

#### **2021 EU-wide Stress Test**

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



# **2021 EU-wide Stress Test: Summary**

Confédération	Nationalo du	Crádit Mutual

		1	2	3	4	5	6	7
	<u></u>	Actual		Baseline Scenario			Adverse Scenario	
Rov Nun	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	8,457	7,585	7,388	7,137	7,031	6,494	6,015
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-42	224	224	224	-855	168	168
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,471	-1,703	-1,328	-900	-4,339	-3,387	-2,603
4	Profit or (-) loss for the year	3,114	2,215	2,318	2,369	-3,384	-639	-422
5	Coverage ratio: non-performing exposure (%)	52.48%	45.95%	40.26%	37.36%	50.11%	46.09%	43.98%
6	Common Equity Tier 1 capital	55,711	57,765	59,655	61,822	50,083	48,893	48,246
7	Total Risk exposure amount (all transitional adjustments included)	298,360	300,847	305,164	313,097	340,780	349,272	360,807
8	Common Equity Tier 1 ratio, %	18.67%	19.20%	19.55%	19.75%	14.70%	14.00%	13.37%
9	Fully loaded Common Equity Tier 1 ratio, %	18.62%	19.15%	19.55%	19.75%	14.65%	14.00%	13.37%
10	Tier 1 capital	56,200	58,740	60,387	62,312	51,058	49,626	48,735
11	Total leverage ratio exposures	741,692	741,692	741,692	741,692	741,692	741,692	741,692
12	Leverage ratio, %	7.58%	7.92%	8.14%	8.40%	6.88%	6.69%	6.57%
13	Fully loaded leverage ratio, %	7.49%	7.77%	8.04%	8.34%	6.73%	6.59%	6.51%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
18	New definition of default?	0



		Confédération Nationale du Crédit Mutuel																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
											31/12/2020							
					Exposur	e values			Risk exposu	ire amounts								
				A-IR	В	F-IRB		A-I	RB	F-I	RB	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN												Stuge I exposure	Stuge 2 exposure	Stuge 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks		0	0	0	C	0	0	0		0 0	0 0			0	C	0 -
2		Central governments		0	0	0	0	0	0	0		0 0	0 0	0	0	0	(	0 -
3		Institutions		37,402	2	0	C	7,426 70,914	0	0		0 36,812 0 125,155	2 590	'l	2 7	8	(	29.27%
4		Corporates		132,297	3,030	11,151	138	70,914	1,679	9,014		0 125,155	5 18,293	3,168	359	1,051	1,713	29.27% 3 54.07% 3 31.38% 8 51.82% 0 49.47% 1 36.47% 0 38.55% 1 35.63% 0 70.49% 9 60.18% 6 59.45% 3 61.83%
5		Corporates - Of Which: Specialised Lending		0	0	11,151	138	0	0	9,014		0 9,731	1 1,420	138	3 12	3	43	31.38%
6		Corporates - Of Which: SME		40,803	1,269 5,862	0	0	16,014	966	0		0 34,671 0 304,705	1 6,131	1,269	9 43	151	658	51.82%
7		Retail		331,527 193,022		0	0	34,782 21,757	2,080	0		0 304,705	5 26,822 6 14,836	5,862	2 122	1,058	2,900	0 49.47%
8	Confédération Nationale du	Retail - Secured on real estate property		193,022	2,717	0	0		882	0		0 178,186	6 14,836	2,717	7 74	496	991	1 36.47%
9		rectain Secured of real estate property of Whieli Stile		28,585	777	0	0	5,585	310	0		0 25,011			7 19	153	300	38.55%
10	Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME		164,437	1,939	0	0	16,172	572	0		0 153,174 0 10,538	4 11,263		55	343	691	1 35.63%
11		Retail - Qualifying Revolving		11,410	157	0	0	1,119	35	0		0 10,538	8 873		7	39	110	70.49%
12		Retail - Other Retail		127,095	2,989	0	0	11,906	1,163	0		0 115,981	1 11,114	2,989	9 44	524	1,799	60.18%
13		Retail - Other Retail - Of Which: SME		36,517	2,063	0	0	5,825	927	0		0 29,186		· · · · · · · · · · · · · · · · · · ·	17	238	1,226	59.45%
14		Retail - Other Retail - Of Which: non-SME		90,578	926	0	0	6,081	236	0		0 86,796 20,016	6 3,782	926	27	286	573	61.83%
15		Equity		0	0			0	0			20,016	6 0	) (	0	0	(	0 -
16		Securitisation																
17		Other non-credit obligation assets		0	0 004	44 454	100	0	0	0.044		7,020		) (	(	0	(	51.000/
18		IRB TOTAL		501,226	8,894	11,151	138	113,123	3,759	9,014		0 493,707	7 45,706	9,032	488	2,117	4,614	51.08%

