.193	28	722	33	9.097	96	28	6		6	19.
							Actual					
		Exposure val	ues	Risk exposu	e amounts		Actual 31/12/2022					1
		Exposure val		Risk exposu		Stage 1	31/12/2023		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	and the		ues Defaulted	Risk exposur	e amounts Defaulted	Stage 1 exposure	Actual 31/12/2023 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Control Bankas (Inth BJR, S)	Non-defaulted 1				3.856	31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0
	Central banks Central ovvernments Bosicianal novvernments as local withortifier	Non-defaulted					31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central overmments Regional overmments or local authorities Public sector entities	Non-defaulted 1 3.889 391 1 0				3.856 391 1 0	31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central ovvernments Bosicianal novvernments as local withortifier	Non-defaulted 1 3.889 391 1 0 191 45				3.856 391 1 0 191 45	31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Exertal overments Bacinal overments Bacinal overments Bacinal overments Bacinal overments Bacinal overments Bacinal over antible Bacinal over	Non-defaulted 1 3.889 391 1 0 0 191 45 59		Non-defaulted 0 0 0 0 0 0		3.856 391 1 0 191 45 59	31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central banks Recional sovernments or local authorities Public sector exities Multilateral Development Banks Tutornational Oroanisations	Non-defaulted 3899 391 1 0 191 45 59 2277 673		Non-defaulted 0 0 0 0 0 12 2,167 551		3.856 391 1 0 191 45 59 2.185 630	31/12/2023		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Control havins Control forevenments Relational overvenments Relational average of the advection of the advectional of the advection Multificted in evolutions Enterthalment Institutions Institutions Institutions Relation of the Relation of the Relation of the Relation of the Relation of the advectional of the advection Relation of the advection of the advection of the Relation of the advection of the advection of the advection of the advection of the advection of the advection of the Relation of the advection of the advection of the advection of the Relation of the advection of the advection of the advection of the advection of the Relation of the advection of t	Non-dsfaulted 1 3.889 391 1 0 191 4 4 59 99 2.277 673 2.28		Non-defaulted 0 0 0 0 0 0 0 12 2.167 561 169		3.856 391 1 0 191 45 59 2.185 630 215	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
LUXEMBOURG	Control hooks Total a reasonant And a sector wellster Policie autore wellster Martine and Verstandarker Interfactione Console and Andrea Console and Andrea Co	Non-defaulted 3899 391 1 0 191 45 59 2277 673		Non-defaulted 0 0 0 0 0 0 0 0 0 12 2.167 55 169 6 909		3.856 391 1 0 191 45 59 2.185 630	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
LUXEMBOURG	Control backs Cachel accomments Cachel accomments Methicated benchmenter Methicated benchme	Non-defaultied 1 3.889 391 1 0 191 45 99 2.277 673 2.28 11		Non-defaulted 0 0 0 0 0 0 0 0 0 12 2.167 551 169 6 6		3.856 391 1 0 191 45 59 2.185 630 215 10	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	9
LUXEMBOURG	Control hooks Control hooks Control hooks Control works Control works Control works Control works Control works Control work Control Contr	Non-dataulted 1 3.889 1 1 1 0 101 45 59 2.277 6.27 2.28 11 2.144 9 55 0 0		Non-defaulted 0 0 0 0 0 0 0 0 0 12 2.167 563 169 6 909 4		3.856 391 1 0 191 45 59 2.185 630 215 10	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	
LUXEMBOURG	Control hooks Control hooks Control hooks Control works Control works Control works Control works Control works Control work Control Contr	Non-defaultid 3.889 391 1 0 45 57 2277 57 11 2.164 9 55 0 0 0 61		Non-defaulted 0 0 0 0 0 0 0 0 0 12 2.167 563 169 6 909 4		3.856 391 1 0 191 45 59 2.185 630 215 10	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	9 7 5 7 9 1
LUXEMBOURG	Control hooks Canadia downmania Canadia downmania Additional of externamental hands Natilitation of externamental hands Natilitation of externamental hands Natilitation of the Natilitation Conservation of the Natilitation National States National Nationa	Non-dxfaultad ( 3.889) 10 10 10 10 10 10 10 10 10 10		Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0		3.856 391 1 0 191 45 59 2.185 630 215 10	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	9 7 5 7 9 1
LUXEMBOURG	Control backs Candia decomments our local definitions Relation and consentions Multitater of processment lands Handbacker of processment lands Consentions Consent	Non-distaulted 3.889 301 10 10 10 10 10 10 10 10 10	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 391 1 0 191 45 59 2.185 630 2.15 10 2.097 8 55 0 0 0 0 0 0 1 15 2	31/12/2022 Stage 2 axposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
LUXEMBOURG	Control hooks Canadi Joseks Canadi Joseks Canadi Assemments Canadi Assemments Canadi Assemments Refflicture Development Earls Canadi Development Canadi Canadi Development Canadi	Non-defaultid 3.889 391 0 0 451 20277 221 221 221 3 5 5 5 0 0 6 1 1 1 1 1 1 1 1 1 1 1 1 1		Non-defaulted 0 0 0 0 0 0 0 0 0 0 122 2.157 561 169 6 599 4 8 3 0 0 0 124 125 561 169 6 599 4 18 19 19 19 19 19 19 19 19 19 19		3.856 3.91 1 0 191 45 5 5 2.185 2.185 2.185 2.015 2.017 8 5 5 5 0 0 0 0 0 0 0 1 18 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	31/12/2023 Stage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
LUXEMBOURG	Control backs Candia decomments our local definitions Relation and consentions Multitater of processment lands Handbacker of processment lands Consentions Consent	Non-distaulted 3.889 301 10 10 10 10 10 10 10 10 10	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 391 1 0 191 45 59 2.185 630 2.15 10 2.097 8 55 0 0 0 0 0 0 1 15 2	31/12/2022 Stage 2 axposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
LUXEMBOURG	Control backs Candia decomments our local definitions Relation and consentions Multitater of processment lands Handbacker of processment lands Consentions Consent	Nen-dstbulled 3.889 921 1 1 1 1 1 1 1 1 1 1 1 1 1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Kun datbuilted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 391 1 0 191 45 59 2.185 630 2.15 10 2.097 8 55 0 0 0 0 0 0 1 15 2	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
LUXEMBOURG	Control backs Candia decomments our local definitions Relation and consentions Multitater of processment lands Handbacker of processment lands Consentions Consent	Non-distaulted 3.889 301 10 10 10 10 10 10 10 10 10	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3 856 3 79 3 70 3 70 3 70 3 70 3 70 3 70 3 70 3 70	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
LUXEMBOURG	Control backs Candia decomments our local definitions Relation and consentions Multitater of processment lands Handbacker of processment lands Consentions Consent	Non-defaulted 3.009 201 1 1 1 1 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Kun datbuilted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 391 1 1 1 1 1 1 1 1 1 1 1 2,957 1 1 0 2,155 3 1 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R     Stage
LUXEMBOURG	Cardo Navia Marine Santa Santa Mandalan Marine Ma	Non-distuited 3.007 3.10 3.007 3.1 3.00 3.1 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0	Defaulted	Non-defaulted	Defaulted	3856 291 10 10 10 10 10 20 20 20 10 20 20 10 20 20 20 20 20 20 20 20 20 20 20 20 20	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R Stage S
LUXEMBOURG	Circle Vanishee Circle Circle	Non-distuiled 3.020 3.021 3.02 3.02 3.02 3.02 3.02 3.02 3.02 3.02	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	1856 291 10 10 10 10 10 20 20 10 10 10 10 10 10 10 10 10 10 10 10 10	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 1 1 2 1 1 1 1
LUXEMBOURG	Coirde Noois Coird	Non-defaulted 3.007 3	Defaulted	Non-defaulted	Defaulted	3856 291 10 10 10 10 10 20 20 20 10 20 20 10 20 20 20 20 20 20 20 20 20 20 20 20 20	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R Stage 3 C Coverage R Coverage R C
LUXEMBOURG	Control Notice Test Sector Se	Non-distuiled 3.020 3.021 3.02 3.02 3.02 3.02 3.02 3.02 3.02 3.02	Defaulted	Non-defaulted	Defaulted	1856 291 10 10 10 10 10 20 20 10 10 10 10 10 10 10 10 10 10 10 10 10	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
LUXEMBOURG	Catego lawa           Catego	Non-diffulted 3.02 	Defaulted	Non-defaulted	Defaulted	2.856 381 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 2 expositors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
LUXEMBOURG	Catcal José           Catcal and	Non-Statute 300 - - - - - - - - - - - - - -	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 381 10 10 10 10 10 10 10 10 10 1	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provisions for Steps 1         approve           approve	providents for Stage 2 expositors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 6 Stage exposu
LUXEMBOURG	Coirds Notis Coirds Notis Coirds Notis Coirds Notis Coirds Statistical Coirds Stat	Nexodialized 3,000 1,000 1,000	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	3.8% 381 1 1 1 391 392 392 393 393 393 393 393 393	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 Steps 3 exposure	provision for Nape 1 4000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provident for Rage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage F Stage exposu
	Control basis Control basis Control conversions on the data Minutesia Minutesian of experimental Minutesian of	Rendefault           100         2           1         1           1         1           1         1           1         1           1         1           2         2           2         2           3         1           3         1           4         1           5         1           4         1           5         1           4         1           5         1           5         1           6         1           7         1           6         1           7         1           7         1           6         1           7         1           7         1           7         1           8         1           9         1           10         1           10         1           10         1           10         1           10         1	Defaulted	Non-defaulted	Defaulted	3.8% 3.8%	31/12/2022 Stage 2 exposure 33 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	provision for Nape 1 4000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provident for Rage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage E apoint of the second secon
LUXEMBOURG	Control Nonix Control Nonix Control Nonix Section 2014 Control Nonix Section 2014 Control Nonix Section 2014 Control Nonix Control Noni	Nexodalub 3.002 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Ren defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.856 321 10 331 451 341 341 341 341 341 341 341 34	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Siage 3 exposure	provision for Nape 1 4000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provident for Rage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 15 2000
	Control hooks Co	Nonstraints	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	3.855 321 10 10 10 10 10 10 10 10 10 10 10 10 10	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	steps 3 exposure	Provident for provident for argenum of argenum of	providents for Skap 3 3 opcitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R = 2000 Coverage R =
	Carbon keesin Carbon	Nexodalub 3.002 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non defluited	Defaulted	3.856 321 10 331 451 341 341 341 341 341 341 341 34	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Siage 3 exposure	provision for Nape 1 4000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Skap 3 3 opcitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R           Co
	Control hooks Co	Nexodalub 3.002 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Non defluited	Defaulted	3.856 321 10 331 451 341 341 341 341 341 341 341 34	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Siage 3 exposure	Provident for provident for argenum of argenum of	severations for Rege 3 / equations of the severation of the severatio	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
	Control basis	Readable 100 2 10 1 1 1 1 2 1 2 1 2 2 2 2 2 2 2 2	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Nondetailet 	Defaulted	3,856 3,911 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Siage 3 exposure	Protection for Stapescrap 0 0 0 0 0 0 0 0 0 0 0 0 0	severations for Rege 3 / equations of the severation of the severatio	previsions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Сечетара Ка 0 0 0 0 0 0 0 0 0 0 0 0 0
	Circle Josie Circle Josie Ci	Resolution           100         2           1         1           1         1           1         1           1         1           1         1           1         1           1         1           1         1           1         1           2         2           2         2           3         1           1         1	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Ren defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	3.8%           381           1           4           4           3.8%           3.8%           3.8%           3.8%           3.8%           3.8%           3.9%           4.6%           3.9%           3.9%           4.6%           3.9%           4.6%           3.9%           4.6%           3.9%           3.9%           4.6%           4.6%           5.7%	31/12/2023 Slage 2 exposure 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expanse C C C C C C C C C C C C C C C C C C C	protection for     supports     support     supports     support	Providents for Raye 3 40000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	precisional for products for anyone in the second of the second second second second of the second second second second of the second second second second second of the second s	Converge R 4000

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA BANKINS

### 2023 EU-wide Stress Test: Credit risk STA Confédération Nationale du Crédit Mutuel

**Baseline Scenario** 31/12/2023 31/12/2025 31/12/2024 
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Ratio Stage 3 exposure 142.774 32,771 13,511 56.869 1.268 35.51 43.18 21.95 32,770 13,490 56,242 32,769 36.02 35.7 40.009 40.009 27.739 18.939 1.268 40.00 1.268 40.00% 1.136 3.039 27.705 40.00% 3.022 31.84 3.004 27.452 8.327 44,949 18,185 24.12% Confédération Nationale du Crédit Mutuel 8.258 43,497 21.4 8.190 6,370 22,559 3,108 2,027 41.955 15.529 30.099 40.009 6,284 41.56% 18.38% 33.70% 40.00% 32.5 40.00% 0.00% 40.00% 40.00% 40.009 40.009 40.009 40.00% 40.00

