



# 2025 EU-wide Stress Test

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

## 2025 EU-wide Stress Test: Summary

Confédération Nationale du Crédit Mutuel

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario		Adverse Scenario			
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	9,789		10,392	9,533	8,734	6,806	6,540	6,592
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-18		586	586	586	-1,314	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,255		-2,618	-2,075	-1,967	-9,638	-4,096	-3,504
4	<b>Profit or (-) loss for the year</b>	<b>4,534</b>		<b>3,990</b>	<b>3,595</b>	<b>2,820</b>	<b>-7,148</b>	<b>-1,377</b>	<b>-1,242</b>
5	Coverage ratio: non-performing exposure (%)	34.72%		42.21%	39.75%	37.99%	57.36%	52.57%	49.15%
6	Common Equity Tier 1 capital	72,510	72,876	76,175	77,909	77,713	59,319	56,935	53,389
7	Total Risk exposure amount (all transitional adjustments included)	374,448	384,401	393,732	396,203	397,617	418,603	421,884	426,490
8	<b>Common Equity Tier 1 ratio, %</b>	<b>19.36%</b>	<b>18.96%</b>	<b>19.35%</b>	<b>19.66%</b>	<b>19.54%</b>	<b>14.17%</b>	<b>13.50%</b>	<b>12.52%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>19.36%</b>	<b>17.56%</b>	<b>18.20%</b>	<b>18.47%</b>	<b>18.44%</b>	<b>13.84%</b>	<b>13.18%</b>	<b>12.26%</b>
10	Tier 1 capital	72,510	72,876	76,175	77,909	77,713	59,319	56,935	53,389
11	Total leverage ratio exposures	968,185		968,185	968,185	968,185	968,185	968,185	968,185
12	<b>Leverage ratio, %</b>	<b>7.49%</b>	<b>7.53%</b>	<b>7.87%</b>	<b>8.05%</b>	<b>8.03%</b>	<b>6.13%</b>	<b>5.88%</b>	<b>5.51%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>7.49%</b>	<b>7.53%</b>	<b>7.87%</b>	<b>8.05%</b>	<b>8.03%</b>	<b>6.13%</b>	<b>5.88%</b>	<b>5.51%</b>

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No
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RowNum		Restated 31/12/2024*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Institutions	65,871	2,988	47,268	1,391	43,166	1,645	57,923	8,577	0	46,853	234	0	5	0	83.78%	
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35.60%	
7	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17.21%	
8	Corporates - Of Which: SME general corporates	47,361	1,624	1	0	19,384	930	3	0	0	43,355	6,006	1,626	117	167	542	33.31%
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Retail	392,501	6,518	53,062	2,997	0	0	0	0	0	357,980	34,521	6,518	381	1,065	2,369	36.20%
11	Retail - Secured by residential estate property	263,901	2,332	24,293	977	0	0	0	0	0	242,507	21,994	2,332	99	598	520	22.56%
12	Retail - Qualifying Revolving	13,246	228	2,031	351	0	0	0	0	0	12,966	1,382	228	23	35	130	37.03%
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	114,854	3,958	26,737	1,669	0	0	0	0	0	102,907	11,945	3,958	259	462	1,704	43.05%
15	Retail - Other Retail - Of Which: SME	54,400	2,800	12,404	1,118	0	0	0	0	0	46,950	7,451	2,800	223	392	1,243	42.97%
16	Retail - Other Retail - Of Which: non-SME	60,453	1,068	14,333	351	0	0	0	0	0	55,960	4,494	1,068	36	99	462	43.24%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	3,619	0	0	0	13,238	0	0	0	0	3,619	0	0	0	0	0	0
19	Securitisation	9,844	0	0	0	8,632	0	0	0	0	9,805	41	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	491,837	9,506	140,638	1,391	118,101	4,242	65,880	0	0	583,337	49,139	10,897	945	1,823	3,919	35.00%

\* Restated 31/12/2024:

RowNum		Restated 31/12/2024*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Institutions	0	0	27,151	0	0	0	0	0	0	26,983	208	0	1	0	0	68.82%
27	Corporates	83,711	2,877	67,983	1,268	41,927	1,586	39,682	0	0	138,041	13,654	4,145	489	518	1,453	35.00%
28	Corporates - Of Which: Specialised Lending	0	0	7,665	0	0	0	6,659	0	0	7,665	0	0	53	0	0	17.64%
29	Corporates - Of Which: SME general corporates	45,782	1,995	1	0	18,556	908	3	0	0	39,856	5,927	1,995	107	365	515	32.53%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	388,373	6,450	52,587	2,575	0	0	0	0	0	354,170	34,203	6,450	367	1,050	2,331	36.34%
32	Retail - Secured by residential estate property	260,898	2,291	24,029	961	0	0	0	0	0	239,656	21,362	2,291	98	544	513	22.41%
33	Retail - Qualifying Revolving	13,685	224	2,022	349	0	0	0	0	0	12,511	1,374	224	23	34	127	56.83%
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	113,881	3,935	26,536	1,665	0	0	0	0	0	102,004	11,877	3,935	245	481	1,690	43.05%
36	Retail - Other Retail - Of Which: SME	54,325	2,886	12,379	1,116	0	0	0	0	0	46,882	7,443	2,886	210	382	1,240	42.97%
37	Retail - Other Retail - Of Which: non-SME	59,556	1,049	14,157	345	0	0	0	0	0	55,122	4,434	1,049	35	99	450	42.87%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	3,544	0	0	0	12,940	0	0	0	0	3,544	0	0	0	0	0	0
40	Securitisation	9,691	0	0	0	8,471	0	0	0	0	9,650	41	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	485,320	9,327	95,174	1,268	115,931	4,157	44,380	0	0	532,388	48,106	10,595	858	1,568	3,784	35.71%

RowNum		Restated 31/12/2024*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	Institutions	0	0	4,335	0	0	0	4,335	0	0	4,335	0	0	0	0	0	0.89%
48	Corporates	30	1	1,138	10	10	0	889	0	0	3,166	1	10	3	0	0	0.00%
49	Corporates - Of Which: Specialised Lending	0	0	295	0	0	0	281	0	0	295	0	0	0	0	0	0.00%
50	Corporates - Of Which: SME general corporates	24	1	0	0	14	0	0	0	0	23	1	1	0	0	0	11.74%
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	195	3	0	0	26	1	0	0	0	183	32	3	12	9	2	66.89%
53	Retail - Secured by residential estate property	142	2	0	0	12	0	0	0	0	135	8	2	0	0	1	55.01%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	4	1	0	0	0	0	84.00%
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	49	1	0	0	14	0	0	0	0	45	4	1	12	9	1	79.04%
57	Retail - Other Retail - Of Which: SME	8	0	0	0	3	0	0	0	0	7	2	0	0	0	0	48.41%
58	Retail - Other Retail - Of Which: non-SME	41	1	0	0	11	0	0	0	0	38	2	1	0	0	1	88.54%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	TOTAL	226	4	5,472	10	47	1	1,264	0	0	5,885	31	14	16	9	2	16.80%

RowNum		Restated 31/12/2024*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	Institutions	0	0	536	0	0	0	53	0	0	536	0	0	0	0	0	0
69	Corporates	493	39	803	0	243	23	469	0	0	3,283	33	39	3	0	39	99.99%
70	Corporates - Of Which: Specialised Lending	0	0	48	0	0	0	50	0	0	48	0	0	0	0	0	0
71	Corporates - Of Which: SME general corporates	397	1	0	0	163	1	0	0	0	381	35	1	1	0	1	100.00%
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	Retail	306	7	0	0	43	3	0	0	0	282	24	7	0	0	4	53.63%
74	Retail - Secured by residential estate property	181	3	0	0	10	1	0	0	0	164	17	3	0	0	1	47.31%
75	Retail - Qualifying Revolving	9	1	0	0	2	0	0	0	0	8	1	1	0	0	0	69.50%
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Retail - Other Retail	115	4	0	0	25	2	0	0	0	110	6	4	0	0	2	56.94%
78	Retail - Other Retail - Of Which: SME	20	1	0	0	7	1	0	0	0	20	0	1	0	0	0	24.50%
79	Retail - Other Retail - Of Which: non-SME	96	3	0	0	18	1	0	0	0	90	6	3	0	0	2	69.71%
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Equity	29	0	0	0	115	0	0	0	0							