											Actual						
											31/12/2020						
					Exposure	e values			Risk exposu	ire amounts							
				A-IRE	3	F-IR	В	A-IR	В	F-IF	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	2 exposure Stage 3 exposure		provisions for Stage 2 exposure	provisions for	Stage 3 exposure
19		Central banks		0	0	0	0	0	0	0		0 0	0 0	0	0	0	-
20		Central governments		0	0	0	0	0	0	0		0	0 0	0	0	0	-
21		Institutions		21,990	1	0	0	4,994	0	0		0 21,643	347 1	1	1	0	31.43%
22		Corporates		113,571	2,738	5,213	40	60,157	1,610	4,218		0 103,706	15,078 2,778	327	957	1,534	55.20%
23		Corporates - Of Which: Specialised Lending		0	0	5,213	40	0	0	4,218		0 4,689	523 40	7	1	11	27.45%
24		Corporates - Of Which: SME		39,029	1,200	0	0	15,062	898	0		0 33,190	5,839 1,200	41	144	607	50.57%
25		Retail		328,044	5,786	0	0	34,430	2,059	0		0 301,464	26,580 5,786	121	1,050	2,861	49.45%
26		Retail - Secured on real estate property		190,737	2,667	0	0	21,509	867	0		0 176,078	14,659 2,667	74	490	971	36.41%
27	EDANCE	Retail - Secured on real estate property - Of Which: SME		28,532	774	0	0	5,569	309	0		0 24,965	3,566 774	19	153	299	49.45% 36.41% 38.57%
28	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		162,205	1,893	0	0	15,940	558	0		0 151,112	11,093 1,893	55	338	672	35.53% 70.38%
29		Retail - Qualifying Revolving		11,360	154	0	0	1,113	34	0		0 10,491	869 154	. 4	39	108	70.38%
30		Retail - Other Retail		125,947	2,966	0	0	11,807	1,158	0		0 114,895	11,052 2,966	44	522	1,782	60.09%
31		Retail - Other Retail - Of Which: SME		36,447	2,059	0	0	5,811	926	0		0 29,130	7,316 2,059	17	237	1,223	59.42%
32		Retail - Other Retail - Of Which: non-SME		89,500	907	0	0	5,996	232	0		0 85,764	3,736 907	27	284	559	61.62%
33		Equity		0	0			0	0			18,830	0 0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets		0	0			0	0			6,929	0 0	0	0	0	-
36		IRB TOTAL		463,605	8,526	5,213	40	99,580	3,669	4,218		0 452,571	42,005 8,565	449	2,009	4,395	51.31%