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	125.243	1.067		1 1	. 0	1	40.00%	125.241	1.069	3	1	L 0	1	40.00%	125.238	1.070	4	1	0	2	40.009
	Central governments	21,665	0		0 0	0 0	0	31.17%	21,665	0	0	0	0 0	0	35.04%	21,664	1	1	0	0	0	36.559
	Regional governments or local authorities	13,175	150	11	4	1 9	w	43.14%	13,154	160	29	4	1 9	12	41.96%	13,141	162	40	4	9	17	41.439
	Public sector entities	56.139	2.156	2	0	2	4	21.87%	55.520	2.768	27	0	3	7	26,46%	55.012	3.269	34	0	3	10	29.269
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0		0 0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Institutions	1,183	12		1 0	0 0		24.09%	1,171	24	1	0	0 0	0	28.55%	1,160		2	0	1	1	32.549
	Corporates	8,592	632	79	5 7	7 6	154	19.36%	8.492	712	817	6	5 6	163	19.98%	8,430	754	837	6	7	172	20.569
	of which: SME	1,473	103	17	3	3 3	35	23.02%	1,464	104	178	3	3 3	43	24.24%	1,457	103	186	3	3	47	25.329
	Retail	15,095	1,419	2,022	2 109	237	1,077	53.28%	14,627	1,517	2,394	105	5 257	1,278	53.40%	14,204		2,773	102	268	1,484	53.519
FRANCE	of which: SME	4,329	398	31	3 19	26	91	28.50%	4,269	400	376	18	3 26	114	30.32%	4,219		432	18	25	137	31.629
	Secured by mortgages on immovable property	7,347	221	22	2 2	2 0	17	7.48%	7,145	356	295	2	2 0	19	6.54%	6,977	442	377	2	0	22	5.799
	of which: SME	145	12	1	5 0	0 0	3	18.50%	150	7	16	0	0 0	3	20.02%	151	5	17	0	0	4	21.199
	Items associated with particularly high risk	732	0		0 0	0 0	0	40.00%	732	0	0	0	0 0	0	40.00%	732	0	0	0	0	0	40.009
	Covered bonds	0	0	(	0 0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	676	0		0 0	0 0	0	40.00%	676	0	0	0	0 0	0	40.00%	675	0	0	0	0	0	40.009
	Equity	181	0		0	0		40.00%	181	0	0	0	0 0	0	40.00%	181	0	0	0	0	0	40.009
	Securitisation																					
	Other exposures	2,013	0		0 0	0 0	0	40.00%	2,013	0	0	0	0 0	0	40.00%	2,013	0	0	0	0	0	40.009
	Standardised Total	252,042	5,657	3,088	122	255	1,262	40.85%	250,617	6,605	3,566	118	277	1,482	41.55%	249,426	7,293	4,068	115	288	1,707	41.96%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposur
	Central banks	4,533	35	)	0 1	0 0		40.00%	4,533	39	0	0	0	0	40.00%	4,533	39	0	0	0	· · · · · · · · · · · · · · · · · · ·	4
	Central governments	924	(	1	0	0 0		40.00%	924	0	0	0	0	0	40.00%	924	0	0	0	0		4
	Regional governments or local authorities	54	1	1	0	0 0		56.37%	54	1	0	0	0	0	51.61%	54	1	0	0	0		4
	Public sector entities	223	5	9	0	0 0		40.00%	221	11	0	0	0	0	40.00%	219	13	0	0	0		4
	Multilateral Development Banks	0	(	1	0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0
	International Organisations	0	(	1	0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		2
	Institutions	560	1	1	0	0 0		40.00%	560	1	0	0	0	0	40.00%	559	2	0	0	0		4
	Corporates	8,123	766	5 16	8 1	1 24	3	3 19.67%	8,044	815	198	11	26	46	23.23%	7,986	844	228	11	27	5'	2
	of which: SME	2,468	155	5 3	9	7 (	5	4 37.19%	2,455	147	59	7	0	23	39.12%	2,438	144	79	7	0	3.	2 4
	Retail	18,559	1,616	2,41	8 16	6 249	1,48	61.50%	17,909	1,554	3,130	160	241	1,808	57.77%	17,306	1,468	3,818	154	227	2,11	9 9
GERMANY	of which: SME	939	88	3 2	4	4 9	1	44.40%	928	85	36	4	5	16	43.05%	917	85	48	- 4	5	21	L .
	Secured by mortgages on immovable property	65	2	2	1	0 (		1 38.65%	64	2	3	0	0	1	36.75%	63	2	4	0	0		
	of which: SME	23	2	2	1	0 0		37.16%	22	1	2	0	0	1	38.35%	22	1	3	0	0	·	1 3
	Items associated with particularly high risk	92	(	1	0. 1	0 0		40.00%	92	0	0	0	0	0	40.00%	92	0	0	0	0	·	4
	Covered bonds	0	(	1	0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	·	
	Claims on institutions and corporates with a ST credit assessment	0	(	1	0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	·	0 (
	Collective investments undertakings (CIU)	7	(	1	0. 1	0 0		40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0	·	40.
	Equity	217	(	1	0. 1	0 0		40.00%	217	0	0	0	0	0	40.00%	217	0	0	0	0	·	40.
	Securitisation																			1	()	
	Other exposures	596	(	1	0. 1	0 0		40.00%	596	0	0	0	0	0	40.00%	596	0	0	0	0	·	40.
	Standardized Total																					C3.04

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			/
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	provisions for p Stage 1	Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	730	6		0	(	)	40.00%	730	6	0	0	0	0	40.00%	730	6	0	0	0		40.00
	Central governments	712	(		0	0	)	40.00%	712	0	0	0	0	0	40.00%	712	0	0	0	0	(	40.0
	Regional governments or local authorities	190	2		0	0	)	40.00%	189	2	0	0	0	0	40.00%	189	2	0	0	0	(	40.0
	Public sector entities	0	(		0	0	)	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	(	40.00
	Multilateral Development Banks	0	(		0	0	)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00
	International Organisations	0	(		0	0	)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00
	Institutions	50	*		0	0	)	40.00%	47	7	0	0	0	0	40.00%	43	11	0	0	0	(	40.00
	Corporates	718	38	3	1		2	6 16.05%	716	38	40	1	2	7	18.21%	713	38	43	1	2	5	9 20.04
	of which: SME	253	18	3	1			4 13.84%	251	19	32	0	1	5	15.23%	250	19	33	0	1	F	6 16.51
	Retail	4,215	188	603	56	33	39	58.07%	4,015	229	762	53	39	420	55.15%	3,834	247	925	51	42	497	2 53.21
BELGIUM	of which: SME	434	41	3	2		3 2	3 66.82%	428	40	41	2	8	26	62.99%	423	40	46	2	7	25	60.18
	Secured by mortgages on immovable property	4,901	143	10.	7		5	4 14.15%	4,791	204	149	7	7	23	15.13%	4,698	239	207	7	7	31	1 15.07
	of which: SME	521	38	3	6		1	1 31.09%	517	25	54	7	1	18	33.99%	505	20	71	6	1	25	5 35.45
	Items associated with particularly high risk	0	(		0	0	)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00
	Covered bonds	46	(		0	0	)	40.00%	46	0	0	0	0	0	40.00%	46	0	0	0	0	(	40.00
	Claims on institutions and corporates with a ST credit assessment	0	(		0	0	)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00
	Collective investments undertakings (CIU)	2	(		0	0	)	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	(	40.009
	Eaulty	6	(		0	0	)	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	(	40.00
	Securitisation																					
	Other exposures	381	(		0	0	)	40.00%	381	0	0	0	0	0	40.00%	381	0	0	0	0	(	40.009
	Chandrad and Takel	44.054	202	7.44				10.070/														

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### 2023 EU-wide Stress Test: Credit risk STA

										Co	nfederation	Nationale du Baseline Scenario	Credit Mul	tuel								
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage exposu
	Central banks	2,221	19	(		0 (	) (	40.00%	2,221	19		0	0	0	40.00%	2,221	15	0 0	0	0	0	
	Central governments	127	0	(		0 0	) ()	40.00%	127	0	0	0	0	0	40.00%	127	(	0 0	0	0	0	
	Regional governments or local authorities	5	0	(		0 0	) ()	40.00%	5	0	0	0	0	0	40.00%	5	(	0 0	0	0	0	4
	Public sector entities	0	0	(		0 0	) ()	0.00%	0	0	0	0	0	0	0.00%	0	(	0 0	0	0	0	1
	Multilateral Development Banks	0	0	(		0 0	) ()	0.00%	0	0	0	0	0	0	0.00%	0	(	0 0	0	0	0	1
	International Organisations	0	0	(		0 0	) ()	0.00%	0	0	0	0	0	0	0.00%	0	(	0 0	0	0	0	1
	Institutions	289	0	(		0 0	) ()	40.00%	288	1	0	0	0	0	40.00%	288	1	1 0	0	0	0	4
	Corporates	1,552	112	65		3 10	1	26.33%	1,549	105	76	3	9	22	28.54%	1,542	101	1 87	3	9	26	3
	of which: SME	207	16			0	1	16.03%	204	17	6	0	1	1	22.50%	202	18	6	0	1	2	2
	Retail	57	3	25		0 (	9	16.29%	55	3	31	0	0	5	15.09%	53		33	0	0	5	14
SWITZERLAND	of which: SME	11	1			0 0		72,28%	11	1	1	0	0	0	61.79%	10	1	1 1	0	0	0	56
	Secured by mortgages on immovable property	5,706	213	284	3	6 (	5	20.25%	5.611	191	401	41	0	98	24.37%	5,480	191	533	40	0	143	28
	of which: SME	1.574	117	61	2	1 (	2	34,95%	1.548	79	125	22	0	44	34.95%	1,497	63	192	21	0	67	34
	Items associated with particularly high risk	751	0	(		0 0	0	40.00%	751	0		0	0	0	40.00%	751	(	0 0	0	0	0	40
	Covered bonds	0	0			0 (	0 0	0.00%	0	0		0	0	0	0.00%	0		0 0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0			0 0	) (	0.00%	0	0		0	0	0	0.00%	0	(	0 0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0			0 (	0 0	40.00%	0	0		0	0	0	40.00%	0	0	0 0	0	0	0	40.
	Equity	72	0			0 0		40.00%	72	0		0	0	0	40.00%	72		0 0	0		0	40.
	Securitisation																					
	Other exposures	98	0			0 (	0	40.00%	98	0		0	0	0	40.00%	98		0 0	0	0	0	40
								21.0295	10 779						24 4494	10 627						26.6

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	4,838	41				0 0	40.00%	4,838	41	0	0	0	0	40.00%	4,838		0	0	0		40.00
	Central governments	3,451	(				0 0	40.00%	3,451	0	0	0	0	0	40.00%	3,451	0	0	0	0	1 0	40.009
	Regional governments or local authorities	0	(				0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1 0	0.009
	Public sector entities	11	(				0 0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	1 0	40.009
	Multilateral Development Banks	- 4	(				0 0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	1 0	40.009
	International Organisations	0	(				0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1 0	0.009
	Institutions	105	(				0 0	40.00%	105	0	0	0	0	0	40.00%	105	0	0	0	0	1 0	40.009
	Corporates	608	63	2	1	1	0 3	4.56%	601	68	25	1	0	2	6.89%	596	73	26	1	0	1 7	9.129
	of which: SME	255	21	2			0 3	3.70%	251	24	21	0	0	1	5.60%	248	27	22	0	0	1 7	2 7.489
	Retail	3	(				0 9	89.18%	3	0	6	0	0	s	88.82%	3	0	6	0	0	1	5 88.479
UNITED STATES	of which: SME	2	(				0 0	40.41%	2	0	0	0	0	0	40.39%	2	0	0	0	0	1 0	40.399
	Secured by mortgages on immovable property	20	2				0 0	26.87%	19	2	0	0	0	0	26.86%	19	2	0	0	0	1 0	26.839
	of which: SME	10	1				0 0	11.25%	10	1	0	0	0	0	11.25%	10	1	0	0	0	1 0	11.259
	Items associated with particularly high risk	46	(				0 0	40.00%	46	0	0	0	0	0	40.00%	46	0	0	0	0	1 0	40.009
	Covered bonds	0	(				0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1 0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	(				0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1 0	0.009
	Collective investments undertakings (CIU)	0	(				0 0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	1 0	40.009
	Eauity	0	(				0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1 0	0.009
	Securitisation																				1	
	Other exposures	0	(				0 0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	1 0	40.009
	Standardized Total																					22 9 26