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions	0	0	434	0	0	0	210	0	424	0	0	0	0	0	0
90	Corporates	128	17	630	0	68	13	340	0	732	36	17	1	1	17	99.99%
91	Corporates - Of Which: Specialised Lending	0	0	14	0	0	0	13	0	14	0	0	0	0	0	0
92	Corporates - Of Which: SME	113	17	0	0	53	13	0	0	89	34	17	0	0	0	100.00%
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94	Retail	961	20	0	0	115	10	0	0	860	101	20	0	2	11	41.36%
95	Retail - Secured by residential estate property	805	20	0	0	86	7	0	0	717	86	20	0	2	0	27.21%
96	Retail - Qualifying Revolving	13	1	0	0	3	1	0	0	10	2	0	0	0	1	68.04%
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail - Other Retail	143	7	0	0	27	2	0	0	133	11	7	0	0	0	76.13%
99	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	84.01%
100	Retail - Other Retail - Of Which: non-SME	141	7	0	0	26	2	0	0	131	10	7	0	0	0	76.06%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Equity	4	0	0	0	15	0	0	0	4	0	0	0	0	0	0
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL	1,093	45	1,044	0	199	22	450	0	2,010	127	45	1	3	28	63.80%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Institutions	0	0	5,397	0	0	0	377	0	5,397	0	0	0	0	0	0
111	Corporates	130	2	3,366	32	91	3	3,366	0	5,097	60	34	17	6	15	42.90%
112	Corporates - Of Which: Specialised Lending	0	0	814	0	0	0	639	0	814	0	0	1	0	0	0.00%
113	Corporates - Of Which: SME general corporates	105	2	0	0	67	3	0	0	100	5	2	1	0	0	0
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115	Retail	387	3	0	0	33	2	0	0	363	24	3	0	0	1	35.07%
116	Retail - Secured by residential estate property	321	3	0	0	23	1	0	0	301	20	3	0	0	1	35.29%
117	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	46.50%
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Other Retail	64	1	0	0	10	1	0	0	61	4	1	0	0	0	33.75%
120	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32.59%
121	Retail - Other Retail - Of Which: non-SME	64	1	0	0	10	1	0	0	61	4	1	0	0	0	33.76%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	TOTAL	583	6	6,434	32	201	4	3,744	0	6,934	84	37	17	7	16	42.17%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Institutions	0	0	900	0	0	0	90	0	900	0	0	0	0	0	0
132	Corporates	629	2	1,515	8	370	1	1,233	0	3,933	261	10	6	4	4	43.46%
133	Corporates - Of Which: Specialised Lending	0	0	375	0	0	0	303	0	375	0	0	1	0	0	0
134	Corporates - Of Which: SME general corporates	372	2	0	0	220	1	0	0	349	23	2	1	0	1	56.09%
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail	210	7	0	0	27	2	0	0	195	14	7	0	0	0	50.18%
137	Retail - Secured by residential estate property	156	3	0	0	14	1	0	0	145	11	3	0	0	1	38.68%
138	Retail - Qualifying Revolving	5	0	0	0	3	0	0	0	4	1	0	0	0	0	73.23%
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140	Retail - Other Retail	49	4	0	0	12	1	0	0	46	3	4	0	0	2	56.89%
141	Retail - Other Retail - Of Which: SME	14	1	0	0	4	1	0	0	12	2	2	0	0	0	50.68%
142	Retail - Other Retail - Of Which: non-SME	35	1	0	0	8	0	0	0	34	1	1	0	0	1	65.92%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	Equity	42	0	0	0	167	0	0	0	42	0	0	0	0	0	0
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	TOTAL	931	8	2,435	8	564	3	1,323	0	3,070	275	16	6	4	8	46.15%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Institutions	0	0	1,973	0	0	0	530	0	1,973	0	0	0	0	0	0
153	Corporates	133	0	2,866	0	58	0	2,422	0	2,890	110	0	10	12	0	100.00%
154	Corporates - Of Which: Specialised Lending	0	0	713	0	0	0	877	0	624	89	0	1	1	8	0
155	Corporates - Of Which: SME general corporates	109	0	0	0	37	0	0	0	109	0	0	0	0	0	100.00%
156	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail	405	1	0	0	44	1	0	0	366	19	1	0	0	1	54.14%
158	Retail - Secured by residential estate property	301	1	0	0	20	0	0	0	285	15	1	0	0	0	39.71%
159	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	1	0	0	0	0	0	73.98%
160	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Retail - Other Retail	103	1	0	0	24	0	0	0	99	4	1	0	0	0	66.48%
162	Retail - Other Retail - Of Which: SME															

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
173	Institutions	0	0	725	0	0	0	387	0	725	0	0	0	0	0	0	
174	Corporates	29	0	555	0	16	0	331	0	559	23	0	1	2	0	0.00%	
175	Corporates - Of Which: Specialised Lending	0	0	80	0	0	0	59	0	80	0	0	0	0	0	0	
176	Corporates - Of Which: SME general corporates	28	0	0	0	15	0	0	0	26	2	0	0	0	0	0.00%	
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178	Retail	137	2			15	1			128	9	2	0	0	1	32.18%	
179	Retail - Secured by residential estate property	77	1			5	1			73	4	1	0	0	0	7.37%	
180	Retail - Overlaid Receivables	4	0			0	0			3	0	0	0	0	0	72.84%	
181	Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0	
182	Retail - Other Retail	56	1			10	0			51	5	1	0	0	0	73.55%	
183	Retail - Other Retail - Of Which: SME	5	0			1	0			3	1	0	0	0	0	66.67%	
184	Retail - Other Retail - Of Which: non-SME	51	0			8	0			48	3	0	0	0	0	80.26%	
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
186	Equity	0	0			0	0			0	0	0	0	0	0	0	
187	Securitisation	0	0			0	0			0	0	0	0	0	0	0	
188	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0	
189	<b>TOTAL</b>	<b>166</b>	<b>2</b>	<b>1,277</b>	<b>0</b>	<b>31</b>	<b>1</b>	<b>538</b>	<b>0</b>	<b>1,411</b>	<b>32</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>31.62%</b>	





**2025 EU-wide Stress Test: Credit risk IRB**  
Confédération Nationale du Cr dit Mutuel

RowNum	Entity	Baseline Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions	434	0	0	0	0	40.00%	434	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	Corporates	727	30	18	0	17	95.16%	721	34	20	0	1	18	40.00%	718	35	22	0	1	18	40.00%	718	35
91	Corporates - Of Which: Specialised Lending	14	0	0	0	0	40.37%	14	0	0	0	0	0	40.37%	14	0	0	0	0	0	0	0	0
92	Corporates - Of Which: SME	85	26	18	0	17	95.61%	81	28	20	0	1	18	40.00%	80	29	22	0	1	18	40.00%	80	29
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94	Retail	853	194	32	0	2	37.56%	838	134	37	0	2	13	34.59%	829	118	42	0	2	13	32.16%	829	118
95	Retail - Secured by residential estate property	733	89	23	0	2	25.26%	702	96	27	0	2	6	23.44%	696	98	31	0	2	7	22.00%	696	98
96	Retail - Qualifying Revolving	11	2	1	0	1	66.02%	11	2	1	0	1	1	64.42%	11	2	1	0	1	1	63.16%	11	2
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail - Other Retail	130	15	8	0	5	73.37%	126	16	8	0	6	6	66.37%	123	18	9	0	6	6	61.65%	123	18
99	Retail - Other Retail - Of Which: SME	2	0	0	0	0	64.35%	2	0	0	0	0	0	54.41%	2	0	0	0	0	0	0	0	0
100	Retail - Other Retail - Of Which: non-SME	128	15	8	0	5	73.48%	124	16	8	0	6	6	65.57%	121	17	9	0	6	6	61.89%	121	17
101	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Equity	4	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	0	0	0
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL	1,997	134	50	0	3	58.45%	1,976	148	57	0	3	31	53.69%	1,964	153	64	0	3	31	49.60%	1,964	153

RowNum	Entity	Baseline Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		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		
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Institutions	1,997	0	0	0	0	40.00%	1,997	0	0	0	0	0	40.00%	1,997	0	0	0	0	0	0	0	0	0
111	Corporates	5,092	63	30	0	1	161.91%	5,086	67	37	0	1	56	161.73%	5,080	67	38	0	1	60	155.91%	5,080	67	
112	Corporates - Of Which: Specialised Lending	814	0	0	0	0	40.36%	814	0	0	0	0	0	40.36%	814	0	0	0	0	0	0	0	0	
113	Corporates - Of Which: SME	561	12	8	0	1	8.35%	560	17	4	0	1	14.99%	560	19	0	0	0	0	0	0	0	0	
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115	Retail	353	33	5	0	1	28.02%	343	41	7	0	1	2	24.71%	337	44	9	0	1	2	22.69%	337	44	
116	Retail - Secured by residential estate property	293	27	3	0	1	23.13%	284	33	5	0	1	1	21.07%	280	28	6	0	1	1	18.84%	280	28	
117	Retail - Qualifying Revolving	2	0	0	0	0	45.16%	2	0	0	0	0	0	45.95%	2	0	0	0	0	0	0	0	0	
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail	38	5	2	0	1	33.86%	37	7	2	0	1	1	30.51%	36	5	3	0	1	1	29.52%	36	5	
120	Retail - Other Retail - Of Which: SME	0	0	0	0	0	33.88%	0	0	0	0	0	0	33.18%	0	0	0	0	0	0	0	0	0	
121	Retail - Other Retail - Of Which: non-SME	38	5	2	0	1	33.85%	37	7	2	0	1	1	30.50%	36	5	3	0	1	1	29.45%	36	5	
122	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets	76	0	0	0	0	40.00%	76	0	0	0	0	0	40.00%	76	0	0	0	0	0	0	0	0	
126	TOTAL	6,918	96	40	0	1	148.15%	6,904	107	44	0	1	61	138.69%	6,896	111	48	0	1	62	129.54%	6,896	111	

RowNum	Entity	Baseline Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		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		
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131	Institutions	900	0	0	0	0	40.00%	900	0	0	0	0	0	40.00%	900	0	0	0	0	0	0	0	0	0
132	Corporates	1,866	300	19	0	3	39.44%	1,849	324	31	2	1	2	37.60%	1,830	320	44	2	5	14	36.87%	1,830	320	
133	Corporates - Of Which: Specialised Lending	375	0	0	0	0	40.26%	375	0	0	0	0	0	40.27%	375	0	0	0	0	0	0	0	0	
134	Corporates - Of Which: SME general corporates	337	50	7	1	3	42.23%	333	67	13	1	5	5	39.37%	331	73	21	1	2	8	38.37%	331	73	
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail	190	19	8	0	3	46.34%	184	24	9	0	1	4	42.34%	181	25	10	0	1	4	39.80%	181	25	
137	Retail - Secured by residential estate property	143	14	3	0	1	34.07%	138	17	4	0	1	1	30.30%	136	18	5	0	1	1	27.42%	136	18	
138	Retail - Qualifying Revolving	4	1	0	0	0	78.85%	4	1	0	0	0	0	68.79%	4	1	0	0	0	0	0	0	0	
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140	Retail - Other Retail	44	5	4	0	2	54.57%	42	6	4	0	2	2	52.00%	41	7	5	0	2	2	49.82%	41	7	
141	Retail - Other Retail - Of Which: SME	23	2	2	0	1	49.57%	22	3	1	0	1	1	47.54%	21	3	3	0	1	1	46.26%	21	3	