									Actual						
									31/12/2020						
			Exposi	ıre values			Risk expos	ure amounts							
		A-IF	RB	F-I	RB	A-IR	RB	F-IR	lB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	sure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenocuro
37	Central banks	0		0 0		0 0	(	0		0 0	0 0	0	C		) -
38	Central governments	0		0		0 0	(	0		0 0	0 0	0	C		) -
39	Institutions	2,140		0		0 359	(	0		0 2,106	34 0	0	C		) -
40	Corporates	3,426		3 184		0 2,125	4	160		0 3,173	436	5	17	'	87.61%
41	Corporates - Of Which: Specialised Lending	0		0 184		0 0	(	160		0 169	15 0	0	C		) -
42	Corporates - Of Which: SME	278		3 0		0 146	4	4 0		0 231	47 3	0	1		87.61%
43	Retail Retail	189		5 0		0 18	:	1 0		0 175	14 5	0	C		56.42%
44	Retail - Secured on real estate property	116		3 0		0 12	:	1 0		0 107	9 3	0	C		56.42% 39.22% 64.27%
45 GERMANY	Retail - Secured on real estate property - Of Which: SME	1		0 0		0 1	(	0		0 1	0 0	0	C		64.27%
46 GERMANT	Retail - Secured on real estate property - Of Which: non-SME	114		3 0		0 11	:	1 0		0 105	9 3	0	C		1 37.14% D 79.99%
47	Retail - Qualifying Revolving	4		0		0 0	(	0		0 4	0 0	0	C		79.99%
48	Retail - Other Retail	69		2 0		0 6	(	0		0 64	4 2	0	C		86.98%
49	Retail - Other Retail - Of Which: SME	8		1 0		0 2	(	0		0 6	2 1	0	C		79.42%
50	Retail - Other Retail - Of Which: non-SME	61		1 0		0 5	(	0		0 58	3 1	0	C		91.14%
51	Equity	0		0		0	(	0		3	0 0	0	C		) -
52	Securitisation														
53	Other non-credit obligation assets	0		0		0	(	0		4	0 0	0	C		) -
54	IRB TOTAL	5,755		184		0 2,502	E	160		0 5,461	484 8	5	18	!	66.40%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IR	В	F-IF	RB	A-I	₹В	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks	0	(	0	(	0 0		0		0 0	0	(	0	(	0	/-
56		Central governments	0	(	0		0 0		0		0 0	0	(	0	(	0	/-
57		Institutions	434	(	0	(	0 53		0		0 428	7	(	0	(	0	/-
58		Corporates	1,340	58	59	(	0 473		L 58		0 1,216	184	58	3 1		2 55	95.15%
59		Corporates - Of Which: Specialised Lending	0	(	59		0		58		0 50	9	)	0		0	<i>,</i> –
60		Corporates - Of Which: SME	279	3	0	(	0 145		0		0 229	50	)	3		0 3	100.00%
61		Retail	312	{	0		0 34		0		0 290	22	. 8	3		1 5	66.01% 2 53.01% 0 90.91%
62		Retail - Secured on real estate property	164	4	0		0 18		0		0 151	13	3	1 0		0 2	. 53.01%
63	BELGIUM	Retail - Secured on real estate property - Of Which: SME	7	(	0	(	0 2		0		0 6	1	. (	0		0	90.91%
64	DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	157	4	0		0 17		0		0 145	12	2	1 0		0 2	52.34% 79.71%
65		Retail - Qualifying Revolving	7		. 0	(	0 1		0		0 7	1	. 1	. 0		0	79.71%
66		Retail - Other Retail	141	3	0	(	0 14		0		0 133	8	3	0		0 2	. 79.63%
67		Retail - Other Retail - Of Which: SME	12		0		0 3		0		0 9	3	(	0		0	79.63% 92.58% 78.90%
68		Retail - Other Retail - Of Which: non-SME	129		0	(	0 11		0		0 123	6	3	0		0 2	78.90%
69		Equity	0	(			0				26	0	(	0		0	<i>-</i>
70		Securitisation															
71		Other non-credit obligation assets	0				0				0	0	) (	0		0 0	<i>-</i>
72		IRB TOTAL	2,087	66	59		559	3	58		0 1,959	213	66	1	3	60	91.80%