												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3,856	33	3 (	0	(	(	40.00%	3,856	33	0	(	0 0	(	40.00%	3,856	33	0	0	(	1 0	0 40.00%
	Central governments	391	-	) (	0	(	(	40.00%	391	0	0	(	0 0	(	40.00%	391	0	0	0	(	ر د	0 40.00%
	Regional governments or local authorities	1	-	) (	0	(	(	40.00%	1	0	0	(	0 0	(	40.00%	1	0	0	0	(	ر د	0 40.00%
	Public sector entities	0	-	) (	0	(	(	0.00%	0	0	0	(	0 0	(	0.00%	0	0	0	0	(	ر د	0.00%
	Multilateral Development Banks	191	-	1	0			40.00%	191	0	0	(	0 0	(	40.00%	191	0	0	0		1	0 40.00%
	International Organisations	45		1	0			40.00%	45	0	0		0 0		40.00%	45	0	0			1	40.00%
	Institutions	59		1	0			96.13%	59	0	0		0 0		94.83%	59	0	0			1	92.90%
	Corporates	2.188	71	3 25	3		15	61.05%	2.185	72	34		1	15	55.69%	2.179	69	43	3		2	3 52.68%
	of which: SME	628	35	2	2			44.11%	625	37	12	2	2 0		43.27%	620	36	17	2		1	7 42.96%
	Retail	210	17	7	0			69.00%	208	18	10		0 0	7	67.19%	206	19	11	0		4	7 65.36%
LUXEMBOURG	of which: SME	10		1. (	0			67.67%	10	1	0		0 0		58.81%		1	1	0		1	0 54.32%
	Secured by mortgages on immovable property	2,089	53	1	0			17.37%	2,081	60	13		0 0		17.55%	2,072	66	15	0		1	3 17.66%
	of which: SME	8		1. (	0			35.31%	8	0	0		0 0	(	35.31%	8	0	1	0		1	0 35.31%
	Items associated with particularly high risk	55		1	0			40.00%	55	0	0		0 0	(	40.00%	55	0	0	0		1	40.00%
	Covered bonds	0		1	0			0.00%	0	0	0		0 0	(	0.00%	0	0	0	0		1	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		1	0			0.00%	0	0	0		0 0		0.00%	0	0	0			1	0.00%
	Collective investments undertakings (CIU)	61		1	0			40.00%	61	0	0		0 0		40.00%	61	0	0			1	40.00%
	Equity	18		1	0			40.00%	18	0	0		0 0		40.00%	18	0	0			1	40.00%
	Securitisation																				4	4
	Other exposures	152		1	0			40.00%	152	0	0		0 0	(	40.00%	152	0	0	0		1	0 40.00% 2 47.09%
	Standardised Total	9.316	181	45	3	1	23	52.02%	9,304	182	57	4	1	28	49.09%	9.287	187	69	3	1	37	47.09%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	239	2		(	0		40.00%	239	2	(	0	0	0	40.00%	239	2	0	0	0	0	40.0
	Central governments	914	0	(	(			40.00%	914	0	(	0	0	0	40.00%	914	0	0	0	0	0	40.0
	Regional governments or local authorities	1	0		(	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00
	Public sector entities	0	0	(	(			0.00%	0	0	(	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Multilateral Development Banks	0	0		(	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	International Organisations	0	0	(	(	0	0	0.00%	0	0	(	0 0	0	0	0.00%	0	0	0	0	0	0	0.00
	Institutions	44	0	(	(	0	0	64.09%	44	0	(	0 0	0	0	62.57%	44	0	0	0	0	0	60.57
	Corporates	1,511	43	40		1	13	27.68%	1,498	48	55	3	1	17	30.75%	1,486	52	64	3	1	21	33.06
	of which: SME	524	18	25		1	7	25.90%	513	22	38	3	1	11	30.77%	502	25	43	3	1	15	34.00
	Retail	1,690	71	393	15	23	277	70.60%	1,628	68	458	19	22	303	66.29%	1,567	65	521	18	21	329	63.09
SPAIN	of which: SME	184	18	π	1	0	47	66.50%	181	18	73	1	0	48	65.48%	178	18	76	1	0	49	64.55
	Secured by mortgages on immovable property	1,973	43	83		0	17	20.37%	1,962	30	107	5	0	22	20.75%	1,942	25	132	5	0	27	20.74
	of which: SME	557	40	53	4	0	13	25.22%	559	27	65	4	0	18	27.80%	554	21	76	- 4	0	22	29.609
	Items associated with earticularly high risk	0	0				0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0				0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0				0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	14	0				0	40.00%	14	0		0	0	0	40.00%	14	0	0	0	0	0	40.009
	Equity	1	0					40.00%	1	0	(	0	0	0	40.00%	1	0	0	0	0	0	40.009
	Securitisation																					
	Other exposures	253	0				0	40.00%	253	0		0	0	0	40.00%	253	0	0	0	0	0	40.009
	Standardised Total	6.638	158	523	27	24	307	58.77%	6.552	148	620	27	23	343	55.28%	6.458	144	717	26	22	377	52.62%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

### 2023 EU-wide Stress Test: Credit risk STA Confédération Nationale du Crédit Mutuel

31/12/2025 31/12/2023 31/12/2024 
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2
 Stage 2

 Stage 1
 Stage 2
 Stage 2
 Stage 3
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 142.774 142.774 32,771 13,488 56,667 1.268 1.126 3.037 27,262 8.189 44,159 35.51 42.82 23.24 32,770 32,769 36.02 35.7 13,455 40.009 40.009 32.249 29.079 29.619 64.589 1.268 40.00 1.268 40.00% 40.00% 42.04% 34.50% 38.16% 61.48% 50.24% 35.81% 54.64% 40.00% 3.017 38.85 2.997 26.639 Confédération Nationale du Crédit Mutuel 7.996 34.9 7.868 6,192 22,375 3,004 2,027 51.089 29.499 50.189 40.009 40.00% 40.00% 40.00% 40.00% 40.009 40.0 40.009 40.00 40.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	125,243	1.067		1	0		40.00%		1.069	3		0	1	40.00%	125,238		4	1		2	40.009
	Central governments	21,665	0	0	0	0		31.17%	21,665	0	0	0	0	0	35.04%	21,664	1	1	0	0	0	36.559
	Regional governments or local authorities	13,153	170	ž	5	10	4	42.79%	13,120	189			11	14	41.68%	13,106		47	5	11	19	41.229
	Public sector entities	55.939	2.354	22	0	2		23.16%	55.231	3.054	30		3	9	27.99%	54,697	3.579	39	0	4	12	30.559
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0		0	0	0.00%	0	0	0	0		0	0.009
	International Organisations	0	0	(	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Institutions	1,182	13	1	0	0		28.15%	1,169	26	2	0	1	1	34.85%	1,156	38	3	0	1	1	39.649
	Corporates	8,472	734	814	16	7	23	28.60%	8.271	892	858	13	8	256	29.83%	8.167	957	897	12	8	276	30.819
	of which: SME	1,451	118	177	8	4	55	33.38%	1,424	129	193	e	4	68	35.51%	1,408		207	6	4	77	37.069
	Retail	14,712	1,646	2,180	179	273	1,23	56.46%	13,854	1,889	2,795	140	320	1,580	56.52%	13,307		3,327	128	326	1,884	56.619
FRANCE	of which: SME	4,216	468	361	42	30	14	39.56%	4,076	498	470	39	32	196	41.71%	3,998		565	31	31	242	42.899
	Secured by mortgages on immovable property	7,330	232	234	11	0	35	14.82%	7,069	400	328	s	0	50	15.22%	6,894	478	424	8	1	65	15.399
	of which: SME	144	13	16	1	0	4	32.25%	147	8	18	1	0	6	35.37%	148	6	19	1	0	7	37.309
	Items associated with particularly high risk	732	0	(	0	0		40.00%	732	0	0	(	0	0	40.00%	732	0	0	0	0	0	40.009
	Covered bonds	0	0	(	0	0		0.00%	0	0	0	(	0	0	0.00%	0	0	0	0		0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	676	0	(	0	0		40.00%	676	0	0	(	0	0	40.00%	675	0	0	0	0	0	40.009
	Equity	181	0	(	0	0		40.00%	181	0	0	(	0	0	40.00%	181	0	0	0	0	0	40.009
	Securitisation																					
	Other exposures	2,013	0	(	0	0		40.00%	2,013	0	0	(	0	0	40.00%	2,013		0	0	0	0	40.009
	Standardised Total	251,297	6,217	3,273	213	293	1,513	46.23%	249,220	7,518	4,050	169	342	1,910	47.16%	247,831	8,215	4,741	154	350	2,259	47.65%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks	4,533	39	0	0			40.00%	4,533	39	0	0	0	0	40.00%	4,533	39	0	0	0	0	
	Central governments	924	0	0	0	0	0	40.00%	924	0	0	0	0	0	40.00%	924	0	0	0	0	0	
	Regional governments or local authorities	54	1	0	0	0	0	55.69%	54	1	0	0	0	0	50.93%	54	1	0	0	0	0	
	Public sector entities	223	9	0	0	0	0	40.00%	220	11	0	0	0	0	40.00%	218	13	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Institutions	560	1	0	0	0	0	46.00%	560	1	0	0	0	0	46.00%	559	2	0	0	0	0	
	Corporates	7,963	892	202	28	28	63	31.29%	7,768	1,021	269	20	33	97	36.26%	7,699	1,039	319	19	34	123	
	of which: SME	2,418	183	60	18	1	25	48.05%	2,371	187	104	13	1	51	49.22%	2,349	176	137	12	1	68	
	Retail	18,308	1,819	2,466	232	316	1,612	65.37%	17,177	2,140	3,276	222	375	2,069	63.16%	16,118	2,340	4,134	197	418	2,550	
GERMANY	of which: SME	912	103	36	9	é	15	52.19%	883	107	61	7	6	31	50.64%	870	101	80	6	6	40	
	Secured by mortgages on immovable property	64	2	2	1	0	1	55.77%	62	2	4	1	0	2	54.97%	60	2	6	1	0	3	
	of which: SME	22	2	2	1	0	1	56.14%	21	1	3	1	0	2	57.96%	20	1	4	1	0	3	
	Items associated with particularly high risk	92	0	0	0	0	0	40.00%	92	0	0	0	0	0	40.00%	92	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	7	0	0	0	0		40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	
	Equity	217	0	0	0	0		40.00%	217	0	0	0	0	0	40.00%	217	0	0	0	0	0	
	Securitisation																					
	Other exposures	596	0	0	0	0		40.00%	596	0	0	0	0	0	40.00%	596	0	0	0	0	0	
	Standardierd Total		2 762																			

												Adverse Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		itage 2 «posure	Stage 3 exposure	Stock of Stock provisions for provision Stage 1 Stage exposure expose	for provisions f Stage 3	or Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
/	Central banks	730	e	(	0	1	)	40.00%	730	6	0	0	0	0 40.00%	6 730	6	0	0	0		40.00
	Central governments	712	0		0		0	40.00%	712	0	0	0	0	0 40.00%	5 712	2 0	0	0	0	0	40.00
	Regional governments or local authorities	189	3		0		)	40.00%	188	3	0	0	0	0 40.00%	b 188	3 3	1	0	0		40.00
	Public sector entities	0	(		0		)	40.00%	0	0	0	0	0	0 40.00%	6 (	0 0	0	0	0		40.009
	Multilateral Development Banks	0	(		0		)	0.00%	0	0	0	0	0	0 0.00%	6 (	0 0	0	0	0		0.009
	International Organisations	0	(		0		)	0.00%	0	0	0	0	0	0 0.00%	6 (	0 0	0	0	0		0.009
	Institutions	50	*		0		)	46.00%	46	8	0	0	0	0 46.00%	43	12	0	0	0		46.009
	Corporates	709	45	4	3		1	25.45%	697	50	47	2	3	14 29.66%	692	2 50	53	2	3	17	32.15%
	of which: SME	249	21	3	1		2	7 22.13%	243	24	35	1	2	9 25.15%	b 241	1 25	37	1	2	16	27.189
	Retail	4,174	211	62	103	3	43	4 69.75%	3,837	316	853	73	54	563 65.98%	a 3,651	309	1,046	66	53	671	64.099
BELGIUM	of which: SME	421	48	4	5		2	9 72.22%	404	53	52	4	10	35 66.59%	a 397	7 50	62	3	9	35	63.769
	Secured by mortgages on immovable property	4,850	175	112	26		5 3	8 31.73%	4,650	287	207	19	9	70 33.78%	4,554	302	288	16	9	9f	33.249
	of which: SME	504	43	5	21		2 2	54.41%	479	31	85	15	1	50 58.02%	463	2 24	110	13	1	65	5 59.14%
	Items associated with particularly high risk	0	(		0		)	0.00%	0	0	0	0	0	0 0.00%	6 (	0 0	0	0	0		0.00%
	Covered bonds	46	(		0		)	40.00%	46	0	0	0	0	0 40.00%	6 46	5 0	0	0	0		40.00%
	Claims on institutions and corporates with a ST credit assessment	0	(		0		)	0.00%	0	0	0	0	0	0 0.00%	6 (	0 0	0	0	0		0.00%
	Collective investments undertakings (CIU)	2	(		0		)	40.00%	2	0	0	0	0	0 40.00%	6 7	2 0	0	0	0		40.00%
	Eaulty	6	(		0		0	40.00%	6	0	0	0	0	0 40.00%	6 6	5 0	0	0	0	1	40.00%
	Securitisation				1		1								1	1					
	Other exposures	381	(		0		0	40.00%	381	0	0	0	0	0 40.00%	381	0	0	0	0	ſ	40.00%
	Chandrash Takal																				

EBA EUROPEAN BANKING AUTHORITY

### 2023 EU-wide Stress Test: Credit risk STA

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					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Con
	Central banks	2 221	19		1	0 0		40.00%	2 221	19	0	0	0	0	40.00%	2 221	14					
	Central governments	127	0		1	0 0		40.00%	127	0		0	0	0	40.00%	127		0			1	0
	Regional governments or local authorities	5	0	1		0 0	0	40.00%	5	0	ő	0	0	0	40.00%	5	1	0 0			0	0
	Public sector entities	0	0		)	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	0
	Multilateral Development Banks	0	0		)	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	0	٥
	International Organisations	0	0			0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	)	٥
	Institutions	289	0			0 0	0	46.00%	288	1	0	0	0	0	46.00%	287		2 0	0	0	)	٥
	Corporates	1,526	127	7.	7	9 11	30	39.36%	1,503	127	100	9	11	42	42.02%		12	122	w	11	5	3
	of which: SME	203	18		5	1 1	1 2	30.32%	199	21	7	1	1	3	39.58%		2	3 9	1	1		4
0.0000000000000000000000000000000000000	Retail	56	3	25	2	0 0	8	27.53%	52	3	34	0	0	9	25.44%	48		3 38				3
SWITZERLAND	of which: SME	10	1		2	0 0	0 0	67.95%	10	1	1	0	0	1	60.65%			1 1			2	1
	Secured by mortpages on immovable property	5,621	233	34	12	2 0	127	36.47%	5.385	235	584	96	0	259	44.29%			773	83		36	ś.
	of which: SME	1.512	129	11	6	8 0	61	54,90%	1.421	97	234	47	0	130	55.69%			319	41		17	4
	Items associated with particularly high risk	751	0	1	1	0 0	0	40.00%	751	0	0	0	0	0	40.00%		1	0 0			0	٤
	Covered bonds	0	0	1	1	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	1	0 0			0	٤
	Claims on institutions and corporates with a ST credit assessment	0	0		1	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	0	0	)	٦
	Collective investments undertakings (CIU)	0	0	(	1	0 0	0 0	40.00%	0	0	0	0	0	0	40.00%		(	0 0		0	0	٤
	Equity	72	0			0 0	0 0	40.00%	72	0	0	0	0	0	40.00%	72		0 0	6	6		1
	Securitisation																			-		-
	Other exposures Standardised Total	98 10.766	382	456	12	0 0		40.00%	98 10.502	385		105	0	200	40.00%	98 10.288	200	0			42	4
	Standardised Total	10,766	362	430	13	1 12	100	30.36%	10,502	365	/18	105	12	309	43.09%	10,288	363	934	91		42	
					31/12/2023							Adverse Scenaric 31/12/2024	,						31/12/2025			-
				1	1	1	1						1				1	1		-	1	1
		Stage 1	Stane 2	Stane 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stane 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stane 1	Stane 2	Stane 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	G