Row/Item		Baseline Scenario																							
		31/12/2025							31/12/2026							31/12/2027									
		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			
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
173	Institutions	725	0	0	0	0	40.00%	725	0	0	0	0	0	40.00%	725	0	0	0	0	0	0	0	0	40.00%	
174	Corporates	527	24	0	0	0	27.13%	555	26	1	0	0	29.00%	555	26	1	0	0	0	0	0	0	0	29.46%	
175	Corporates - Of Which: Specialised Lending	80	0	0	0	0	40.34%	80	0	0	0	0	40.34%	80	0	0	0	0	0	0	0	0	0	40.34%	
176	Corporates - Of Which: SME general corporates	24	4	0	0	0	27.05%	23	5	1	0	0	28.95%	22	5	1	0	0	0	0	0	0	0	29.39%	
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
178	Retail	124	12	3	0	0	29.41%	121	15	3	0	0	27.13%	118	16	4	0	0	0	0	0	0	0	1	25.42%
179	Retail - Secured by residential estate property	73	6	2	0	0	7.95%	69	8	2	0	0	8.41%	68	8	2	0	0	0	0	0	0	0	8.71%	
180	Retail - Qualifying Revolving	3	0	0	0	0	70.35%	3	0	0	0	0	67.93%	3	1	0	0	0	0	0	0	0	0	66.05%	
181	Retail - Purchased receivables	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
182	Retail - Other Retail	50	6	1	0	0	55.02%	48	7	1	0	0	45.21%	47	7	2	0	0	0	0	0	0	0	1	39.58%
183	Retail - Other Retail - Of Which: SME	3	1	0	0	0	41.43%	3	1	0	0	0	38.03%	3	1	0	0	0	0	0	0	0	0	0	36.17%
184	Retail - Other Retail - Of Which: non-SME	46	0	1	0	0	59.32%	45	6	1	0	0	47.60%	44	6	1	0	0	0	0	0	0	0	1	40.70%
185	Collective investments undertakings (CAU)	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
186	Equity	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
187	Securitisation	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
188	Other non credit obligation assets	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0		
189	TOTAL	1,406	36	3	0	0	29.20%	1,401	40	4	0	0	27.42%	1,398	42	5	0	0	0	0	0	0	0	1	26.20%



RowNum	Entity	Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions	414	0	0	0	0	0	40.00%	414	0	0	0	0	0	40.00%	414	0	0	0	0	0	0	0
90	Corporates	726	31	18	0	17	95.02%	715	39	20	0	1	18	88.32%	710	41	23	0	1	19	80.77%	0	0
91	Corporates - Of Which: Specialised Lending	14	0	0	0	0	0	49.45%	14	0	0	0	0	49.45%	14	0	0	0	0	0	0	0	0
92	Corporates - Of Which: SME	85	27	18	0	17	95.47%	75	34	20	0	1	18	89.14%	71	26	23	0	1	19	81.95%	0	0
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94	Retail	809	146	33	0	3	14	43.79%	774	175	40	4	16	39.09%	772	170	47	4	17	35.34%	0	0	0
95	Retail - Secured by residential estate property	679	122	24	0	3	7	29.63%	651	144	29	3	8	26.69%	651	138	35	3	9	24.47%	0	0	0
96	Retail - Qualifying Revolving	10	3	1	0	0	1	81.10%	10	3	1	0	1	78.95%	10	2	1	0	1	77.13%	0	0	0
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail - Other Retail	121	21	8	0	0	6	82.44%	113	28	9	0	7	73.28%	110	29	11	0	1	7	64.80%	0	0
99	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	70.99%	2	0	0	0	0	61.34%	2	0	0	0	0	0	0	0	0
100	Retail - Other Retail - Of Which: non-SME	119	21	8	0	0	6	82.59%	111	28	9	0	7	73.47%	108	29	11	0	1	7	64.96%	0	0
101	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Equity	4	0	0	0	0	0	40.00%	4	0	0	0	0	40.00%	4	0	0	0	0	0	0	0	0
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL	1,913	177	51	1	4	32	62.12%	1,907	214	60	1	4	55.80%	1,900	211	71	1	4	36	50.31%	0	0

RowNum	Entity	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		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		
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Institutions	1,397	0	0	0	0	0	40.00%	1,397	0	0	0	0	0	40.00%	1,397	0	0	0	0	0	0	0	0
111	Corporates	5,095	64	35	0	1	97	273.36%	5,085	68	17	0	1	97	263.95%	5,081	70	39	1	1	98	248.95%	0	0
112	Corporates - Of Which: Specialised Lending	814	0	0	0	0	0	48.64%	814	0	0	0	0	48.64%	814	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: SME general corporates	591	13	3	0	1	17.82%	584	19	4	0	1	1	24.01%	581	22	0	0	1	2	28.32%	0	0	
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115	Retail	334	50	6	0	1	2	31.18%	317	65	13	0	1	2	26.58%	314	65	12	0	1	3	24.15%	0	0
116	Retail - Secured by residential estate property	279	40	4	0	1	1	23.39%	275	43	4	0	1	1	20.76%	273	43	4	0	1	2	18.57%	0	0
117	Retail - Qualifying Revolving	2	0	0	0	0	0	58.57%	2	0	0	0	0	0	58.57%	2	0	0	0	0	0	0	0	0
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail	54	10	2	0	0	1	39.52%	54	12	3	0	1	35.64%	53	12	4	0	1	1	33.50%	0	0	
120	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.17%	0	0	0	0	0	45.17%	0	0	0	0	0	0	0	0	0	
121	Retail - Other Retail - Of Which: non-SME	53	10	2	0	0	1	39.46%	54	12	3	0	1	35.56%	49	12	4	0	1	1	33.40%	0	0	
122	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets	76	0	0	0	0	0	40.00%	76	0	0	0	0	40.00%	76	0	0	0	0	0	0	0	0	0
126	TOTAL	6,890	115	41	1	2	98	237.65%	6,876	133	46	1	2	100	215.18%	6,868	135	52	1	2	101	194.71%	0	0

RowNum	Entity	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		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		
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131	Institutions	900	0	0	0	0	0	40.00%	900	0	0	0	0	0	40.00%	900	0	0	0	0	0	0	0	0
132	Corporates	1,897	307	28	0	3	6	44.31%	1,811	339	33	2	5	11	38.86%	1,800	351	50	2	5	19	37.55%	0	0
133	Corporates - Of Which: Specialised Lending	375	0	0	0	0	0	44.71%	375	0	0	0	0	0	44.71%	375	0	0	0	0	0	0	0	0
134	Corporates - Of Which: SME general corporates	333	54	7	2	2	3	46.09%	282	78	15	1	6	41.22%	263	86	24	3	10	39.33%	0	0	0	
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail	182	27	8	0	1	4	57.47%	172	35	9	0	1	5	51.61%	170	35	11	0	1	5	46.74%	0	0
137	Retail - Secured by residential estate property	136	20	3	0	1	1	43.14%	129	25	4	0	1	2	36.60%	128	25	5	0	1	2	31.88%	0	0
138	Retail - Qualifying Revolving	4	1	0	0	0	0	81.04%	4	1	0	0	0	4	78.69%	4	1	0	0	0	0	0	0	
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140	Retail - Other Retail	42	6	4	0	0	3	67.81%	39	8	4	0	3	61.92%	38	9	5	0	0	3	60.15%	0	0	
141	Retail - Other Retail - Of Which: SME	23	2	1	0	0	1	63.66%	11	3	0	0	1	61.32%	10	3								

RowNum		Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Institutions	725	0	0	0	0	40.00%	725	0	0	0	0	0	40.00%	725	0	0	0	0	0	0	0	40.00%
174	Corporates	527	25	0	0	0	35.68%	555	26	1	0	0	0	35.65%	554	27	1	0	0	0	0	0	35.65%
175	Corporates - Of Which: Specialised Lending	80	0	0	0	0	48.58%	80	0	0	0	0	0	48.58%	80	0	0	0	0	0	0	0	48.58%
176	Corporates - Of Which: SME general corporates	24	4	0	0	0	34.93%	23	5	1	0	0	0	36.93%	21	6	1	0	0	0	0	0	36.51%
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Retail	118	18	3	0	0	34.28%	111	24	4	0	0	0	30.66%	110	24	5	0	0	0	0	0	28.30%
179	Retail - Secured by residential estate property	68	9	2	0	0	11.38%	64	12	2	0	0	0	11.95%	64	12	3	0	0	0	0	0	11.40%
180	Retail - Qualifying Revolving	3	1	0	0	0	79.60%	3	1	0	0	0	0	77.09%	3	1	0	0	0	0	0	0	76.93%
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	47	9	1	0	0	60.53%	44	11	2	0	0	0	47.87%	43	11	2	0	0	0	0	0	41.33%
183	Retail - Other Retail - Of Which: SME	3	1	0	0	0	52.39%	3	1	0	0	0	0	47.47%	3	1	0	0	0	0	0	0	46.55%
184	Retail - Other Retail - Of Which: non-SME	43	8	1	0	0	63.04%	41	10	2	0	0	0	47.99%	40	10	2	0	0	0	0	0	40.48%
185	Collective investments undertakings (CAU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	1,391	43	3	0	0	34.38%	1,391	50	5	0	0	0	31.57%	1,381	51	6	0	0	0	0	0	29.90%