		Confédération Nationale du Crédit Mutuel																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			- 1								Actual							
			- 1								31/12/2020							
			ı		Exposu	re values			Risk expos	ure amounts								
				A-IR	lB	F-IR	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(colo EUD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 average
73		Central banks	(mln EUR, %)	0		0	(		(	0		0 0			0	0	0	-
74		Central governments		0		0				0		0 0		) 0	0	0	0	_
75		Institutions		460	(	0	(	93	(	0		0 453	7	7 0	0	0	0	-
76		Corporates		509	16	5 0	(	235	14	0		0 445	64	16	5 0	1	16	96.29%
77		Corporates - Of Which: Specialised Lending		0	C	0	(	0	(	0		0 0	C	0	0	0	0	-
78		Corporates - Of Which: SME		86	16	0	(	41	14	0		0 73	13	16	0	0	16	96.29%
79		Retail		780	29	0	(	93	8	0		0 726	53	29	0	2	13	44.11% 35.84%
80		Retail - Secured on real estate property		577	22	0	(	74	7	0		0 533	44	22	0	2	8	35.84%
81	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		1	C	0	(	0	(	0		0 1	C	0	0	0	0	-
82	SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME		576	22	0	(	74	7	0		0 532	44	1 22	0	2	8	35.84% 65.14% 70.98% 39.61% 71.77%
83		Retail - Qualifying Revolving		10	1	. 0	(	2	(	0		0 9	1	. 1	. 0	0	1	65.14%
84		Retail - Other Retail		194	6	0	(	18	1	. 0		0 185	9	9 6	0	0	4	70.98%
85		Retail - Other Retail - Of Which: SME		4	(	0	(	1	(	0		0 3	1		0	0	0	39.61%
86		Retail - Other Retail - Of Which: non-SME		190	6	0	(	17		. 0		0 181	8	3 6	0	0	4	71.77%
87		Equity		0				0	(			3	C	0	0	0	0	-
88		Securitisation Character and the blimation acceptance of the security and the blimation acceptance of the security and the blimation acceptance of the security and the security		0								0				^		
89		Other non-credit obligation assets		1 740	46			421	22			0 1.627	135	1 46	0	0	30	- 62.66%
90		IRB TOTAL		1,749	46	0	•	421	22	: <u> </u>		0 1,627	125	)       46	)  1	3	29	62.66%