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks	4,838	41		0 0	0 0	0 0	40.00%	4,838	41	0	0 0	0	0	40.00%	4,838	41	1 0		0	0	4
	Central governments	3,451	0		0 0	0 0	0 0	40.00%	3,451	0	0	0 0	0	0	40.00%	3,451	(	0 0	0	0	0	4
	Regional governments or local authorities	0	0		0 0	0 0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	(	0 0	0	0	0	(
	Public sector entities	11	0		0 0	0 0	0	40.00%	11	0	0	0 0	0	0	40.00%	11	(	0 0	0	0	0	40
	Multilateral Development Banks	4	0		0 0	0 0	0	40.00%	4	0	0	0 0	0	0	40.00%	4	(	0 0	0	0	0	40.
	International Organisations	0	0		0 0	0 0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	(	0 0	0	0	0	0.
	Institutions	105	0		0 0	0 0	0	46.00%	105	0	0	0 0	0	0	46.00%	105	1	1 0	0	0	0	46.
	Corporates	597	72	2	5 1	1 (	4	14.54%	583	84	27	1	0	5	18.69%	574	91	1 29	1	. 0	6	21.
	of which: SME	252	24	2	1 1	1 (	3	13.23%	245	29	22	1	0	4	16.58%	240	33	23	1	. 0	4	19
	Retail	3	0		6 0	0 0	) 5	93.35%	3	0	6	5 0	0	S	92.73%	3	(	6		/ 0	5	92
INITED STATES	of which: SME	2	0		0 0	0 0	0 0	47.83%	2	0	0	0	0	0	47.84%	2	(	0		/ 0	0	47
	Secured by mortgages on immovable property	20	2		0 0	0 0	0 0	51.22%	19	2	0	0	0	0	51.19%	19	2	2 0		/ 0	0	51
	of which: SME	10	1		0 0	0 0	0 0	31.04%	10	1	0	0	0	0	31.04%	10	1	1 0		/ 0	0	31.
	Items associated with particularly high risk	46	0		0 0	0 0	0 0	40.00%	46	0	0	0	0	0	40.00%	46	(	0		/ 0	0	40.
	Covered bonds	0	0		0 0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	(	0		/ 0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	(	0		/ 0	0	0.
	Collective investments undertakings (CIU)	0	0		0 0	0 0	0 0	40.00%	0	0	0	0	0	0	40.00%	0	(	0		/ 0	0	40.
	Equity	0	0		0 0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	(	0		/ 0	0	0.
	Securitisation																			4	1	1
	Other exposures	0	0		0 0	0 0	0 0	40.00%	0	0	0	0	0	0	40.00%	0	(	0		/ 0	0	40.
	Standardised Total	9.075	116	3.				29.22%	9.060	128	34	1		11	31.83%	9.051	135	36	1		12	33.7

												Adverse Scenari	•									/
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,856	33	(	0	-		40.00%	3,856	33	0	(	0 0	0	40.00%	3,856	33	0	0	0	· · · · ·	40.009
	Central governments	391	(	(	0	_	0	40.00%	391	0	0	(	0 0	0	40.00%	391	0	0	0	0	1	40.00%
	Regional governments or local authorities	1	(	(	0	_	0	40.00%	1	0	0	(	0 0	0	40.00%	1	0	0	0	0	1	40.00%
	Public sector entities	0	(	(	0	_	0	0.00%	0	0	0	(	0 0	0	0.00%	0	0	0	0	0	1	0.00%
	Multilateral Development Banks	191	(	(	0	-		40.00%	191	0	0	(	0 0	0	40.00%	191	0	0	0	0	[	40.00%
	International Organisations	45			0			40.00%	45	0	0		0	0	40.00%	45	0	0	0	0	(	40.00%
	Institutions	59	(	(	0			98.41%	59	0	0	(	0 0	0	93.84%	59	0	0	0	0		83.80%
	Corporates	2,165	97	34	8		22	64.53%	2.144	93	54	7	7 1	32	59.18%	2.129	90	72	6	1	4'	56.98%
	of which: SME	617	46	11	5		6	52,51%	603	48	23	4	4 0	12	51.89%	594	46	33	4	0	17	7 51.69%
	Retail	208	15	10	1		8	79.41%	202	23	11	(	0 0	8	76.22%	199	25	12	0	0	5	
LUXEMBOURG	of which: SME	10	1		0		0	66.33%	9	1	1	(	0 0	0	59.33%	9	1	1	0	0	r	56.66% 37.48%
	Secured by mortgages on immovable property	2,087	54	17	1		4	33.65%	2,075	62	16	1	0	6	36.15%	2,064	70	19	1	0	7	37.48%
	of which: SME	7	1		0		0	55.42%	7	0	1	(	0 0	1	56.29%	7	0	2	0	0	1	56.63%
	Items associated with particularly high risk	55	(	(	0		0	40.00%	55	0	0	(	0 0	0	40.00%	55	0	0	0	0	r	40.00%
	Covered bonds	0	(	(	0		0	0.00%	0	0	0	(	0 0	0	0.00%	0	0	0	0	0	r	
	Claims on institutions and corporates with a ST credit assessment	0	(	(	0			0.00%	0	0	0	(	0 0	0	0.00%	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	61	(	(	0			40.00%	61	0	0	(	0 0	0	40.00%	61	0	0	0	0		40.00%
	Eauity	18	(	(	0			40.00%	18	0	0	(	0 0	0	40.00%	18	0	0	0	0		40.00%
	Securitisation																					
	Other exposures	152	(	(	0		0	40.00%	152	0	0	(	0 0	0	40.00%	152	0	0	0	0	r	40.00%
	Standardised Total	9,290	197	55	10	:	33	60.47%	9,250	211	81	9	2	46	57.03%	9,221	218	104	8	1	57	55.39%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	239	2		0		0 0	40.00%	239	2		) 0	0	0	40.00%	239	2	0	0	6	0	4
	Central governments	914	0		0 0		0	40.00%	914	0		0	0	0	40.00%	914	0	0	0	1 1	0	4
	Regional governments or local authorities	1	0		0 0		0	40.00%	1	0		0	0	0	40.00%	1	0	0	0	1 1	0	4
	Public sector entities	0	0		0 0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	1 1	0	
	Multilateral Development Banks	0	0		0 0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	1 1	0	
	International Organisations	0	0		0 0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Institutions	44	0		0 0	0	0 0	71.87%	44	0	0	0 0	0	0	66.70%	44	0	0	0	0	. 0	6
	Corporates	1,490	56	5	5 10	1	22	39.79%	1,449	75	77	8	1	. 34	44.43%	1,423	83	95	7	2	. 44	6
	of which: SME	513	22	3	5 9	1	14	39.04%	486	30	54	7	1	. 25	45.42%	466	35	70	6	2	. 34	4
	Retail	1,670	79	40	5 36	24	320	78.92%	1,573	84	497	33	24	367	73.87%	1,490	81	583	29	23	411	
SPAIN	of which: SME	175	24	7	3 3	1	55	74.81%	163	29	80	2	1	. 58	72.44%	158	28	86	2	1	61	
	Secured by mortgages on immovable property	1,953	49	9	5 15	0	32	33.23%	1,915	40	144	12	0	48	33.50%	1,886	32	181	10	0	61	
	of which: SME	543	46	6	11	0	26	41.34%	534	34	83	9	0	38	45.56%	525	26	99	8	0	47	6
	Items associated with particularly high risk	0	0		0 0	0	0 0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	. 0	
	Covered bonds	0	0		0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	. 0	
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	. 0	
	Collective investments undertakinos (CIU)	14	0		0 0	0	0 0	40.00%	14	0	0	0	0	0	40.00%	14	0	0	0	0	. 0	4
	Equity	1	0		0 0	0	0 0	40.00%	1	0	0	0 0	0	0	40.00%	1	0	0	0	0	. 0	4
	Securitisation																				4	
	Other eccosures	253	0		0 0	0	0 0	40.00%	253	0	0	0	0	0	40.00%	253	0	0	0	0	. 0	4
	Standardised Total	6.577	185	55	61	25	374	67.12%	6,402	200	718	53	26	449	62.62%	6.263	198	859	46	25	517	60.

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-188		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	344	267	119	35	3,796	3.323	710	616	436	385	3	3	78	18%
	Connectes - Of Which: Specialized Lending	0	0	0	Ó	Ó	0	0	0	0	0	Ó	Ó	0	
	Corporates - Of Which: SME	243	0	74	0	1.930	1.737	300	270	203	183	1	1	41	
0 111 11	Retail	958	0	179	0	7.861	7.075	878	790	838	754	6	6	48	5,76%
Confédération	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Nationale du Crédit	Retail - Secured on real estate property - Of Which: SME	0	0	0	Ó	Ó	0	0	0	0	0	Ó	Ó	0	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Mutuel	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	958	0	179	Ó	7.861	7.075	878	790	838	754	6	6	48	5,76%
	Retail - Other Retail - Of Which: SME	950	0	179	0	7.795	7,015	875	787	836	752	6	6	48	5,76%
	Retail - Other Retail - Of Which: non-SME	7	0	0	0	66	59	3	3	3	2	0	0	0	6.73%
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	1.301	267	256	35	11.657	10.398	1.588	1,407	1.274	1.143	2	2	126	2.85%

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								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)		F-IRB	A-388	F-1R8	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments													I	
	Institutions													I	
	Corporates	0	0	Ó	0	6	0	0	0	0	0	0	Ó	0	
	Corporates - Of Which: Specialised Lending													I	
	Contrasities - Of Which: SME													I	
	Retail	0	0	Ó	0	6	0	0	0	0	0	0	Ó	0	
	Retail - Secured on real estate property													I	
GERMANY	Retail - Secured on real estate property - Of Which: SME													I	
OLIGINARI	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	6	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving													I	
	Retail - Other Retail													I	
	Retail - Other Retail - Of Which: SME													I	
	Retail - Other Retail - Of Which: non-SME													I	
	Equity													I	
	Securitisation													<u> </u>	
	Other non-credit obligation assets													I	
	1R8 TOTAL		0												

								31/1	1/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														1
	Institutions														1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	ł
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SNE														1
	Retail	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	lt
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DELOION	Retail - Secured on real estate property - Of Which: non-	ô	0	0	0	Ó	0	0	0	ô	0	0	0	Ó	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-



#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

Public guarantees - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stege 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Steps 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifving Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Coulty														
	Securitisation														
	Other non-credit obligation assots														
	IR5 TOTAL	0	0	0	0	0	0		0		0	0	0	0	-

									2/2022						
		Exposur	re values	Risk expos	iure amountsi	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stege 3
	(min EUR, %)	A-IRB	F-IRB	A-318	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central assersments														
	Institutions														
	Corporates	0	0	0		0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
UNTILD STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME				1										
	Enaby														
	Securitiation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stege 3
	(min EUR, %)	A-IRB	F-178	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Institutions														1
	Corporates	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														1
LOXENDOOKG	Retail - Secured on real estate property - Of Which: non-	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	Equity														1
	Securitisation														1
	Other non-credit obligation assets														1
	IRS TOTAL	•	0	0	0	0	0	•	0	0	0	0	0	0	

								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governmenta														
	Institutions														
	Corporates	0	0	0		0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0		0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SNE														
SIAN	Retail - Secured on real estate property - Of Which: non-	0	0	0		0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail		-								-			-	
	Retail - Other Retail - Of Which: SME		-								-			-	
	Retail - Other Retail - Of Which: non-SME		-								-			-	
	Equity														
	Securitization														
	Other non-credit obligation assets														
	TRR TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	

EBA BANCHE ANTHORETY

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

																Public guarantees	- Baseline Scenari														
						31/1	2/2023									31/1	2/2024									31/1	2/2025				
	(min BJR, 56)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																														4
	Central governments																														/ I
	Institutions																														_
	Corporates	3.796	0	710	0	436	0	0	0	78	18%	3.796	0	711	Ô	436	0	0	0	78	18%	3.796	Ó	.711	0	436	0	0	0	7	78
	Convertes - Of White: Socialised Lenders																														/ I
	Corponates - Of Which: SME	3.001										2.074																			_
Confédération	Retai	7.861	0	878	0	838	0	0	0	48	6%	7,860	0	878	Ô	838	0	0	0	48	6%	7.860	Ó	878	0	839	0	0	0	4	-45
	Retail - Secured on real estate property																														/ I
onale du Crédit	Retail - Secured on real estate property - Of Which: SME																														/ I
	Retail - Secured on real estate property - Of Which: non-																														_
Mutuel	Retail - Qualifying Revolving																														/ I
	Retail - Other Retail																														Z
	Retail - Other Retail - Of Which: SME																														/ I
	Ratal - Other Ratal - Of Which: non-SME																														/
	Louity																														/
	Securitiaation																														_
	Other non-credit oblication assets																														(
	IRB TOTAL	11.657																													26 9.8