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 31 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA  
Confédération Nationale du Crédit Mutuel

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	105,730	0	0	0	105,730	5	0	0	0	0	0.00%
2	Central governments	21,500	0	2,375	16	15,660	1,870	0	0	5	5	69.64%
3	Regional governments or local authorities	14,760	5	506	1	14,712	48	5	5	1	1	27.03%
4	Public sector entities	76,471	24	376	0	76,373	100	24	5	0	3	2.72%
5	Multilateral Development Banks	1,527	0	0	0	1,527	0	0	0	0	0	0.00%
6	International Organisations	3,131	0	0	0	3,131	0	0	0	0	0	0.00%
7	Institutions	5,187	1	1,720	7	5,233	44	4	0	0	0	0.03%
8	Corporates	32,567	1,563	29,566	1,479	31,475	1,092	1,563	103	66	130	8.25%
9	of which: Other - SME	8,536	447	7,108	429	8,388	147	447	20	19	44	9.81%
10	of which: Specialised lending	653	0	634	0	653	0	0	0	0	0	0.00%
11	Net	57,612	5,837	46,718	2,492	53,894	3,719	5,837	892	658	2,722	46.64%
12	of which: SME	7,474	407	6,275	307	7,020	454	407	63	36	96	23.70%
13	Secured by mortgages on immovable property and ADC exposures	22,091	943	10,031	847	22,523	670	943	34	24	5	0.23%
14	of which: Residential immovable property	18,176	626	5,767	535	17,755	421	626	33	22	4	0.60%
15	of which: Commercial immovable property	3,964	279	2,990	255	3,943	21	279	1	1	3	0.29%
16	of which: Land, acquisition, development and construction exposures (ADC)	850	30	1,274	52	823	28	30	0	1	0	0.04%
17	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18	Covered bonds	96	0	41	0	95	1	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	1,946	0	4,628	0	1,883	63	0	0	0	0	0.00%
21	Equity	18,078	0	43,471	0	18,078	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	4,046	0	1,307	0	4,004	42	0	4	0	0	0.00%
24	TOTAL	381,673	8,380	337,559	6,841	374,218	7,654	8,380	1,079	754	2,864	34.18%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
25	Central banks	87,670	0	0	0	87,670	0	0	0	0	0	0.00%
26	Central governments	25,063	0	2,232	13	17,233	1,850	0	31	3	3	0.00%
27	Regional governments or local authorities	13,951	5	464	0	13,915	46	5	5	1	1	27.57%
28	Public sector entities	76,275	24	376	0	76,176	100	24	5	0	3	2.72%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	2,018	4	234	7	2,014	5	4	0	0	0	0.03%
32	Corporates	3,122	1,040	2,770	1,043	8,844	178	1,040	10	10	117	11.29%
33	of which: Other - SME	1,078	224	1,587	220	3,910	67	224	6	5	43	18.20%
34	of which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0.00%
35	Net	19,149	1,594	13,111	1,038	17,668	1,480	1,594	247	234	761	38.40%
36	of which: SME	4,950	300	2,833	205	4,675	275	300	32	23	76	25.30%
37	Secured by mortgages on immovable property and ADC exposures	5,718	273	1,683	228	5,519	199	273	6	10	3	0.42%
38	of which: Residential immovable property	5,615	264	1,560	212	5,421	194	264	6	10	0	0.33%
39	of which: Commercial immovable property	85	4	96	10	81	4	8	0	0	3	9.50%
40	of which: Land, acquisition, development and construction exposures (ADC)	18	0	26	0	17	1	0	0	0	0	12.00%
41	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42	Covered bonds	24	0	35	0	23	1	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	1,744	0	1,593	0	1,680	54	0	0	0	0	0.00%
45	Equity	16,231	0	39,627	0	16,231	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	3,251	0	2,265	0	2,317	24	0	4	0	0	0.00%
48	TOTAL	253,324	3,301	71,189	2,329	249,389	3,935	3,301	318	260	881	26.69%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
49	Central banks	9,326	0	0	0	9,321	5	0	0	0	0	0.00%
50	Central governments	2,172	0	80	0	2,164	8	0	0	0	0	0.00%
51	Regional governments or local authorities	188	0	7	0	186	2	0	0	0	0	0.00%
52	Public sector entities	47	0	0	0	47	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	1,414	0	454	0	1,391	23	0	0	0	0	0.00%
56	Corporates	10,558	176	10,375	121	10,029	352	176	36	14	9	3.21%
57	of which: Other - SME	1,684	159	945	21	1,648	36	159	1	1	0	0.00%
58	of which: Specialised lending	262	0	258	0	262	0	0	4	0	0	0.00%
59	Net	24,658	2,215	17,773	839	22,863	1,667	2,215	40	305	1,469	61.50%
60	of which: SME	1,025	73	613	12	963	102	211	5	4	0	0.00%
61	Secured by mortgages on immovable property and ADC exposures	35	0	12	0	35	0	0	0	0	0	0.00%
62	of which: Residential immovable property	34	0	11	0	34	0	0	0	0	0	0.00%
63	of which: Commercial immovable property	1	0	1	0	1	0	0	0	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	12	0	20	0	11	1	0	0	0	0	0.00%
69	Equity	144	0	276	0	144	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	705	0	673	0	700	5	0	0	0	0	0.00%
72	TOTAL	49,250	2,395	29,670	961	46,987	2,263	2,395	441	319	1,415	59.22%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
73	Central banks	1,278	0	0	0	1,278	0	0	0	0	0	0.00%
74	Central governments	1,036	0	0	0	1,036	0	0	0	0	0	0.00%
75	Regional governments or local authorities	131	0	0	0	131	0	0	0	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79	Institutions	216	0	15	0	215	1	0	0	0	0	0.00%
80	Corporates	861	23	296	24	852	10	23	6	1	2	10.07%
81	of which: Other - SME	361	26	296	21	359	1	26	1	1	1	11.93%
82	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83	Retail	5,138	471	1,682	222	4,993	136	471	51	31	278	59.04%
84	of which: SME	615	28	348	11	591	25	28	12	4	15	68.41%
85	Secured by mortgages on immovable property and ADC exposures	2,712	95	2,531	93	2,535	177	95	25	10	4	1.81%
86	of which: Residential immovable property	1,686	95	1,559	93	1,558	177	95	25	10	4	1.81%
87	of which: Commercial immovable property	27	0	21	0	27	0	0	0	0	0	0.00%
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90	Covered bonds	72	0	7	0	72	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	3	0	4	0	3	0	0	0	0	0	0.00%
93	Equity	49	0	102	0	49	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
95	Other exposures	423	0	419	0	423	2	0	0	0	0	0.00%
96	TOTAL	17,111	589	7,557	338	16,785	327	589	84	42	284	48.26%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
97	Central banks	2,260	0	0	0	2,260	0	0	0	0	0	0.00%
98	Central governments	44	0	0	0	43	0	0	0	0	0	0.00%
99	Regional governments or local authorities	22	0	2	0	22	0	0	0	0	0	0.00%
100	Public sector entities	101	0	0	0	101	0	0	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103	Institutions	467	0	360	0	456	11	0	0	0	0	0.00%
104	Corporates	2,163	54	1,927	41	2,064	99	54	15	28	1	1.34%
105	of which: Other - SME	1,654	48	951	37	1,128	36	48	8	12	1	1.50%
106	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107	Retail	299	17	348	11	249	7	17	9	2	3	19.80%
108	of which: SME	115	0	62	1	113	1	0	0	0	0	0.00%
109	Secured by mortgages on immovable property and ADC exposures	2,251	423	4,504	396	2,192	59	423	0	1	0	0.00%
110	of which: Residential immovable property	1,395	151	1,061	112	1,314	21	151	0	0	0	0.00%
111	of which: Commercial immovable property	3,025	232	2,197	208	3,014	11	232	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	831	39	1,245	161	804	27	39	0	1	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0	0	0.00%
117	Equity	205	0	365	0	205	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
119	Other exposures	139	0	139	0	139	0	0	0	0	0	0.00%
120	TOTAL	12,922	494	7,469	449	12,743	179	494	24	31	4	0.83%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
121	Central banks	1,615	0	0	0	1,615	0	0	0	0	0	0.00%
122	Central governments	6,238	0	0	0	6,238	0	0	1	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125	Multilateral Development Banks	94	0	0	0	94	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127	Institutions	309	0	86	0	308	1	0	0	0	0	0.00%
128	Corporates	751	2	707	8	709	44	7	0	0	0	0.00%
129	of which: Other - SME	307	0	261	0	307	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131	Retail	4	0	2	1	4	1	0	0	0	0	10.00%
132	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133	Secured by mortgages on immovable property and ADC exposures	11	0	6	0	11	0	0	0	0	0	0.00%
134	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135	of which: Commercial immovable property	7	0	4	0	7	0	0	0	0	0	0.00%
136	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141	Equity	121	0	171	0	121	0	0	0	0	0	0.00%
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
143	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144	TOTAL	9,154	13	991	9	9,108	46	13	1	0	1	4.67%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
145	Central banks	2,012	0	0	0	2,012	0	0	0	0	0	0.00%
146	Central governments	957	0	0	0	956	1	0	0	0	0	0.00%
147	Regional governments or local authorities	0	0	4	0	4	0	0	0	0	0	0.00%
148	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149	Multilateral Development Banks	446	0	0	0	446	0	0	0	0	0	0.00%
150	International Organisations	161	0	0	0	161	0	0	0	0	0	0.00%
151	Institutions	33	0	7	0	33	0	0	0	0	0	0.00%
152	Corporates	2,109	59	2,017	53	2,070	30	59	28	12	0	0.00%
153	of which: Other - SME	213	1	166	2	212	0	1	0	0	0	0.00%
154	of which: Specialised Lending	391	0	375	0	391	0	0	0	0	0	0.00%
155	Retail	212	13	155	8	213	1	13	0	0	1	9.29%
156	of which: SME	23	0	14	0	23	0	0	0	0	0	8.89%
157	Secured by mortgages on immovable property and ADC exposures	1,873	133	1,171	108	1,841	32	133	3	2	0	0.00%
158	of which: Residential immovable property	1,101	107	531	86	1,075	26	107	2	0	0	0.00%
159	of which: Commercial immovable property	772	23	640	22	766	6	23	1	0	0	0.00%
160	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	161	0	210	0	161	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	189	0	189	0	189	0	0	0	0	0	0.00%
168	TOTAL	8,237	203	4,134	169	8,171	66	203	31	14	1	0.61%