										Actual						
										31/12/2020						
				Exposui	re values			Risk expos	ure amounts							
			A-IR		F-IR	RB .	A-IF	RB	F-IR	В	1		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	exposure Stage 3 exposure		provisions for Stage 2 exposure	provisions for	Stage 3 exposure
91		Central banks	0	0	0		0 0	0	0		0 0	0 0	0	0	0	-
92		Central governments	0	0	0		0 0	0	0		0	0 0	0	0	0	-
93		Institutions	706	0	0		0 147	0	0		0 694	11 0	0	0	0	-
94		Corporates	3,631	51	865		7 2,688	5	698		0 3,894	602 58	10	32	11	19.28% 23.13% 54.34%
95		Corporates - Of Which: Specialised Lending	0	0	865		7 0	0	698		0 715	150 7	0	0	2	23.13%
96		Corporates - Of Which: SME	226	4	0		0 154	5	0		0 184	42 4	0	0	2	54.34%
97		Retail	256	5	0		0 21	1	0		0 239	17 5	0	0	2	45.36%
98		Retail - Secured on real estate property	170	3	0		0 15	1	0		0 157	13 3	0	0	1	44.68%
99	UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0		0	0 0	0	0	0	-
100	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	170	3	0		0 15	1	0		0 157	13 3	0	0	1	44.68% 90.40%
101		Retail - Qualifying Revolving	1	0	0		0	0	0		0 1	0 0	0	0	0	90.40%
102		Retail - Other Retail	85	1	0		0 6	0	0		0 80	4 1	0	0	1	46.35%
103		Retail - Other Retail - Of Which: SME	2	0	0		0	0	0		0 2	0 0	0	0	0	91.88% 42.55%
104		Retail - Other Retail - Of Which: non-SME	82	1	0		0 6	0	0		0 79	4 1	0	0	1	42.55%
105		Equity	0	0			0	0			215	0 0	0	0	0	-
106		Securitisation														
107		Other non-credit obligation assets	0	0			0	0			0	0 0	0	0	0	-
108		IRB TOTAL	4,592	56	865		7 2,856	7	698		5,042	630 63	10	32	13	21.17%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-:	IRB	F-1	[RB	A-1	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		0	(	0	(	0	(	0	)	0 (	(		0	0	0	) <b>-</b>
110		Central governments		0	(	0	(	0		0		0 (	(		0	C	C	<i>)</i> -
111		Institutions		525	(	0	(	17		0 0	)	0 516		3	0	C	C	11.45%
112		Corporates		1,662	4	486	(	1,065		3 427	,	0 1,902	246	5	1 2	8	C	8.78%
113		Corporates - Of Which: Specialised Lending		0	(	486	(	0		0 427	,	0 457	29	9	0	O	O	) -
114		Corporates - Of Which: SME		290	4	0	(	170		3 0	)	0 238	52	2	1 0	2	0	8.78%
115		Retail		171	7	0	(	19		2 0	)	0 157	14	1	7	0	4	4 58.53%
116		Retail - Secured on real estate property		111	3	0	(	13		1 0	)	0 102		9	3	0	1	1 43.03%
117	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		8	2	2 0	(	3		1 0	)	0 7		1 2	2 0	C	1	1 36.19%
118	LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		103	1	. 0	(	10		0	)	0 95		3	. 0	0	1	1 52.77%
119		Retail - Qualifying Revolving		4	(	0	(	0	(	0 0	)	0 3	(	) (	0	C	C	91.51%
120		Retail - Other Retail		56	3	0	(	6		1 0	)	0 52		1 3	3 0	C	2	73.13%
121		Retail - Other Retail - Of Which: SME		10	1	. 0	(	2		1 0	)	0	2	2	. 0	C	1	1 58.17%
122		Retail - Other Retail - Of Which: non-SME		46	2	2 0	(	4	(	0 0	)	0 44		2	2 0	C	1	1 86.29%
123		Equity		0	(			0	(	0		88	(	) (	0	C	C	) <del>-</del>
124		Securitisation																
125		Other non-credit obligation assets		0	(			0	(	0		(	(	) (	0	C	C	) -
126		IRB TOTAL		2,357	11	486	C	1,101		427		0 2,663	268	11	. 2	8	4	39.28%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	_	F-IF	RB	A-I	_	F-I	RB				Stock of	Stock of	Stock of	
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio - Stage 3 exposure
127		Central banks	(IIIIII LOR, 70)	0	(	0		0	0	0		0			0	0	(	0 -
128		Central governments		0		0		0 0				0		) (	0	0		ó -
129		Institutions		429	(	0		74	0	0		0 42	3 7	7 0	0	0	(	ó -
130		Corporates		399	10	130		3 164	9	9 107		0 45	1 76	5 17	1	3	11	1 65.35%
131		Corporates - Of Which: Specialised Lending		0	(	130		8 0	0	107		0 10	7 23	3 8	0	0		1 65.35% 1 19.56%
132		Corporates - Of Which: SME		84	10	0		0 46	9	0		0 6	9 15	10	0	1	10	0 100.00%
133		Retail		106		. 0		9	0	0		0 9	9 7	7 1	0	0	1	1 58.99%
134		Retail - Secured on real estate property		44	1	. 0		3	0	0		0 4	1 3	3 1	0	0	(	1 58.99% 0 30.65%
135	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	(	0		0	0	0		0	0	0	0	0	(	ა -
136	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		44	1	. 0		3	0	0		0 4	1 3	3 1	0	0	(	0 30.65%
137		Retail - Qualifying Revolving		3	(	0		0	0	0		0	2 0	0	0	0	(	0 81.58%
138		Retail - Other Retail		59	1	. 0		0 6	0	0		0 5	5 4	1	0	0	(	0 86.15% 0 99.33%
139		Retail - Other Retail - Of Which: SME		7	(	0		0 1	0	0		0	5 1	L C	0	0	(	ງ 99.33%
140		Retail - Other Retail - Of Which: non-SME		52	(	0		0 4	0	0		0 5	2	2	0	0	(	0 84.34%
141		Equity		0	(			0	0			2	2 0	0	0	0	Ó	ა -
142		Securitisation																
143		Other non-credit obligation assets		0				0	0				0	0	0	0	(	ა -
144		IRB TOTAL		935	11	130		247	9	107		0 997	90	19	1	4	12	2 64.94%