						31/1	2/2023									31/1	12/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		an results		announc		annasin						annount		411555115		annosine						announ		anoan		anno ann				
	Central governments																														1
	Institutions																														1
	Corporates	3.796	0	710	0	436	0	0	0	78	18%	3.796	0	711		436		6	0	78	18%	3.79	0	711	0	436	0	0	0	78	18%
	Corporates - Of Which: Specialised Lending																														1
	Corporates - Of Which: SME																												(		()
	Retai	7.861	0	875	0	838	0	0	0	48	6%	7,860	0	878		838			0	48	6%	7.86	0	878	0	839	0	0	0	45	6%
	Retail - Secured on real estate property																														
FRANCE	Rutal - Secured on real estate property - Of Which: SME																														
	Ratal - Secured on real estate property - Of Which: non-	0	0	6	0	0	0	Ó	Ó	0		0	0	0	6	0	) (	(	0	0		6	Ó	0	0	Ó	0	0	0	0	
	Retail - Qualifying Revolving																														+
	Retail - Other Retail																														+
	Rutal - Other Rutal - Of Which: SME																														+
	Ratal - Other Ratal - Of Which: non-SME		-		-										-	-	-		-				-						-		<del>(</del>
	Equity Securitization																														<u> </u>
	Securitization Other non-credit obligation assets																														<u> </u>
	Other non-credit obligation assets IRB TOTAL	11,657	0	1,588	0	1,274	0	0	0	126	10%	11,657	0	1,589		1,274				126	10%	11,650	0	1,589	0	1,274	0	0	0	126	10%

							12/2023										12/2024										1/2025				
		Stage 1 exposure SUR, %)	Stage exposur whic guarant amou	e, of Stage 2 h exposure		f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	* ~
	Central banks																													()	
	Central covernments																											· · · · · · · · · · · · · · · · · · ·	1	()	4
	Institutions																											· · · · · · · · · · · · · · · · · · ·	1	()	4
	Corporates		0	Ó	0	0 0	0 0	0	0	1 0	· ·	6	0 0	0 0	0	0	0 0	0	0	0		0	0	Ó	0	Ó	0	0	0	·	0.
	Corporates - Of Which: Specialised Lending																											<u> </u>			4
	Corporates - Of Which: SME																														4
	Retai		0	0	0	0 0	0 0	0	0	(		6	0 0	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property																											<u> </u>	-		_
ERMANY	Retail - Secured on real estate property - Of Whic																											<u> </u>			4
	Retail - Secured on real estate property - Of Whic	c non-	0	0	0	0 0	0 0	0	0	(		6	0 0	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving																											<u> </u>	-		_
	Retail - Other Retail																											<u> </u>	-		_
	Retail - Other Retail - Of Which: SME																											<u> </u>	-		4
	Retail - Other Retail - Of Which: non-SME																											<u> </u>	-		_
	Louite																											<u> </u>	-		_
	Securitisation																											<u> </u>	-		_
	Other non-credit obligation assets																											<u> </u>			4
	IRB TOTAL																														

						31/1	12/2023									31/1	2/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pro Stage 2	Stock of rovisions for Stage 3 exposure	rage Ratio - Rage 3 cposure
	Central banks																														
	Central povernments																														
	Institutions																														
	Corporates	0	0	1	0	(	0	0	0	0	-	0	0	0	0	0		0 0	0	(		0	0		0	0	0	0	0	0.	
	Corporates - Of Which: Specialised Lending																														_
	Corporates - Of Which: SME																														
	Retail Retail - Secured on real estate property	0	0		0		0	0	0 0	0		0	0	0	0	0		0 0	0			0	0		0	0	0	0	0	۰.	
	Rebail - Secured on real estate property Rutal - Secured on real estate property - Of Which: SME																												<u> </u>		
BELGIUM	Retail - Secured on real estate property - Of Which: pro-	0				,													0	,					0	0	0	0			
	Retail - Qualifying Revolving			· · · ·				· · · ·				· · · · ·			· · ·	×					ľ		· · · · ·								
	Retail - Other Retail																														-
	Ratal - Other Ratal - Of Which: SME				1	1									1		1	1		1											-
	Ratal - Other Ratal - Of Which: non-SME				1	1									1		1	1		1											-
	Equity																														
	Renaritiestion																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0		0 0	6	0 0		0 0	0		0	0	0	0 0	0		0 0	0	6		0	0		0	0	0	0	0	0	

EBA RANCING RANCING

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

																Public guarantees	- Baseline Scena	rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	0	0	0	0 0	0	0	0	0	0		6	0 0	0	0	0	1	)	0 0	6			0 0	1	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	0	0	0	0 0	0	0	Ô	0	0		6	0 0	0	0	0		)	0 0	6			0 0		Ó	0	0	0	0	0	2 ·
	Retail - Secured on real estate property																														4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																														4
SWITZERBAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0 0	0	0	Ô	0	0		6	0 0	0	0	0		)	0 0	6			0 0		Ó	0	0	0	0	0	2 ·
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Retail - Other Retail - Of Which: SME																														4
	Rutal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation		1				1								1																4
	Other non-credit obligation assets																														4
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-		0		0	0			0 0						0	0	0	0	0	0	4

																- same scenar														
						12/2023									31/12	/2024									31/12	/2025				
(min EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
Central banks																														A
Central assemments																														4
Institutions																														4
Corporates		0 0	4	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	4
Corporates - Of Which: Specialised Lending																														4
Corponates - Of Which: SME																														4
Retai		0 0	-	0 0	2	0 0	0	0	0		0	0	Ó	Ô.	0	0	0	0 0	0		Ó	Ó	0	0	0	0	0	0	Ó	2
Retail - Secured on real estate property																														
Rutal - Secured on real estate property - Of Which: Sh																														4
Ratal - Secured on real estate property - Of Which: no	2	0 0	-	0 0	2	0 0	0	0	0		0	0	Ó	Ô.	0	0	0	0 0	0		Ó	Ó	0	0	0	0	0	0	Ó	2
Retail - Qualifying Revolving																														4
Ratail - Other Butail																														4
Ratal - Other Ratal - Of Which: SME		1	-	1	1	1		-				1						-	-											4
Rutail - Other Rutail - Of Which: non-SME																														4
Faulty																														4
Securitiation																														4
Other non-credit oblication assets																														
IRB TOTAL		0																												

Public gui

Public guarantees - Basel

						31/1	12/2023									31/1	12/2024									31/12	/2025				
	(min BJR	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																														
	Central governments																														<i>.</i>
	Institutions																														
	Corporates		0 0	2	0 0	6	0 0	0 0	0	0		0	0	(	0 0	6	6 (	0 0		0 6		0	0 0	0	Ó	0	0	0	0	0.	
	Corporates - Of Which: Specialised Lending																														<i>.</i>
	Corporates - Of Which: SME																														
	Retai		0 0	2	0 0	6	0 0	0 0	0	0		0	0	(	0 0	6	6 (	0 0		0 6		0	0 0	0	Ó	0	0	0	0	0.	
	Retail - Secured on real estate property																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: S	1E																													
LOVENDOOKO	Retail - Secured on real estate property - Of Which: n	n-	0 0	2	0 0	6	0 0	0 0	0	0		0	0	(	0 0	6	6 (	0 0		0 6		0	0 0	0	Ó	0	0	0	0	0.	
	Retail - Qualifying Revolving																														<i>.</i>
	Retail - Other Retail																														()
	Ratal - Other Ratal - Of Which: SME																														()
	Ratal - Other Ratal - Of Which: non-SME																														()
	Equity																														()
	Securitisation																														
	Other non-credit obligation assets																														( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )
	1RB TOTAL		0 0	2	0		0		0	0															0	0	0	0			

						31/1	2/2023									31/1	2/2024									31/12	/2025			
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage R Stage 3 exposu
	Central banka																													
	Central governments																												(	
	Institutions																													
	Corporates	0	0 0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	ô -
	Corporates - Of Which: Soscialised Lending																												<u> </u>	
	Corporates - Of Which: SME																													
	Retai	0	0 0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	ô -
	Retail - Secured on real estate property																												<u> </u>	
SPAIN	Ratal - Secured on real estate property - Of Which: SME																													
	Retail - Secured on real estate property - Of Which: non-	0	0 0		0 0	0	0	0	0	0	-	0	0	Ó	0	Ô.	0	0	0	0		Ó	0	0	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Rutal - Other Rutal - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Ecuity																													
	Securitization																													
	Other non-credit obligation assets																													
	TBR TOTAL	0																												

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

																ublic guarantees	- Adverse Scenari														
						31/1	2/2023									31/12	2/2024									31/12	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																														/ I
	Central governments																														_
	Institutions																														_
	Corporates	3.796		710	0	436	0	0	0	78	18%	3.796	0	711	0	436	0	0	0	78	18%	3.796	0	711	0	436	0	0	0	2	.78
	Crementales - Of Whith: Sharialised Landines																														_
	Corponites - Of Which: SME	3.001										2.074										2.044									_
Confédération	Retai	7.861		878	0	838	0	0	0	48	6%	7,860	0	878	0	838	0	0	0	48	6%	7.860	0	878	0	839	0	0	0	4	.45
	Retail - Secured on real estate property																														_
ionale du Crédit	Retail - Secured on real estate property - Of Which: SME																														_
																															_
Mutuel	Retail - Qualifying Revolving																														_
	Retail - Other Retail																														_
	Retail - Other Retail - Of Which: SME																														_
	Retail - Other Retail - Of Which: non-SME																														_
	Equity																														4
	Securitisation																														_
	Other non-credit obligation assets																														<u> </u>
	IRE TOTAL	11.657																													126

							12/2023										12/2024									31/12					
	(min E	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																														
	Central governments																														
	Institutions																														
	Corporates	3.	196	0 71	0 0	436	6 0	0	0	78	18%	3.796	0	711	0	436	0	0 0	1	78	18%	3,796	0	711	0	436	0	0	0	78	18%
	Corponates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail	7.	61	0 871	8 (	838	8 0	0	0	48	6%	7,860	0	878	0	838	0	0 0	4	48	6%	7,860	0	\$78	0	839	0	0	0	48	6%
	Retail - Secured on real estate property																														
FRANCE	Ratal - Secured on real estate property - Of Which	ME																													
TIONICE	Ratal - Secured on real estate property - Of Which	-02	0	0 (	0 0	0 0	0 0	0	0	0		0	0	0	0	0	0	0 0	1 1	0		0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitiaation																														
	Other non-credit obligation assets																														
	IRB TOTAL	11,0	57 (	1,58	8 0	1,274	4 0	0	0	126	10%	11,657	0	1,589	0	1,274	. 0	0		126	10%	11,656	0	1,589	0	1,274	0	0	0	126	10%

						31/1	12/2023									31/1	12/2024									31/12	/2025				
	(min BJR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	overage I Stage exposu
	Central banks																														/
	Central governments																														
	Institutions			_	-																										_
	Corporates		0	0	0	0 0	0 0	0 0	0	0	-		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														
				_	-																										_
	Retail Retail - Secured on real estate property		0	0 0	0	0 0	0 0	0 0	0	0			0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	۰.	
	Retail - Secured on real estate property - Of Which: SM		-					_																							
GERMANY	Rutal - Secured on real estate property - Of Which: no Rutal - Secured on real estate property - Of Which: no																														_
	Retail - Qualifying Revolving		0	0	0 1	u .	0 0	0 0	U	U			0		0		0	0	U	U			0	U	U	U	0	0	0	· ·	
	Retail - Other Retail		-		-	-	-	-																							
	Retail - Other Retail - Of Which: SME					-						-																			
	Retail - Other Retail - Of Which: non-SME					-						-																			
	Eaulty					-						-																			
	Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0 0	0 0	0 0	0 0	0 0	0	0			0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	o -	

							12/2023										2/2024									31/13	/2025				
	(min EJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central povernments																														
	Institutions																														
	Corporates	0	0 0	1	0 0	6	0	0	0	0	-	0	0	0	0	0	0	0	0	0			0		0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail - Secured on real estate property	0	0 0		0 0		0	0	0	0	-	0	0	0	0	0	0	0	0	0			0		0	0	0	0	0	0	-
	Retail - Secured on real estate property Ratail - Secured on real estate property - Of Which: SME																														
BELGIUM	Retail - Secured on real estate property - OF Which: SME Retail - Secured on real estate property - OF Which: ron-				0 0				0	0		0	0					0	0	0					0	0	0	0	0		
	Retail - Qualifying Revolving			· · · ·		``````````````````````````````````````	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	×		, v			·	, v	· · · · ·	, v						· · · · · ·	· · ·					·	U.	v	
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity			1																											
	Securitication																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0 0		0 0		0 0	0	0	0	-	0	0	0	0	0	0	0	0	0			0		0	0	0	0	0	0	

EBA RANCING RANCING

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

																Public guarantees	i - Adverse Scenai	rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min EJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central governments																														1
	Institutions																														1
	Corporates	0	0	6	0 0	0	0	0	0	0		6	0	0	0 0	0		0	0 0	(			0 0	1	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail	0	0	6	0 0	0	0	0	0	0		6	0	0	0 0	0		0	0 0	(			0 0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property																														1
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																														4
SHITEERS	Retail - Secured on real estate property - Of Which: ron-	0	0		0 0	0	0	0	0	0			0	0	0	0		0	0 0				0		0	0	0	0	0	0	
	Retail - Qualifying Revolving																														1
	Retail - Other Retail																														4
	Rotal - Other Rotal - Of Which: SME																														4
	Rutal - Other Ratal - Of Which: non-SME																														4
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	Securitization																														4
	Other non-credit obligation assets																														4
	IRB TOTAL	0			0 0	0	•	•	0	0	-		0	0	0	0		0	0 0	u (	UP		0	1 1	0	0	0	0	0		.d*