RowNum		Baseline Scenario																					
		31/12/2025								31/12/2027													
		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	
73	Central banks	1,278	0	0	0	0	40.00%	1,278	0	0	0	0	40.00%	1,278	0	0	0	0	0	0	0	0	40.00%
74	Central governments	1,036	0	0	0	0	40.00%	1,036	0	0	0	0	40.00%	1,036	0	0	0	0	0	0	0	0	40.00%
75	Regional governments or local authorities	1,311	0	0	0	0	40.00%	1,311	0	0	0	0	40.00%	1,311	0	0	0	0	0	0	0	0	40.00%
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
78	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
79	Institutions	215	1	0	0	0	40.00%	215	1	0	0	0	40.00%	215	1	0	0	0	0	0	0	40.00%	
80	Corporates	847	11	26	0	0	9.88%	843	12	30	0	0	9.77%	839	13	24	0	0	0	0	0	9.73%	
81	of which: Other - SME	356	3	23	0	0	10.38%	354	3	20	0	0	9.57%	351	3	27	0	0	0	0	0	9.89%	
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
83	Retail	4,838	190	564	30	17	31%	4,693	207	658	31	18	35%	4,558	209	752	30	16	30%	15	14%	41.84%	
84	of which: SME	583	27	34	1	1	62.12%	575	28	41	1	1	24	57.58%	567	29	48	1	2	25	25	54.20%	
85	Secured by mortgages on immovable property and ADC exposures	7,446	203	134	7	21	14.51%	7,411	219	178	7	22	37	21.03%	7,357	228	223	7	22	36	25	19%	
86	of which: Residential immovable property	7,446	203	134	7	21	14.51%	7,384	219	178	7	22	37	21.03%	7,330	228	223	7	22	36	25	19%	
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
89	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
90	Covered bonds	72	0	0	0	0	40.00%	72	0	0	0	0	40.00%	72	0	0	0	0	0	0	0	40.00%	
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
92	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	0	40.00%	
93	Equity	49	0	0	0	0	40.00%	49	0	0	0	0	40.00%	49	0	0	0	0	0	0	0	40.00%	
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
95	Other exposures	421	2	0	0	0	40.00%	421	2	0	0	0	40.00%	421	2	0	0	0	0	0	0	40.00%	
96	TOTAL	16,559	417	725	39	38	33%	16,551	484	866	38	40	33%	16,159	533	1,009	37	38	450	450	450	44.54%	

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
97	Central banks	2,260	0	0	0	0	40.00%	2,260	0	0	0	0	40.00%	2,260	0	0	0	0	0	0	0	40.00%
98	Central governments	43	0	0	0	0	40.00%	43	0	0	0	0	40.00%	43	0	0	0	0	0	0	0	40.00%
99	Regional governments or local authorities	22	0	0	0	0	40.00%	22	0	0	0	0	40.00%	22	0	0	0	0	0	0	0	40.00%
100	Public sector entities	101	0	0	0	0	40.00%	101	0	0	0	0	40.00%	101	0	0	0	0	0	0	0	40.00%
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Institutions	456	11	0	0	0	40.00%	456	11	0	0	0	40.00%	456	11	0	0	0	0	0	0	40.00%
104	Corporates	2,058	96	63	0	2	4.76%	2,051	93	73	0	2	5	7.26%	2,045	90	82	0	2	7	0	9.07%
105	of which: Other - SME	1,124	37	13	0	1	2.04%	1,120	38	54	0	1	2	2.55%	1,117	38	57	0	1	1	0	3.00%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Retail	244	12	20	1	0	22.14%	238	15	23	0	0	10.23%	233	17	20	0	0	0	0	0	26.88%
108	of which: SME	109	4	1	0	0	7.18%	106	5	0	0	0	10.23%	102	8	8	0	0	0	0	0	11.47%
109	Secured by mortgages on immovable property and ADC exposures	7,172	62	439	1	1	0.28%	7,151	65	458	1	1	3	0.56%	7,127	68	479	1	1	4	4	0.85%
110	of which: Residential immovable property	3,323	24	166	1	0	0.57%	3,317	27	183	0	0	1	1.20%	3,315	30	203	0	0	0	0	1.74%
111	of which: Commercial immovable property	3,012	11	234	0	0	0.08%	3,010	11	236	0	0	0	0.16%	3,008	12	238	0	0	0	0	0.24%
112	of which: Land, acquisition, development and construction exposures (ADC)	804	27	39	0	0	0.01%	804	27	39	0	0	0	0.01%	804	27	39	0	0	0	0	0.01%
113	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
116	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	0	40.00%
117	Equity	205	0	0	0	0	40.00%	205	0	0	0	0	40.00%	205	0	0	0	0	0	0	0	40.00%
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
119	Other exposures	139	0	0	0	0	40.00%	139	0	0	0	0	40.00%	139	0	0	0	0	0	0	0	40.00%
120	TOTAL	12,713	181	523	2	3	1.68%	12,679	184	554	2	3	1.4%	12,644	186	587	2	3	19	19	19	3.16%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
121	Central banks	1,615	0	0	0	0	40.00%	1,615	0	0	0	0	40.00%	1,615	0	0	0	0	0	0	0	40.00%
122	Central governments	6,238	0	0	0	0	40.00%	6,238	0	0	0	0	40.00%	6,238	0	0	0	0	0	0	0	40.00%
123	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Multilateral Development Banks	94	0	0	0	0	40.00%	94	0	0	0	0	40.00%	94	0	0	0	0	0	0	0	40.00%
126	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
127	Institutions	308	1	0	0	0	40.00%	308	1	0	0	0	40.00%	308	1	0	0	0	0	0	0	40.00%
128	Corporates	708	41	12	0	1	12.06%	706	38	16	0	1	11.17%	704	36	20	0	1	4	1	4	19.73%
129	of which: Other - SME	306	1	0	0	0	3.70%	305	1	0	0	0	2.99%	303	2	0	0	0	0	0	0	3.70%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0					

Rownum		Baseline Scenario																						
		31/12/2025								31/12/2027														
		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		
169	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
170	Central governments	49	0	0	0	0	0	40.00%	49	0	0	0	0	0	40.00%	49	0	0	0	0	0	0	0	40.00%
171	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
172	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	0	0.00%
173	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	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	503	0	0	0	0	0	40.00%	503	0	0	0	0	0	40.00%	503	0	0	0	0	0	0	0	40.00%
176	Corporates	1,569	18	15	0	0	1	3.34%	1,569	19	23	0	0	1	5.77%	1,553	21	27	0	0	2	0	2	7.33%
177	of which: Other - SME	1,011	4	15	0	0	0	1.66%	1,006	5	17	0	0	0	2.60%	1,004	7	16	0	1	1	1	3.65%	
178	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
179	Net	531	2	4	0	0	2	50.02%	531	2	4	0	0	2	49.01%	56	3	4	0	0	1	0	1	43.60%
180	of which: SME	14	2	0	0	0	0	19.62%	14	2	1	0	0	0	21.24%	13	2	1	0	0	0	0	0	22.02%
181	Secured by mortgages on immovable property and ADC exposures	145	1	3	0	0	0	1.63%	143	2	4	0	0	0	3.16%	141	3	5	0	0	0	0	0	4.34%
182	of which: Residential immovable property	135	1	3	0	0	0	1.64%	133	2	4	0	0	0	3.15%	132	3	5	0	0	0	0	0	4.33%
183	of which: Commercial immovable property	10	0	0	0	0	0	8.43%	10	0	0	0	0	0	9.37%	10	0	0	0	0	0	0	10.26%	
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
185	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
188	Collective investments undertakings (CIU)	27	0	0	0	0	0	40.00%	27	0	0	0	0	0	40.00%	27	0	0	0	0	0	0	0	40.00%
189	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	0	0	40.00%
191	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	<b>TOTAL</b>	<b>2,852</b>	<b>21</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>9.63%</b>	<b>2,844</b>	<b>24</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>10.84%</b>	<b>2,336</b>	<b>27</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>11.70%</b>

Rownum		Baseline Scenario																						
		31/12/2025								31/12/2027														
		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		
193	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
194	Central governments	973	1	0	0	0	0	40.00%	973	1	0	0	0	0	40.00%	973	1	0	0	0	0	0	0	40.00%
195	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
196	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	0	0.00%
197	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	0	0	0.00%
198	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
199	Institutions	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
200	Corporates	869	11	30	0	2	0	3.38%	866	12	37	0	1	1	2.83%	843	13	33	0	1	1	1	1	3.14%
201	of which: Other - SME	435	1	12	0	0	0	0.37%	433	2	23	0	0	0	0.73%	432	2	23	0	0	0	0	0	1.08%
202	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
203	Net	1,501	75	37	0	300	79.31%	1,474	86	393	9	0	310	79.01%	1,447	102	406	9	359	0	359	0	73.73%	
204	of which: SME	43	4	0	0	0	0	40.51%	42	4	3	0	0	0	40.57%	41	5	3	0	0	1	1	40.58%	
205	Secured by mortgages on immovable property and ADC exposures	5	0	0	0	0	0	0.32%	5	0	0	0	0	0	0.34%	5	0	0	0	0	0	0	0	1.67%
206	of which: Residential immovable property	5	0	0	0	0	0	0.32%	5	0	0	0	0	0	0.34%	5	0	0	0	0	0	0	0	1.67%
207	of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
212	Collective investments undertakings (CIU)	14	1	0	0	0	0	40.00%	14	1	0	0	0	0	40.00%	14	1	0	0	0	0	0	0	40.00%
213	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	80	2	0	0	0	0	40.00%	80	2	0	0	0	0	40.00%	80	2	0	0	0	0	0	0	40.00%
216	<b>TOTAL</b>	<b>3,430</b>	<b>90</b>	<b>409</b>	<b>10</b>	<b>1</b>	<b>301</b>	<b>73.47%</b>	<b>3,400</b>	<b>105</b>	<b>425</b>	<b>10</b>	<b>1</b>	<b>311</b>	<b>73.11%</b>	<b>3,370</b>	<b>119</b>	<b>441</b>	<b>9</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>321</b>	<b>72.76%</b>

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
1	Central banks	105,271	7	1	0	0	0	40.00%	105,271	9	2	0	0	1	40.00%	105,271	11	3	0	0	1	40.00%
2	Central governments	35,679	1,870	0	0	0	0	40.00%	35,679	1,871	0	0	0	0	40.00%	35,679	1,871	0	0	0	0	40.00%
3	Regional governments or local authorities	14,710	49	0	0	1	2	40.00%	14,710	49	0	1	2	40.00%	14,710	49	0	1	2	0	0	40.00%
4	Public sector entities	76,369	101	24	0	0	1	4.07%	76,369	103	25	0	0	1	5.27%	76,369	104	26	0	0	2	6.40%
5	Multilateral Development Banks	1,527	0	0	0	0	0	40.00%	1,527	0	0	0	0	0	40.00%	1,527	0	0	0	0	0	40.00%
6	International Organisations	3,131	0	0	0	0	0	40.00%	3,131	0	0	0	0	0	40.00%	3,131	0	0	0	0	0	40.00%
7	Institutions	5,122	44	0	0	0	0	0.33%	5,122	45	0	0	0	0	0.29%	5,122	45	0	0	0	0	1.90%
8	Corporates	33,206	1,081	1,844	26	124	1,019	55.14%	30,898	1,086	2,142	21	90	1,107	51.61%	30,647	1,089	2,394	19	64	1,179	49.25%
9	of which: Other - SME	8,316	167	500	8	5	237	47.49%	8,217	185	561	7	5	248	44.15%	8,166	199	617	6	3	257	41.65%
10	of which: Specialised Lending	653	0	0	0	0	0	40.00%	653	0	0	0	0	0	40.00%	653	0	0	0	0	0	40.00%
11	Retail	50,718	4,607	8,254	1,290	1,132	6,363	76.99%	47,682	4,948	11,448	1,160	1,106	8,245	72.02%	43,967	4,866	14,495	963	885	10,056	69.37%
12	of which: SME	6,676	592	634	57	63	269	43.75%	6,308	692	882	43	56	352	39.96%	6,031	741	1,109	37	42	1,139	38.08%
13	Secured by mortgages on immovable property and ADC exposures	23,245	480	1,101	37	43	90	8.30%	22,091	554	1,365	32	48	1,338	10.55%	21,627	572	1,536	29	47	1,566	13.79%
14	of which: Residential immovable property	17,588	439	776	26	40	38	11.29%	17,351	483	969	32	45	1,113	13.69%	17,090	521	1,191	28	44	1,189	15.90%
15	of which: Commercial immovable property	3,924	22	287	1	3	3	0.98%	3,924	23	296	1	3	5	1.69%	3,915	23	305	1	2	7	2.33%
16	of which: Land, acquisition, development and construction exposures (ADC)	823	39	0	0	0	0	0.00%	823	39	40	0	0	0	0.07%	822	38	40	0	0	0	0.08%
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Covered bonds	95	1	0	0	0	0	40.00%	95	1	0	0	0	0	40.00%	95	1	0	0	0	0	40.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	1,883	63	0	0	0	0	40.00%	1,883	63	0	0	0	0	40.00%	1,883	63	0	0	0	0	40.00%
21	Equity	18,079	0	0	0	0	0	40.00%	18,079	0	0	0	0	0	40.00%	18,079	0	0	0	0	0	40.00%
22	Securitisation	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
23	Other exposures	4,004	42	0	0	0	0	40.00%	4,004	42	0	0	0	0	40.00%	4,004	42	0	0	0	0	40.00%
24	TOTAL	370,548	8,215	11,254	1,344	1,338	7,483	66.47%	366,360	8,751	18,946	1,215	1,280	9,501	63.57%	362,745	8,835	18,471	1,012	1,021	11,644	61.94%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
25	Central banks	87,668	2	1	0	0	0	40.00%	87,668	4	2	0	0	1	40.00%	87,662	5	3	0	0	1	40.00%
26	Central governments	37,213	1,650	0	0	0	0	40.00%	37,213	1,650	0	0	0	0	40.00%	37,211	0	0	0	0	0	40.00%
27	Regional governments or local authorities	13,915	46	0	0	1	2	40.00%	13,914	46	0	1	2	40.00%	13,913	47	0	1	2	0	0	40.00%
28	Public sector entities	76,174	101	24	0	0	1	4.07%	76,171	103	25	0	0	1	5.27%	76,169	104	26	0	0	2	6.39%
29	Multilateral Development Banks	1,527	0	0	0	0	0	40.00%	1,527	0	0	0	0	0	40.00%	1,527	0	0	0	0	0	40.00%
30	International Organisations	3,131	0	0	0	0	0	40.00%	3,131	0	0	0	0	0	40.00%	3,131	0	0	0	0	0	40.00%
31	Institutions	2,014	5	4	0	0	0	0.23%	2,014	5	4	0	0	0	0.42%	2,014	5	5	0	0	0	0.62%
32	Corporates	8,839	229	1,091	14	4	734	67.15%	8,739	231	1,161	11	4	725	64.61%	8,619	232	1,234	9	3	1,266	61.72%
33	of which: Other - SME	1,876	73	254	4	157	61.61%	1,837	77	288	3	3	4	163	58.46%	1,803	79	319	3	2	168	52.69%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Retail	16,283	1,833	2,862	485	398	2,052	68.51%	14,841	2,005	4,707	429	363	2,697	63.35%	13,654	2,014	5,413	354	283	3,251	60.59%
36	of which: SME	4,405	463	463	44	47	223	48.07%	4,317	460	673	33	43	294	42.41%	3,899	497	855	28	32	339	39.70%
37	Secured by mortgages on immovable property and ADC exposures	5,446	185	360	9	6	35	9.82%	5,336	190	464	6	6	48	10.34%	5,226	192	572	6	6	61	10.68%
38	of which: Residential immovable property	5,323	179	347	9	6	34	9.61%	5,249	184	446	6	6	45	10.11%	5,144	186	556	6	5	57	10.42%
39	of which: Commercial immovable property	75	13	5	0	0	0	14.42%	70	6	17	0	0	0	15.06%	65	6	23	0	1	4	17.15%
40	of which: Land, acquisition, development and construction exposures (ADC)	17	1	0	0	0	0	12.04%	17	1	0	0	0	0	12.08%	17	1	0	0	0	0	12.12%
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Covered bonds	23	1	0	0	0	0	40.00%	23	1	0	0	0	0	40.00%	23	1	0	0	0	0	40.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	1,690	54	0	0	0	0	40.00%	1,690	54	0	0	0	0	40.00%	1,690	54	0	0	0	0	40.00%
45	Equity	16,230	0	0	0	0	0	40.00%	16,230	0	0	0	0	0	40.00%	16,229	0	0	0	0	0	40.00%
46	Securitisation	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
47	Other exposures	2,327	34	0	0	0	0	40.00%	2,327	34	0	0	0	0	40.00%	2,326	34	0	0	0	0	40.00%
48	TOTAL	247,820	4,334	4,471	509	446	2,825	63.19%	246,141	4,563	5,821	450	411	3,500	59.11%	244,741	4,622	7,262	374	326	4,321	56.75%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
49	Central banks	9,321	5	0	0	0	0	40.00%	9,320	5	0	0	0	0	40.00%	9,320	6	0	0	0	0	40.00%
50	Central governments	2,163	8	0	0	0	0	40.00%	2,163	8	0	0	0	0	40.00%	2,163	8	0	0	0	0	40.00%
51	Regional governments or local authorities	1,86	2	0	0	0	0	40.00%	1,86	2	0	0	0	0	40.00%	1,86	2	0	0	0	0	40.00%
52	Public sector entities	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
54	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55	Institutions																					