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					31/	12/2023									31/1	2/2024									31/12	/2025				
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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Coroorates - Of Which: Soscialised Lending																														
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Retail - Secured on real estate property - Of Which: non-		0 0	(	0	0	0	0 0	2	0 0	-	0	0	0	0	0	0	0	0	0		0	6	0	0 0	0	0	0	0	0	*
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Public gu

							1/12/2023										2/2024									31/12	/2025				
		Stage expose BUR, %)		t, of Sta 1 expo eed expo	sge 2 osure guaranter amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
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	Corporates		0	0	0	0	0	0	0 0	0	).	0	0	0	0 0	0	0	0	0	0		0	0 0	0	0	0	0	0	0	o .	
	Corporates - Of Which: Specialised Lending																														
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	Retai		0	0	0	0	0	0	0 0	0	).	0	0	0	0 0	0	0	0	0	0		0	0 0	0	0	0	0	0	0	o .	
	Retail - Secured on real estate property																														-
LUXEMBOURG	Rutal - Secured on real estate property - Of White	h: SME							-																						
	Rutal - Secured on real estate property - Of Whic	h: ron-	0	0	0	0	0	0	0 0	0		0	0	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rotal - Other Ratal - Of Which: SME Rotal - Other Ratal - Of Which: non-SME																														
	Equity Securitization																														
						-	-	-	-	-								-		-			-								
	Other non-credit obligation assets																														
/	IRB TOTAL		0	0	0	0	0	0																							

						31/12	2/2023									31/1	2/2024									31/12	2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
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	Corporates	0	0 0	1	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	ô -	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0 0	1	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	ô -	
	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0 0	4	0	0	0	Ó	0	0		0	0	0	Ó	0	0	Ó	0	0		0	0	Ó	0	Ó	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Ratal - Of Which: SME																														
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	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	TER TOTAL	0	0		0	0		0																							

#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Confédération Nationale du Crédit Mutuel

							Public guara						
								1/2022					
			Birth surgery		Stage 1 exposure, of	()	Stage 2 exposure, of	5 mm 7	Stage 3 exposure, of	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	Coverage Ra
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	provisions for Stage 2	Stage 3 exposure	Coverage Ra Stage 3 exposur
	(min ELR, %	5								exposure	exposure	exposure	
	Central opvernments Regional sovernments or local authorities												
	Regional governments or local authorities Public sector entities												
	Public sector entities Multilateral Development Banks International Groanisations												
	Institutions												
Confédération	Corooratas of which: 107	0	0	0	0	0	0	0	0	0	0		
Nationale du Crédit	Red-2	12	7	69	62	6	6	42	35	0	0	2	
Mutuel	of which: SNE Serviced by monthanes on immersible monarity	0	7	69	62	6	6	4	38		0	2	
Plutuel	er minte druk Gersweit beronteanes en immerseble nonarte of which: non-SME Items associated with particularly bich risk	0	0	0	0	0	0	٥	0	0	0	0	-
	Covered bonds												
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CSU)												
	Equity Securitization												
	Other emonutes Standardised Total												
	Standardised Total	12	7	69	62	6			3	0	0	2	1
								ntees - Actual					
								/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	C
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage 2 exposu
	(min EUR, N	)			guarancead		guaranteed		generaliseed	exposure	exposure	exposure	exposu
	Central backs Central covernments												
	Regional governments or local authorities		-		-		-		-	-	-		-
	Doblic sector antikias Multilateral Development Sanka												
	International Organisations Institutions				1		1		1	1			
	Corporates of which 128	0		0	0	0	0	٥	0	0	0	0	
	Beter	12	7	69	0 62	0	6	0 42	35	0	0	2	·
FRANCE	of which: SME Secured by mortgages on immovable property	12		60	62	6	6	42	38	0	0	2	1
	ad added a same FARE	0		0	0	0	0	0	0		0	0	
	Terms associated with particularly high risk Covered bands												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Securitization												
	Other emoures Standardised Total	12	7	69	62	0	6	42	33	0		2	
							31/12	/2022					
			Risk exposure	State 1	Stage 1 exposure, of	State 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min FIG 14	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks (vols ELR, N		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks Central opvernments Reminer de menerements en la set autoritée		Risk exposure amounts	Steps 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage P Stage exposu
	Central banks Central opvernments Reminer de menerements en la set autoritée		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central Survice Central Surverments Tendroid Assurements or local withoutline Public enter within Hullistical Development Banka		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage P Stage exposu
	Central bunks Central occurrentes Benkmal occurrentes or local authorities Public sector entities Hubbitrari Devisionement Banks			Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage P Stage exposu
	Cashol Lawin Cashol Lawineshi Rankond Antonesmanikar Kurdi anihurdian Makin sensi anihurdian Makin Santa anihur kashol Makin Santa Santa Makin Santa Santa Santa Santa Santa Santa Santa Santa Santa		0	0	Stage 1 exposure, of which guaranteed	0	explosure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0	Coverage 5 Stage exposu
GERMANY	Cashol Lawin Cashol Lawineshi Rankond Antonesmanikar Kurdi anihurdian Makin sensi anihurdian Makin Santa anihur kashol Makin Santa Santa Makin Santa Santa Santa Santa Santa Santa Santa Santa Santa	0		0	Stage 1 exposure, of which guaranteed 	Stage 2 exposure	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage F Stage exposu
GERMANY	Canada Tanaka Canada ana ana ang ang ang ang ang ang ang an	0		0	Stage 1 exposure, of which guaranteed constants 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage P Stage exposu
GERMANY	Canada Tanaka Canada ana ana ang ang ang ang ang ang ang an	0		0	Stage 1 exposure, of which guaranteed constants 0 0 0 0 0 0 0 0 0 0 0 0 0	0	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B Stage exposu
GERMANY	Coded Insta Coded annual Code Code Code Code Code Code Code Code	0		0	Stage 1 exposure, of which guaranteed or of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stop 2 seposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prostetions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 5 State expteu
GERMANY	Chief Marine Carlo and Annual Chief Markan and Marine Markan and Markan Markan and Markan Mar	0		0	Stage 1 exposure, of which guaration of constant constant of constant of constant of constant of constant of constant of constant co	0	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Staps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 5 State expteu
GERMANY	Chiefe alean Chiefe annual ann	0		0	Stage 1 exposure, of which guaratoo 	0	explosure, of which guaranteed	0	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Steps 2 esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0	Coverage 5 Stage exposus
GERMANY	Andre dama Bandar anterna esta dama Anterna esta	0			esposers, of which guaranteed 	000000000000000000000000000000000000000	exposure, of which guaranteed control of control of con	0 0 0 0	exposure, of which guaranteed constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	рточийся ра 20.8 ра 2 «хроньке Солоние Соло	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
GERMANY	Centre Marine Control Annual Control Control Control Participation and Control				esposers, of which guaranteed 	000000000000000000000000000000000000000	exposure, of which guaranteed control of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed construction 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	рточийся ра 20.8 ра 2 «хроньке Солоние Соло	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
GERMANY	Centre Marine Control Annual Control Control Control Participation and Control				esposers, of which guaranteed 	000000000000000000000000000000000000000	exposure, of subicity guaranteed ***********************************		exposure, of which guaranteed construction 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	рточийся ра 20.8 ра 2 «хроньке Солоние Соло	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
GERMANY	Centre Marine Control Annual Control Control Control Participation and Control				exposer, of which guaranteed or one of o o o o o o o o o o o o o o o		espours, of which garanteed on one one one one one one one one one one	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeare, of which guaranteed 	povision for Steps 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
GERMANY	Centre Marine Control Annual Control Control Control Participation and Control		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which garanteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exponent, of which gamma and gamma and and and and and and and and and and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which a second sec	povision for Steps 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage I
GERMANY	Andre damage Antipation of the standards of the Antipation of the standards of the standards of the standards of the Antipation of the standards of the standards of the standards of the Antipation of the standards of the standards of the standards of the Antipation of the standards of the standards of the standards of the standards of the Antipation of the standards of the standards of the standards of the standards of the Antipation of the standards of the standards of the standards of the standards of the Antipation of the standards	) 0 0 0 0 0 0 0 0 0 0 0 0 0			exposer, of which guaranteed or one of o o o o o o o o o o o o o o o		espours, of which garanteed on one one one one one one one one one one	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeare, of which guaranteed 	povision for Stage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	рточийся ра 20.99 2 «хрониче Сол	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
GERMANY	Social sense Social sense Sense	) 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which garanteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exponent, of which gamma and gamma and and and and and and and and and and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which a second sec	povision for Stage 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Sepa 2 expature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
GERMANY	Social sense Social sense Sense	) 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which garanteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exponent, of which gamma and gamma and and and and and and and and and and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which a second sec	povision for Stage 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Sepa 2 expature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
GERMANY	Scief Justice Scief Scie	) 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which garanteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exponent, of which gamma and gamma and and and and and and and and and and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which a second sec	povision for Stage 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Sepa 2 expature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
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	Good seam Decision and a sea of the sea of	)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which garanteed with garanteed and the second	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exponent, of which gamma and an and an a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeaks, of which a second sec	peoplesion for Regenerations for Regenerations of the second second of the second second second of the second second second second of the second second second second second second second second second seco	provision for Sepa 2 expature 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expetitive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage I
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Confédération Nationale du Crédit Mutuel

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### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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						31/12	2/2023									31/12	/2024									31/1	2/2025				
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	(min EUR, %)	Stage 1 exposure	guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	guaranteed	exposure	guaranteed	Stage 3 exposure	guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
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		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for Stock 1	Stock of provisions for Stans 2	Stock of provisions for State 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	6 m 2	31/12	/2024		Stock of provisions for Space 2	Stock of provisions for Stoce 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of provisions for Stoce 1	Stock of provisions for	Stock of provisions for Store 3	Coverage Ratio - Stage 3
	(min 10,4, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emoust	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2	31/12			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	6 m 2	31/12	/2024		Stock of previsions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposere	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA Confédération Nationale du Crédit Mutuel

						31/13	1/2623								Public	guarantees - Adver 31/12/2024	e Scenario										1000				
		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 posure, of s which ea		ge 3 St lure, of provi	ock of sions for pro	Stock of So revisions for provi Stage 2 St exposure exp	ick of Cov	rerage Ratio -	tage 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure (	which ex	posure gus	nich St anteed exp	zge 1 posure	Stage 2 St exposure exp	age 3 Iosure	Stage 3 exposure	iposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which supranteed	topsure gus	nch provi	sions for pro	Stock of So revisions for provi Stage 2 St exposure exp	sions for age 3	stage 3 exposure	tage 1 sposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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	Section         Section           Construction         Section           Section         Section           Section         Section	0 0 0 0		9 9 9 9	0 0 0 0	Bage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sepera exposer, of generated generat		0 0 0 0 0 0 0 0	0 0 0 0 0	- - - - - - -	0 0 0		0	Stopp 2 pourse of standard sta	31/12/2024	the second secon	0	0	0 -		0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bipp 3 expanse, d guarantee	0 0 0 0 0	0 0 0 0		Image: Section of the sectio
	Section         Section           Construction         Section           Section         Section           Section         Section	0 0 0 0		9 9 9 9	0 0 0 0	Bage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sepera exposer, of generated generat		0 0 0 0 0 0 0 0	0 0 0 0 0	- - - - - -	0 0 0		0	Stopp 2 pourse of standard sta	31/12/2024	the second secon	0	0	0 -		0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bipp 3 expanse, d guarantee	0 0 0 0 0	0 0 0 0		Image: Section of the sectio

### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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  |   |   |   | P   | ublic guarantees  | - Adverse Scenar  | lo   
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   | 31/12   | 2/2023  |   |  |  |   
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|               |  | Steps 1                            | Stage 1<br>exposure, of<br>which<br>guaranteed  | States 2   | Stage 2<br>exposure, of   
   | State 3   | Stage 3<br>exposure, of   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for   | Stock of<br>provisions for   | Coverage Ratio -  
  | Steps 1                                 | Stage 1<br>exposure, of<br>which<br>guaranteed  | State 2   | Stage 2<br>exposure, of   | State 3   | Stage 3<br>exposure, of   | Stock of<br>provisions for<br>Stage 1<br>exposure  
   | Stock of<br>provisions for   | Stock of<br>provisions for   | Coverage Ratio -                            | Steen 1   | Stage 1<br>exposure, of  | State 2                            | Stage 2<br>exposure, of   
   | State 3   | Stage 3<br>exposure, of  | Stock of<br>provisions for   | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for  | Coverage Ratio -  
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|               |  | exposure                           | which<br>guaranteed   | exposure   | which guaranteed  
   | exposure  | which guaranteed  | Stage 1   | Stage 2  | Stage 3  | Stage 3<br>exposure   
  | exposure                                | which<br>guaranteed   | exposure  | which<br>guaranteed   | exposure  | which guaranteed  | Stage 1  
   | Stage 2  | Stage 3  | Stage 3<br>exposure                         | exposure  | which guaranteed   | exposure                           | which guaranteed  
   | exposure  | which guaranteed   | Stage 1  | Stage 2   | Stage 3   | Stage 3<br>exposure   
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	Central banks				
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	Central overnsents Central overnsents or local asthorities Beolic sector entities Multiplerar Development Sanks				
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	Public sector entities Multilateral Development Banks				
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	International Organisations				
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  |
|               | Corcorates   | 0                                  | 0   | 0  | 0   
   | 0   | ٥   | 0   | 0  | 0  | -   
  | 0                                       | 0   | 0   | ٥   | ٥   | ٥   | 0  
   | 0  | ٥  |   | 0   | 0  | 0                                  | 0   
   | ٥   | 0  |  | 0   | 0   | -   
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| SWITZERLAND   | Retail   | 0                                  | 0   | . a  | 0   
   | 0   | ٥   | 2 0   | 0  | 0  |   
  | 0                                       | ٥   | 0   | 0   | 0   | ٥   | 0  
   | 0  | ٥  |   | 0   | 0  | 0                                  | 0   
   | 0   | 0  |  | 0   | 0   |   
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| SWITZERDAND   |  | 0                                  | 0   | 0  | 0   
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  | 0                                       | 0   | 0   | 0   | 0   | ٥   | 0  
   | 0  | ٥  |   | 0   | 0  | 0                                  | 0   
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	of which: non-SME Therma associated with marticularic block risk				
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	Covered bonds Claims on institutions and corrorates with a ST could assessment				
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	Collective investments undertakings (CIU) Easity			1 1	
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	Securitization Other exposures				
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  |
|               | Standardised Total   | 0                                  | 0   | ٥  | 0   
   | 0   | 0   | 0   | 0  | 0  |   
  | 0                                       | ٥   | 0   | 0   | 0   | ٥   | 0  
   | 0  | ٥  | -   | 0   | 0  | 0                                  | 0   
   | 0   | 0  |  | 0 0   | 0   |   
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|               |  |                                    |   |  |   
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  |   |   |   | P   | ublic guarantees  | - Adverse Scenar  | io   
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   | 31/12   | 2/2023  |   |  | _  |   
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   | 31/1  | 2/2025   |  |   |   |   
  |
|               |  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed  | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed  
   | Stage 3<br>exposure   | Stage 3<br>exposure, of   | Stock of<br>provisions for<br>Stage 1   | Stock of<br>provisions for   | Stock of<br>provisions for   | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed  | Stage 2<br>exposure   | Stage 2<br>exposure, of<br>which<br>guaranteed  | Stage 3<br>exposure   | Stage 3<br>exposure, of   | Stock of<br>provisions for<br>Stage 1  
   | Stock of<br>provisions for   | Stock of<br>provisions for<br>Stage 3  | Coverage Ratio -                            | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed   | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed  
   | Stage 3<br>exposure   | Stage 3<br>exposure, of<br>which<br>guaranteed   | Stock of<br>provisions for   | Stock of<br>provisions for<br>Stage 2   | Stock of<br>provisions for  | Coverage Ratio -<br>Stage 3<br>exposure   
  |
|               | (min EVR. %)   | exposure                           | guaranteed  | exposure   | guaranteed  
   | exposure  | guaranteed  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure  | exposure  
  | exposure                                | guaranteed  | exposure  | guaranteed  | exposure  | guaranteed  | Stage 1<br>exposure  
   | Stage 2<br>exposure  | Stage 3<br>exposure  | exposure                                    | exposure  | guaranteed   | exposure                           | guaranteed  
   | exposure  | guaranteed   | Stage 1<br>exposure  | Stage 2<br>exposure   | Stage 3<br>excessor   | exposure<br>scage 3   
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	Central banks			1 1	
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	Regional opverments or local authorities				
   |   |   |   |  |  |   
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   |  |  |   |   |  |                                    |   
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	Resional coverements or local authorities Public sector entities Motifisteral Development Banks				
   |   |   |   |  |  |   
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	International Organizations Institutions				
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   |  |  |   |   |  |                                    |   
   |   |  |  |   |   |   
  |
|               | Corporates<br>of which: SHE  | 0                                  | 0   | 0  | 0   
   | 0   | 0   | 0   | 0  | 0  |   
  | 0                                       | 0   | 0   | 0   | 0   | ٥   | 0  
   | 0  | 0  |   | 0   | 0  | •                                  | 0   
   | 0   | 0  | -  | 0   | 0   | -   
  |
| UNITED STATES | Retail<br>of which: SHE  | 0                                  | 0   | 0  | 0   
   | 0   | ٥   | 0   | 0  | 0  |   
  | 0                                       | 0   | 0   | 0   | ٥   | ٥   | 0  
   | 0  | ٥  |   | 0   | 0  | •                                  | 0   
   | ٥   | 0  |  | 0   | 0   | -   
  |
|               | Secured by mortoaces on immovable property<br>of which: www.2007   | 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   | -   
  |
	Items associated with particularly high risk Covered bonds				
   |   |   |   |  |  |   
  |   |   |   |   |   |   |  
   |  |  |   |   |  |                                    |   
   |   |  |  |   |   |   
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	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)				
   |   |   |   |  |  |   
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	Louity Franklinder				
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   |   |  |  |   |   |   
  |
|               | Other sectors and a sector and  |                                    | 0   |  | 0   | 0   |  
  |   | 0  | 0  |  |   | 0   
   |   |   | 0   |   | 0  | 0  
   | 0  |   | 0   | 0  |                                    | 0   |   | 0  
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  |   |   |   |   | habile encoderer  | - Adverse Course  | -  
   |  |  |   |   |  |                                    |   
   |   |  |  |   |   |   
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   | 31/12   | 2/2023  |   |  |  |   
  |   |   |   | P   | ublic guarantees<br>31/12   | /2024   |  
   |  |  |   |   |  |                                    |   
   |   | 2/2025   |  |   |   |   
  |
|               |  |                                    | Stage 1   |  | Stage 2   
   | 31/12   | 2/2023<br>Stage 3   | Stock of  | Stock of   | Stock of   | <b>-</b>  
  |   | Stage 1   |   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of   | Stock of   |   |   | Stage 1  |                                    | Stage 2   
   |   |  | Stock of   | Stock of  | Stock of  | C   
  |
|               |  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>currenteed  | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which  
   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>currenteed  | Stock of<br>provisions for<br>Stage 1   | Stock of<br>provisions for<br>Stage 2  | Stock of<br>provisions for<br>Stage 3  | Coverage Ratio -<br>Stage 3   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which  | Stage 2<br>exposure   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2  | Stock of<br>provisions for<br>Stage 3  | Coverage Ratio -<br>Stage 3                 | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>custometer   | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>oursected   
   |   |  | Stock of<br>provisions for<br>Stage 1  | Stock of<br>provisions for<br>Stage 2   | Stock of<br>provisions for<br>Stage 3   | Coverage Ratio -<br>Stage 3   
  |
|               | Central banks (min 13.8, %)  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed<br>arrount   | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>emount  
   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>arrount   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  | Stage 2<br>exposure   |   | 31/12   |   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>errount  | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed  
   |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stack of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   
  |
|               | Central banks<br>Central ovverments<br>Brohowit ovverments of local authorities  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed  | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed  
   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>errount   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  | Stage 2<br>exposure   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>errouth  | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed  
   |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   
  |
|               | Central banks<br>Central ovverments<br>Brohowit ovverments of local authorities  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed<br>arrount   | Stage 2<br>expseure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount  
   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed  | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed<br>emount  | Stage 2<br>exposure   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposere     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>errount  | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed<br>ensure  
   |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   
  |
|               | Central banks<br>Central sovernments   | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed  | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>annext  
   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>arrount   | Stock of<br>provisions for<br>Stoge 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  | Stage 2<br>exposure   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provinions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>youranteed<br>erroret   | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed  
   |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>previsions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>esposure   | Coverage Ratio -<br>Stage 3<br>exposure   
  |
|               | Social Savis<br>Social Savis<br>Savis Savis Savis<br>Savis Savis Savis<br>Savis Savis Savis<br>Savis Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis<br>Savis | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>annexed   | 31/12<br>Stage 3<br>exposure  | 2/2023<br>Stage 3<br>expositing of<br>which<br>guaranteed<br>arround                                      
   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure                     | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  | Stage 2<br>exposure   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0   | Stock of<br>provisions for<br>Stage 3<br>exposure<br>0   | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>arrown   | Stage 2<br>exposure                | Stage 2<br>exposure, of<br>which<br>guaranteed<br>annound   
   |   |  | Stock of<br>provisions for<br>Stage for<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Staps 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure<br>   
  |
|               | Control lowis Control lowis Control downmode Exclude of sear and search Exclude of sear and search Exclude of the exclusion Exclude of the exclusion Exclusi   | Stage 1<br>exposure<br>0           | Stage 1<br>exposure, of<br>which<br>guaranteed<br>enround   | Stape 2<br>exptsure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>encount<br>0  | 31/12<br>Stage 3<br>exposure<br>0<br>0  | 2/2023<br>Stage 3<br>exposure,
of<br>which<br>guaranteed<br>around<br>guaranteed<br>around<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guarant   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Shock of<br>provisions for<br>Stage 2<br>exposure<br>0   | Stock of<br>provisions for<br>states of<br>exposure<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure<br>   
  | Stage 1<br>exposure<br>0<br>0           | Stage 1<br>exposure, of<br>which<br>guaranteed<br>second  | Stage 2<br>exposure<br>0  | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0  | Stock of<br>provisions for<br>Stage 3<br>exposure<br>exposure<br>0   | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                                   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>arround  | Stage 2<br>exposure                | Stage 2<br>exposure,
of<br>which<br>guaranteed<br>annound<br>annound<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>guaranteed<br>g |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0<br>0  
   | Stock of<br>provisions for<br>Straps 3<br>exposure  | Coverage Ratio   |
| LUXEMBOURG    | Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen  | Stage 1<br>exposure<br>0           | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount<br>0<br>0  | Stage 2<br>exposure<br>0<br>0<br>0<br>0  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>encount<br>0<br>0   |
31/12<br>Stage 3<br>exposure<br>0<br>0<br>0   | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>arround<br>0<br>0<br>0  | Stock of<br>provisions for<br>Stage 1<br>exposure<br>approximation<br>of the stock of   | Shock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0  | Stock of<br>provisions for<br>Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0   | Coverage Ratio -<br>Stage 3<br>exposure<br>  | Stage 1<br>exposure<br>0<br>0           | Stage 1<br>expoure, of<br>which<br>guaranteed<br>second<br>0<br>0<br>0<br>0<br>0  
   | Stage 2<br>exposure<br>0<br>0<br>0  | 6 <b>2</b>  | 31/12   | /2024   |  | Stock of<br>provisions for<br>Stage 2<br>esposure<br>0<br>0<br>0<br>0  
   | Steck of<br>provisions for<br>Stage 3<br>esposure<br>0<br>0<br>0<br>0<br>0<br>0  | Coverage Rabio -<br>Stage 3<br>exposure     | Stage 1<br>exposure<br>0<br>0                         | Stage 1<br>exposure, of<br>which<br>guaranteed<br>arround<br>0<br>0<br>0<br>0  | Stage 2<br>exposure<br>0           | Stage 2<br>exposure, of<br>which<br>guaranteed<br>annount<br>0<br>0<br>0<br>0<br>0<br>0   |   |  
   | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure<br>2<br>0<br>0<br>0   | Stock of<br>provisions for<br>Stope 3<br>exposure<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q<br>Q  | Coverage Ratio -<br>Rege
3<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposure<br>exposu   |
| LUXEMBOURG    | Control seals  | Stage 1<br>exposure                | Stage 1<br>exposure, of<br>which<br>gueranteed<br>account<br>0<br>0   | Stage 2<br>exposure<br>0<br>0<br>0<br>0  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>unnexed<br>0<br>0<br>0<br>0   
   | 31/12<br>Stage 3<br>exposure<br>0<br>0<br>0<br>0  | 2/2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of<br>of  | Stock of<br>provisions for<br>Stage 1<br>exposure<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0   | Stock of<br>provisions for<br>Stage 3<br>exposure<br>0<br>0<br>0   | Coverage Ballo -<br>Stage 3<br>exposure   
  | Stage 1<br>exposure<br>0<br>0           | Stage 1<br>expeasing of<br>which<br>guaranteed<br>second<br>0<br>0<br>0   | Stage 2<br>exposure<br>0<br>0   | 6 <b>2</b>  | 31/12   | /2024   |  
   | Stock of<br>provisions for<br>Stage 2<br>esposure<br>0<br>0<br>0<br>0  | Steck of<br>provisions for<br>Stage 3<br>esposure<br>0<br>0<br>0<br>0  | Coverage Rabio -<br>Stage 3<br>exposure     | Stage 1<br>exposure<br>0<br>0                         | Stage 1<br>exposure, of<br>which<br>guaranteed<br>erround<br>0<br>0<br>0   | Stage 2<br>exposure<br>0           | Stage 2<br>explosure, of<br>which<br>guarantend<br>enviros  
   |   |  | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0   | Stock of<br>provisions for<br>Stage 3<br>exposure<br>0<br>0<br>0  | Coverage Ratio -<br>Stear 3<br>exposure<br>   
  |
LUXEMBOURG	Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed second 0 0 0	Stage 2 sxpsure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 esposors, of which guaranteed on or of 0 0 0	31/12 Stage 3 exposure 0 0 0	2/2023 Stage 3 exposers, of which guaranteed second 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage at exposure	Stage 1 exposure 0 0	Stage 1 septence, of which guaranteed servered 0 0 0 0 0	Stage 2 esposure 0 0	6 <b>2</b>	31/12	/2024		Stock of Stage 2 Stage 2 esposene 0 0 0 0	Stock of Provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 stpostre 0 0	Stage 1 exposing, for guaranteed annount	Stage 2 exposure	Stage 2 explains, of guatenniend exercise 0 0 0 0			Stock of provisions for Steps 1 exposure	Stock of produces for Stops 2 Stops 2	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Steps J exposure 
LUXEMBOURG	Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen	Stage 1 exposure 0	Stage 1 esposure, of which gurantied encount 0 0	Stage 2 exposure 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed annouse 0 0 0 0	Stage 3 exposure 0 0 0	2/2023 Stage 3 esposer, of which guaranteed second of 0 0	Stock of providions for stops 1 stops	Stock of provisions for states as exposure 0 0 0 0	Stock of provisions for Stage 3 expensive 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0 0	Stage 1 exprover, of which guaranteed second 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0	6 <b>2</b>	31/12	/2024		Rock of Rage 2 exposes of 0 0 0 0	Stock of provisions for Stops 3 exposure exposure 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed arround 0 0	Stage 2 exposure	Stage 2 eapcause, of which guaranteed antweet 0 0			Stock of provisions for stoge 1 exposure 	Stock of provision for Stopp 2 exposure exposure 0 0 0 0 0 0	Stock of previsions for Stopp 3 exposure 0 0	Coverage Ratio - Stage 3 exposes 
LUXEMBOURG	Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen	Stage 1 exposure 0 0	Stage 1 expount, of which guaranteed strateed 0 0 0	Staps 2 expisure 0 0 0 0 0 0	Steps 2 espace, of which guaranteed anticid S C C C C C C C C C C C C C C C C C C																										
31/12<br>Stage 3<br>septement<br>0<br>0<br>0<br>0<br>0  | 2/3023<br>Singe 3<br>exposure, ef<br>guaranteed<br>eccount<br>0<br>0<br>0<br>0<br>0   | Stock of<br>provisions for<br>Stage 1<br>enpotent<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Stock of<br>provisions for<br>Stage 2<br>asposure<br>0<br>0<br>0   | Stack of<br>provisions for<br>long=3<br>expanse<br>0<br>0  | Coverage Ratio -<br>Stage 3<br>exposure<br>  
   | Stage 1<br>exposure<br>0<br>0           | Stage 1<br>supporter, of<br>sublet ad<br>guarantee<br>second<br>o<br>0<br>0<br>0<br>0<br>0  | Stage 2<br>exposure<br>C<br>C<br>C<br>C   | 6 <b>2</b>  | 31/12   | /2024   |   
  | Stock of<br>provisions for<br>Stage 2<br>exposume<br>0<br>0<br>0   | Stack of provisions for Stage 3 exposure of the stage 3 exposure of the stage 3 of the stage sta | Coverage Ratio - Stage 3<br>exposure<br>    | Stage 1<br>exposure<br>0<br>0<br>0                    | Stage 1<br>exposury of<br>which<br>guaranteed<br>encount<br>0<br>0   | Stage 2<br>exposure                | Stage 2<br>expsum, of<br>welch<br>guaranted<br>account<br>0<br>0  |   |  
   | Stock of<br>provisions for<br>stops 1<br>exposure<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>constants<br>const | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Stack of<br>provisions for<br>Steps 3<br>exposure<br>0<br>0<br>0  | Coverage Ratio -<br>Stage
3<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>exposes<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose<br>expose |
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LUXEMBOURG	Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen	Stage 1 esponze 0 0 0	Slags 1 exposent of gatractions are executed are executed	Stage 2 expension control of control of cont	Stage 3 expansion of presented presented constraints c	2tage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Segar 3 exposers 4 witch guaranted second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rick of provisions for Steps 1 expanses of the steps 1 expanses of th	Rock of previous for statement of the st	Dock of provisions for Dage 3 exposure 0 0 0	Crywage Balls - Ziege 3 expense expens	Stage 1 exposure 0 0 0 0	Staps 1 expenses purported encode enc	Stage 2 exp8sure 0 0 0 0	Stage 2 Stage 2 which genare/ded account 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2024 Sigp 3 exposure, development garanted gar	Stock of provisions for Stage 1 exposure exposure 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provide a for provide a for provide a for a	Disch of providions for separate separate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposers 	Веде 1 «крозьке О О О О О О О	Slage 1 exponent of guaranteed guaranteed of guaranteed	5kgs.2 exposure 0 0 0	Slage 2 esposure, of which guaranteet execute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Starpa 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 excepts years paranteel para	Stock of provideous for Stock of a stock of	Disck of provides for Steps 2 expension for	Stack of previsions for Stage 3 expession 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cowrange Ratio - Steps 3 exposure expos
LUXEMBOURG	Sorbit Isali           Conditionersenance           Conditionersenance           Robitscher Geschlerensen	0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0																										
   | Bage 3<br>expensive, a first second<br>guarantee a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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de<br>guarated<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>con | Slock of<br>Steps 1<br>exposes<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   
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   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  |   | 0   |   
  |
| LUXEMBOURG    | Sorbit Isla           Conductores           Conductores           Conductores           Debates  | 0<br>0<br>0                        |   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee
a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
  | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 000000000000000000000000000000000000000   | Stage 2<br>expresses, of<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>semand<br>s | 31/12<br>Steps 3<br>sapesers<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | //2024<br>Step 3<br>exposur, de<br>guarated<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>con | Slock of<br>Steps 1<br>exposes<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   
   | 0<br>0<br>0<br>0   | 9<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | 0   | 0<br>0<br>0<br>0   |                                    | 0   
   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  |   | 0   |   
  |
| LUXEMBOURG    | Sorbit Isla           Conductores           Conductores           Conductores           Debates  | 0<br>0<br>0                        | Sleep 1<br>mysterry of the system   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |  | 0<br>0<br>0<br>0<br>0<br>0              | 500pt 1   | 000000000000000000000000000000000000000   | Stage 2<br>expresses, 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| Block of provisions of provisions of a segment of the segment of t | 0<br>0<br>0<br>0   | Stock of provident for Stage 3 of the stage stag |   | 0   | 0<br>0<br>0<br>0   |                                    | 0   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  | Block of providence 2<br>argohom 2<br>argo   | 0   |  |
| LUXEMBOURG    | berefering and a sector of the   | 0<br>0<br>0                        |   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee
a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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| 31/12<br>Steps 3<br>sapesers<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | //2024<br>Step 3<br>exposur, 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| Slock of<br>Steps 1<br>exposes<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   
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   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  |   | 0   |   
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| LUXEMBOURG    | Sorbit Isla           Conductores           Conductores           Conductores           Debates  | 0<br>0<br>0                        |   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee
a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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de<br>guarated<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>con | Slock of<br>Steps 1<br>exposes<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   
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   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  |   | 0   |   
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| LUXEMBOURG    | Interior Int   | 0<br>0<br>0                        |   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee
a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
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de<br>guarated<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>control<br>con | Slock of<br>Steps 1<br>exposes<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   
   | 0<br>0<br>0<br>0   | 9<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | 0   | 0<br>0<br>0<br>0   |                                    | 0   
   | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Steps 3<br>express which<br>guaranteed<br>annumb<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |  |   | 0   |   
  |
|               | beine  | 0<br>0<br>0                        |   |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |   | Bage 3<br>expensive, a first second<br>guarantee
a<br>second<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guarantee<br>guartee<br>guartee<br>guarantee<br>guarantee<br>guarantee<br>guarante |   |  | 0  |   
  | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 000000000000000000000000000000000000000   | Stage 2<br>expresses, 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### **2023 EU-wide Stress Test: Securitisations**