RowNum	(mB EUR %)	Adverse Scenario																					
		31/12/2025										31/12/2027											
		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	
73		Central banks	1,278	0	0	0	0	40.00%	1,278	0	0	0	0	40.00%	1,278	0	0	0	0	40.00%			
74		Central governments	1,036	0	0	0	0	40.00%	1,036	0	0	0	0	40.00%	1,036	0	0	0	0	40.00%			
75		Regional governments or local authorities	1,311	0	0	0	0	40.00%	1,311	0	0	0	0	40.00%	1,311	0	0	0	0	40.00%			
76		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
77		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
78		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
79		Institutions	215	1	0	0	0	40.00%	215	1	0	0	0	40.00%	215	1	0	0	0	40.00%			
80		Corporates	845	12	25	3	18.84%	851	14	26	3	1	18.49%	851	14	26	3	1	18.89%				
81		of which: Other - SME	355	4	23	0	19.48%	351	4	26	0	0	19.28%	348	4	29	0	0	17.95%				
82		of which: Specialised Lending	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%				
83		NetB	4,822	204	573	33	47.6%	4,662	265	693	54	37	33.6%	4,454	316	829	48	33	23.04%				
84		of which: SME	577	29	38	4	27	70.63%	560	32	52	3	5	63.57%	547	32	65	3	4	59.60%			
85		Secured by mortgages on immovable property and ADC exposures	7,426	207	138	14	33	23.29%	7,374	236	197	19	38	61	31.07%	7,263	266	278	17	38	36.36%		
86		of which: Residential immovable property	7,426	207	138	14	33	23.29%	7,374	236	197	19	38	61	31.07%	7,263	266	278	17	38	36.36%		
87		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
89		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
90		Covered bonds	72	0	0	0	0	40.00%	72	0	0	0	0	40.00%	72	0	0	0	0	40.00%			
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
92		Collective investments undertakings (CIU)	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%			
93		Equity	49	0	0	0	0	40.00%	49	0	0	0	0	40.00%	49	0	0	0	0	40.00%			
94		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
95		Other exposures	421	2	0	0	0	40.00%	421	2	0	0	0	40.00%	421	2	0	0	0	40.00%			
96		TOTAL	16,534	427	739	65	67	513	69.95%	16,538	518	924	73	76	604	65.38%	15,953	600	1,147	65	71	714	62.24%

RowNum	(mB EUR %)	Adverse Scenario																					
		31/12/2025										31/12/2027											
		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	
97		Central banks	2,260	0	0	0	0	40.00%	2,260	0	0	0	0	40.00%	2,260	0	0	0	0	40.00%			
98		Central governments	43	0	0	0	0	40.00%	43	0	0	0	0	40.00%	43	0	0	0	0	40.00%			
99		Regional governments or local authorities	22	0	0	0	0	40.00%	22	0	0	0	0	40.00%	22	0	0	0	0	40.00%			
100		Public sector entities	101	0	0	0	0	40.00%	101	0	0	0	0	40.00%	101	0	0	0	0	40.00%			
101		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
102		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
103		Institutions	456	11	0	0	0	40.00%	456	11	0	0	0	40.00%	456	11	0	0	0	40.00%			
104		Corporates	2,053	95	69	1	4	10	13.79%	2,040	91	86	1	4	15	17.98%	2,025	87	105	1	4	20	19.42%
105		of which: Other - SME	1,120	37	37	1	0	5	9.63%	1,116	38	98	1	0	6	10.23%	1,109	39	64	1	0	7	10.80%
106		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
107		NetB	241	18	23	2	3	8	37.68%	231	27	27	1	1	11	40.47%	223	19	29	1	1	14	41.97%
108		of which: SME	108	5	5	1	1	1	16.12%	102	6	11	1	1	2	20.97%	100	10	10	1	1	4	20.21%
109		Secured by mortgages on immovable property and ADC exposures	7,168	64	442	3	3	3	5.57%	7,113	73	470	3	2	4	1.31%	7,099	76	498	2	1	10	1.96%
110		of which: Residential immovable property	3,333	25	168	2	2	1	1.1%	3,300	34	193	2	1	1	2.40%	3,293	37	218	1	1	7	1.42%
111		of which: Commercial immovable property	3,013	22	233	0	1	1	0.6%	3,007	12	238	0	1	2	0.64%	3,004	12	241	0	1	2	0.96%
112		of which: Land, acquisition, development and construction exposures (ADC)	804	17	39	0	0	0	0.01%	804	27	39	0	0	0	0.02%	804	27	39	0	0	0	0.03%
113		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
114		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
116		Collective investments undertakings (CIU)	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%			
117		Equity	205	0	0	0	0	40.00%	205	0	0	0	0	40.00%	205	0	0	0	0	40.00%			
118		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
119		Other exposures	139	0	0	0	0	40.00%	139	0	0	0	0	40.00%	139	0	0	0	0	40.00%			
120		TOTAL	12,701	183	533	6	7	20	3.81%	12,642	191	584	6	7	32	5.48%	12,585	193	638	5	6	45	7.01%

RowNum	(mB EUR %)	Adverse Scenario																					
		31/12/2025										31/12/2027											
		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	
121		Central banks	1,615	0	0	0	0	40.00%	1,615	0	0	0	0	40.00%	1,615	0	0	0	0	40.00%			
122		Central governments	6,238	0	0	0	0	40.00%	6,237	0	0	0	0	40.00%	6,237	0	0	0	0	40.00%			
123		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
124		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
125		Multilateral Development Banks	94	0	0	0	0	40.00%	94	0	0	0	0	40.00%	94	0	0	0	0	40.00%			
126		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
127		Institutions	308	1	0	0	0	40.00%	308	1	0	0	0	40.00%	308	1	0	0	0	40.00%			
128		Corporates	706	40	14	2	3	22.72%	702	37	21	2	2	4	22.27%	699	34	27	2	8	29.14%		
129		of which: Other - SME	305	1	0	0	0	1	10.40%	304	2	7	0	0	1	10.81%	302	2	0	0	0	1	11.60%
130		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
131		NetB	3	1	6	1	1	20.31%	3	1	0	0	0	1	23.15%	3	1	0	0	0	2	25.01%	
132		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
133		Secured by mortgages on immovable property and ADC exposures	11	0	0	0	0	0	12.32%	10	0	0	0	0	0	14.41%	10	0	0	0	0	0	16.01%
134		of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
135		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
137		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
138		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
140		Collective investments undertakings (CIU)	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0					

Rownum		Adverse Scenario																						
		31/12/2025								31/12/2026								31/12/2027						
		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		
169	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
170	Central governments	49	0	0	0	0	0	40.00%	49	0	0	0	0	0	40.00%	49	0	0	0	0	0	0	0	40.00%
171	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
172	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	503	0	0	0	0	0	40.00%	503	0	0	0	0	40.00%	503	0	0	0	0	0	0	0	0	40.00%
176	Corporates	1,562	17	22	1	3	12.81%	1,562	20	29	1	1	4	15.38%	1,560	22	27	1	1	1	1	1	1	17.27%
177	of which: Other - SME	1,010	4	4	1	0	10.66%	1,004	7	7	1	0	2	11.62%	997	10	10	1	0	1	0	1	1	12.58%
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
179	Net	531	2	4	0	2	66.81%	566	3	4	0	0	3	62.90%	551	3	5	0	1	0	1	0	1	53.07%
180	of which: SME	14	2	1	0	0	30.43%	13	2	1	0	0	0	31.31%	12	2	2	0	0	0	0	0	1	31.70%
181	Secured by mortgages on immovable property and ADC exposures	145	2	3	0	0	3.47%	142	3	5	0	0	0	7.71%	139	4	7	0	0	0	0	0	1	9.80%
182	of which: Residential immovable property	125	2	3	0	0	3.44%	121	3	5	0	0	0	7.68%	120	4	7	0	0	0	0	0	1	9.70%
183	of which: Commercial immovable property	10	0	0	0	0	23.37%	10	0	0	0	0	0	24.21%	10	0	0	0	0	0	0	0	0	24.95%
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0.00%
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
188	Collective investments undertakings (CIU)	27	0	0	0	0	40.00%	27	0	0	0	0	0	40.00%	27	0	0	0	0	0	0	0	0	40.00%
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	6	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	0	0	0	40.00%
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
192	TOTAL	2,849	22	29	1	1	18.87%	2,845	26	38	1	1	8	19.87%	2,820	30	49	1	1	1	1	1	10	20.68%

Rownum		Adverse Scenario																						
		31/12/2025								31/12/2026								31/12/2027						
		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		
193	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
194	Central governments	973	1	0	0	0	0	40.00%	973	1	0	0	0	40.00%	973	1	0	0	0	0	0	0	0	40.00%
195	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
196	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
198	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
199	Institutions	8	0	0	0	0	0	40.00%	8	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	0	40.00%
200	Corporates	880	12	33	4	4	11.13%	880	15	38	1	1	5	12.95%	836	14	41	0	1	1	1	1	1	13.84%
201	of which: Other - SME	434	1	1	0	0	9.48%	431	3	3	0	0	2	9.95%	429	3	25	0	0	0	0	0	0	10.24%
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
203	Net	1,493	70	38	1	1	80.24%	1,493	96	40	1	1	8	89.71%	1,423	113	41	0	1	1	1	1	1	82.27%
204	of which: SME	42	4	1	0	0	55.27%	40	5	4	0	0	2	54.88%	39	6	4	0	0	0	0	0	0	54.00%
205	Secured by mortgages on immovable property and ADC exposures	5	0	0	0	0	3.29%	5	0	0	0	0	0	3.37%	5	0	0	0	0	0	0	0	0	3.29%
206	of which: Residential immovable property	5	0	0	0	0	3.29%	5	0	0	0	0	0	3.37%	5	0	0	0	0	0	0	0	0	3.29%
207	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
212	Collective investments undertakings (CIU)	14	1	0	0	0	40.00%	14	1	0	0	0	0	40.00%	14	1	0	0	0	0	0	0	0	40.00%
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	80	2	0	0	0	40.00%	80	2	0	0	0	0	40.00%	80	2	0	0	0	0	0	0	0	40.00%
216	TOTAL	3,421	94	415	15	2	83.92%	3,377	114	430	14	1	8	83.03%	3,338	132	459	13	13	1	1	1	1	82.47%

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and RCA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CR8.

## 2025 EU-wide Stress Test: Securitisations

Confédération Nationale du Crédit Mutuel

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	2,465						
3		SEC-ERBA	7,591						
4		SEC-IAA	0						
5		<b>Total</b>	<b>10,056</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	303	303	303	303	303	303	303
8		SEC-ERBA	1,547	1,576	1,630	1,683	1,651	1,894	2,293
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		<b>Total</b>	<b>1,850</b>	<b>1,880</b>	<b>1,933</b>	<b>1,987</b>	<b>1,954</b>	<b>2,197</b>	<b>2,596</b>
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

## 2025 EU-wide Stress Test: Risk exposure amounts

Confédération Nationale du Crédit Mutuel

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk		339,646	332,637	345,411	348,200	349,614	367,118	372,980	377,487
2	Risk exposure amount for securitisations and re-securitisations		1,850	1,850	1,880	1,933	1,987	1,954	2,197	2,596
3	Risk exposure amount other credit risk		337,795	330,787	343,531	346,266	347,627	365,165	370,783	374,890
4	Risk exposure amount for market risk		2,691	2,814	2,814	2,814	2,814	2,814	2,814	2,814
5	Risk exposure amount for operational risk		30,435	37,222	37,222	37,222	37,222	37,222	37,222	37,222
6	Other risk exposure amounts		1,676	11,729	8,286	7,968	7,968	11,449	8,868	8,967
7	<b>Total Risk exposure amount before Output floor</b>		<b>374,448</b>	<b>384,401</b>	<b>393,732</b>	<b>396,203</b>	<b>397,617</b>	<b>418,603</b>	<b>421,884</b>	<b>426,490</b>
8	<b>Unfloored Total Risk exposure amount (transitional)</b>			<b>384,401</b>	<b>393,732</b>	<b>396,203</b>	<b>397,617</b>	<b>418,603</b>	<b>421,884</b>	<b>426,490</b>
9	<b>Unfloored Total Risk exposure amount (fully loaded)</b>			<b>393,552</b>	<b>403,838</b>	<b>406,318</b>	<b>406,647</b>	<b>428,733</b>	<b>432,041</b>	<b>435,561</b>
10	Standardised Risk exposure amount for credit risk exposures			528,308	533,143	537,644	537,109	536,855	541,504	537,900
11	Standardised Risk exposure amount for market risk exposures			6,869	6,869	6,869	6,869	6,869	6,869	6,869
12	Standardised Risk exposure amount for operational risk			37,222	37,222	37,222	37,222	37,222	37,222	37,222
13	Other Standardised risk exposure amounts			0	0	0	0	1,798	-439	-359
14	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)</b>			<b>559,082</b>	<b>565,202</b>	<b>569,759</b>	<b>569,219</b>	<b>571,147</b>	<b>573,972</b>	<b>570,138</b>
15	<b>Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)</b>			<b>572,399</b>	<b>577,234</b>	<b>581,735</b>	<b>581,200</b>	<b>582,743</b>	<b>585,156</b>	<b>581,632</b>
16	<b>TOTAL RISK EXPOSURE AMOUNT (transitional)</b>		<b>374,448</b>	<b>384,401</b>	<b>393,732</b>	<b>396,203</b>	<b>397,617</b>	<b>418,603</b>	<b>421,884</b>	<b>426,490</b>
17	<b>TOTAL RISK EXPOSURE AMOUNT (fully loaded)</b>		<b>374,448</b>	<b>414,989</b>	<b>418,494</b>	<b>421,758</b>	<b>421,370</b>	<b>428,733</b>	<b>432,041</b>	<b>435,561</b>



2025 EU-wide Stress Test: Capital  
Confédération Nationale du Crédit Mutuel

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
52	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		72,510	72,876	76,175	77,909	77,713	59,319	56,935	53,389
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,321	8,321	9,189	9,193	9,201	9,313	9,320	9,346
59	A.4.1	Tier 2 Capital instruments		9,242	9,242	9,242	9,242	9,242	9,242	9,242	9,242
60	A.4.2	Other Tier 2 Capital components and deductions		-921	-921	-67	-49	-41	71	78	104
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			384,401	393,732	396,203	397,617	418,603	421,884	426,490
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			399,552	403,838	406,318	406,647	428,733	432,041	435,561
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			559,082	565,202	569,759	569,219	571,147	573,972	570,138
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			572,399	577,234	581,735	581,200	582,743	585,156	581,632
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		374,448	384,401	393,732	396,203	397,617	418,603	421,884	426,490
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		374,448	414,589	418,494	421,758	421,370	428,733	432,041	435,561
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		19.36%	18.96%	19.35%	19.66%	19.54%	14.17%	13.50%	12.52%
70	C.2	Tier 1 Capital ratio (transitional)		19.36%	18.96%	19.35%	19.66%	19.54%	14.17%	13.50%	12.52%
71	C.3	Total Capital ratio (transitional)		21.59%	21.12%	21.68%	21.98%	21.86%	16.40%	15.70%	14.71%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		72,510	72,876	76,175	77,909	77,713	59,319	56,935	53,389
73	D.2	TIER 1 CAPITAL (fully loaded)		72,510	72,876	76,175	77,909	77,713	59,319	56,935	53,389
74	D.3	TOTAL CAPITAL (fully loaded)		80,831	81,196	85,363	87,103	86,914	68,632	66,255	62,735
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		19.36%	17.56%	18.20%	18.47%	18.44%	13.84%	13.18%	12.26%
76	E.2	Tier 1 Capital ratio (fully loaded)		19.36%	17.56%	18.20%	18.47%	18.44%	13.84%	13.18%	12.26%
77	E.3	Total Capital ratio (fully loaded)		21.59%	19.57%	20.40%	20.65%	20.63%	16.01%	15.34%	14.40%
78	H.1	Total leverage ratio exposures (transitional)		968,185		968,185	968,185	968,185	968,185	968,185	968,185
79	H.2	Total leverage ratio exposures (fully loaded)		968,185		968,185	968,185	968,185	968,185	968,185	968,185
80	H.3	Leverage ratio (transitional)		7.49%	7.53%	7.87%	8.05%	8.03%	6.13%	5.88%	5.51%
81	H.4	Leverage ratio (fully loaded)		7.49%	7.53%	7.87%	8.05%	8.03%	6.13%	5.88%	5.51%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.91%		0.91%	0.91%	0.91%	0.91%	0.91%	0.91%
84	P.3	D-SII buffer		0.50%		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	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%
87	P.6	Combined buffer		3.91%		3.91%	3.91%	3.91%	3.91%	3.91%	3.91%
88	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
89	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
90	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
91	R.2	Total STREP 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%	9.75%
92	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.66%	13.66%	13.66%	13.66%	13.66%	13.66%	13.66%	13.66%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.39%	9.39%	9.39%	9.39%	9.39%	9.39%	9.39%	9.39%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		2.04%	2.10%	1.93%	1.95%	1.95%	2.04%	2.06%	2.07%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

## 2025 EU-wide Stress Test: P&L

Confédération Nationale du Crédit Mutuel

RowNum		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027	
1	Net interest income	9,789	10,392	9,533	8,734	6,806	6,540	6,592
2	Interest income	42,526	39,646	38,891	39,539	46,825	48,281	48,158
3	Interest expense	-32,737	-29,477	-29,580	-31,028	-40,242	-41,963	-41,750
4	Dividend income	147	87	87	91	87	87	91
5	Net fee and commission income	6,234	6,234	6,234	6,234	5,611	5,611	5,611
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-18	586	586	586	-1,314	0	0
7	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					-1,883		
8	Other operating income not listed above, net	1,335	1,028	1,024	1,019	869	999	997
9	Total operating income, net	17,487	18,327	17,464	16,663	10,176	13,237	13,290
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,255	-2,618	-2,075	-1,967	-9,638	-4,096	-3,504
11	Other income and expenses not listed above, net	-9,763	-10,492	-10,784	-11,204	-10,749	-11,108	-11,562
12	Profit or (-) loss before tax from continuing operations	5,469	5,218	4,605	3,493	-10,211	-1,967	-1,775
13	Tax expenses or (-) income related to profit or loss from continuing operations	-935	-1,227	-1,011	-673	3,063	590	532
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	4,534	3,990	3,595	2,820	-7,148	-1,377	-1,242
16	Amount of dividends paid and minority interests after MDA-related adjustments	352	354	352	351	0	0	0
17	Attributable to owners of the parent net of estimated dividends	4,181	3,636	3,243	2,470	-7,148	-1,377	-1,242
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	992,301						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

# 2025 EU-wide Stress Test: Major capital measures and realised losses

Confédération Nationale du Crédit Mutuel

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	202
2	Repayment of CET1 capital, buybacks (-)	-236
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)	1,250

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0