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	1,237						
Exposure values	SEC-ERBA	7,212						
	SEC-IAA	0						
	Total	8,450						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	182	195	215	238	202	241	296
REA	SEC-ERBA	1,459	1,603	1,788	1,979	1,817	3,390	5,845
NEA .	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,641	1,798	2,003	2,217	2,019	3,631	6,141
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# 2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario	)		Adverse scenario	)
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	304,666	308,877	309,539	310,120	367,194	368,969	371,524
Risk exposure amount for securitisations and re-securitisations	1,641	1,798	2,003	2,217	2,019	3,631	6,141
Risk exposure amount other credit risk	303,025	307,079	307,536	307,903	365,175	365,338	365,383
Risk exposure amount for market risk	2,447	2,447	2,447	2,447	2,590	2,590	2,591
Risk exposure amount for operational risk	26,622	26,622	26,622	26,622	26,820	27,541	28,771
Other risk exposure amounts	0	0	0	0	1,573	1,573	1,573
Total risk exposure amount	333,735	337,946	338,608	339,188	398,177	400,673	404,458
Total Risk exposure amount (transitional)	333,735	337,946	338,608	339,188	398,177	400,673	404,458
Total Risk exposure amount (fully loaded)	333,735	337,946	338,608	339,188	398,177	400,673	404,458



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		71,152	73,029	74,041	74,940	61,203	57,281	54,892
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		62,679	64,631	65,446	66,249	53,135	48,834	46,249
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,481	11,481	11,481	11,481	11,481	11,481	11,481
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		56,686	58,981	60,790	63,118	51,577	49,499	49,021
A.1.3	Accumulated other comprehensive income		26	26	26	26	-1,442	-1,442	-1,442
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		26	26	26	26	-1,442	-1,442	-1,442
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		29	29	29	29	29	29	29
A.1.7	Adjustments to CET1 due to prudential filters		-252	-233	-233	-233	-330	-330	-330
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-203	-203	-203	-203	-300	-300	-300
A.1.7.2	Cash flow hedge reserve		-19	0	0	0	0	0	0
A.1.7.3	Other adjustments		-30	-30	-30	-30	-30	-30	-30
A.1.8	(-) Intangible assets (including Goodwill)		-3,726	-3,726	-3,726	-3,726	-3,726	-3,726	-3,726
A.1.8.1	of which: Goodwill (-)		-2,873	-2,873	-2,873	-2,873	-2,873	-2,873	-2,873
A.1.8.2	of which: Software assets (-)		-409	-409	-409	-409	-409	-409	-409
A.1.8.3	of which: Other intangible assets (-)		-445	-445	-445	-445	-445	-445	-445
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-26	-26	-26	-26	-2,554	-3,782	-4,324
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-327	-327	-327	-327	-327	-327	-327
A.1.11	(-) Defined benefit pension fund assets		-95	-95	-95	-95	-95	-95	-95
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-57	-418	-1,412	-2,937	-418	-1,413	-2,977
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-520	-520	-520	-520	-520	-520	-520
	A.1.20	CET1 capital elements or deductions - other		-539	-539	-539	-539	-539	-539	-539
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5	5	5	5	5	5	5
	A.2.1	Additional Tier 1 Capital instruments		5	5	5	5	5	5	5
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	C
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	C
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	C
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		62,684	64,637	65,451	66,255	53,140	48,839	46,254
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,468	8,393	8,590	8,686	8,063	8,442	8,637
	A.4.1	Tier 2 Capital instruments		9,052	9,052	9,052	9,052	9,052	9,052	9,052
	A.4.2	Other Tier 2 Capital components and deductions		-583	-659	-462	-366	-988	-610	-414
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	C
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	C
	В	TOTAL RISK EXPOSURE AMOUNT		333,735	337,946	338,608	339,188	398,177	400,673	404,458
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	C
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	C
	C.1	Common Equity Tier 1 Capital ratio		18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.78%	19.13%	19.33%	19.53%	13.35%	12.19%	11.44%
	C.3	Total Capital ratio		21.32%	21.61%	21.87%	22.09%	15.37%	14.30%	13.57%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		62,679	64,631	65,446	66,249	53,135	48,834	46,249
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		62,684	64,637	65,451	66,255	53,140	48,839	46,254
	D.3	TOTAL CAPITAL (fully loaded)		71,152	73,029	74,041	74,940	61,203	57,281	54,892



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mìn EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		18.78%	19.12%	19.33%	19.53%	13.34%	12.19%	11.43%
	E.2	Tier 1 Capital ratio		18.78%	19.13%	19.33%	19.53%	13.35%	12.19%	11.44%
	E.3	Total Capital ratio		21.32%	21.61%	21.87%	22.09%	15.37%	14.30%	13.57%
	H.1	Total leverage ratio exposures (transitional)		940,252	940,252	940252	940252	940252	940252	940252
	H.2	Total leverage ratio exposures (fully loaded)		940,252	940,252	940252	940252	940252	940252	940252
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
	H.4	Leverage ratio (fully loaded)		6.67%	6.87%	6.96%	7.05%	5.65%	5.19%	4.92%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.50%	1.00%	1.00%	0.50%	1.00%	1.00%
Transitional combined	P.3	O-SII buffer		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.03%	3.50%	4.00%	4.00%	3.50%	4.00%	4.00%
	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.78%	13.25%	13.75%	13.75%	13.25%	13.75%	13.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.52%	8.98%	9.48%	9.48%	8.98%	9.48%	9.48%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	<b>S.1</b>	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		64,696						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		341,198						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.96%						



### 2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario		Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	9,024	5,820	6,326	7,043	3,328	3,408	4,893
Interest income	18,662	21,597	21,631	20,520	28,492	29,388	27,798
Interest expense	-9,638	-15,777	-15,305	-13,477	-25,135	-25,950	-22,877
Dividend income	145	78	82	84	67	69	72
Net fee and commission income	7,221	7,221	7,221	7,221	5,540	6,295	6,913
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	370	660	660	660	-763	495	495
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,588		
Other operating income not listed above, net	1,293	829	857	881	574	854	863
Total operating income, net	18,054	14,609	15,147	15,889	7,155	11,122	13,237
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,096	23	-1,305	-1,174	-2,695	-2,447	-2,240
Other income and expenses not listed above, net	-11,412	-11,434	-11,337	-11,454	-12,098	-11,980	-12,017
Profit or (-) loss before tax from continuing operations	5,546	3,197	2,504	3,261	-7,637	-3,306	-1,020
Tax expenses or (-) income related to profit or loss from continuing operations	-1,396	-644	-436	-663	2,528	1,228	543
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	4,150	2,553	2,068	2,598	-5,110	-2,078	-478
Amount of dividends paid and minority interests after MDA-related adjustments	262	259	260	269	0	0	0
Attributable to owners of the parent net of estimated dividends	3,887	2,295	1,809	2,329	-5,110	-2,078	-478
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



## 2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUR)	1
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023					
Realised fines/litigation costs (net of provisions) (-)	0				
Other material losses and provisions (-)	0				