		Confédération Nationale du Crédit Mutuel																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			- 1								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB	3	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
145		Central banks		0	(	0	(	0	(	0		0 0	)	0	0		0	-
146		Central governments		0	(	0	(	0	(	0		0 0	(	0	0		0	-
147		Institutions		0	(	0	(	0	(	0		0 0	)	0	0	(	0	<u> -</u>
148		Corporates		0	(	0	(	0	(	0		0 0	)	0	0	(	0	<u> -</u>
149		Corporates - Of Which: Specialised Lending		0	(	0	(	0	(	0		0 0	)	0	0		0	<u> -</u>
150		Corporates - Of Which: SME		0	(	0	(	0	(	0		0 0	)	0	0		0	<u> -</u>
151		Retail		0	(	0	(	0	(	0		0 0	)	0	0		0	-
152		Retail - Secured on real estate property		0	(	0	(	0	(	0		0 0	)	0	0		0	-
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0	(	0	(	0		0 0	)	0	0		0	-
154	141/31	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	(	0	(	0		0 0	)	0	0		0	-
155		Retail - Qualifying Revolving		0	(	0	(	0	(	0		0 0	)	0	0		0	<u>-</u>
156		Retail - Other Retail		0	(	0	(	0	(	0		0 0	)	0	0		0	-
157		Retail - Other Retail - Of Which: SME		0	(	0	(	0	(	0		0 0	)	0	0		0	<del> -</del>
158		Retail - Other Retail - Of Which: non-SME		0	(	0	(	0	(	0		0 0	)	0	0		0	-
159		Equity		0	(			0	(	)		C	)	0	0		0	<u>-</u>
160		Securitisation																
161		Other non-credit obligation assets		0	(			0	(			0		0	0		0	<u> </u>
162		IRB TOTAL		0	0	0	(	0	0	0		0		0	0	(	0	<u>/-</u>

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IF	RB	F-1	[RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
164		Central governments		0		0 0		0 0	C	0		0 0	0 (	0	0	(	0 -
165		Institutions		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
166		Corporates		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
167		Corporates - Of Which: Specialised Lending		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
168		Corporates - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
169		Retail		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
170		Retail - Secured on real estate property		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
173		Retail - Qualifying Revolving		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
174		Retail - Other Retail		0		0		0 0	C	0		0 0	0 (	0	0	(	) -
175		Retail - Other Retail - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
176		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
177		Equity		0		0		0	C	)		0	0 (	0	0	(	) -
178		Securitisation															
179		Other non-credit obligation assets		0		0		0	C			0	0 (	0	0	(	) -
180		IRB TOTAL		0	(	0		0	0	0		0	0 0	0	0	0	) <b> </b> -

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	sure amounts							
			A-	IRB	F-I	RB	A-:	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUI	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181		Central banks	0		0 0		0 0	(	0 0		0 0	0 0	C	0	O	) -
182		Central governments	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
183		Institutions	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
184		Corporates	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
185		Corporates - Of Which: Specialised Lending	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
186		Corporates - Of Which: SME	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
187		Retail	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
188		Retail - Secured on real estate property	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME	0		0 0		0 0	(	0 0		0 0	0 0	C	0	C	) -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0 0	(	0 0		0 0	0 0	C	0	O	) -
191		Retail - Qualifying Revolving	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
192		Retail - Other Retail	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
193		Retail - Other Retail - Of Which: SME	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
194		Retail - Other Retail - Of Which: non-SME	0		0 0		0 0	(	0 0		0 0	0 0	C	0	0	) -
195		Equity	0		0		0	(	0		0	0 0	C	0	O	) -
196		Securitisation														
197		Other non-credit obligation assets	0		0		0	(	0		0	0 0	C	0	C	) -
198		IRB TOTAL	0		0		0		0		0 0	0 0	0	0	0	-



W I I I I I I I I I I I I I I I I I I I																							
	Confédération Nationale du Crédit Mutuel	_																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
V		(mln EUR, %)		e 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of provisions for re Stage 3 exposu	Coverage Ra Stage 3 expo
	Central banks	, ,	(	0 0	(			0 0	) -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
	Central governments		(	0 0	(	) (		0 0	) -	0	)	0	0	0	0	0 -	0		0	0	0	0	0 -
	Institutions		36,082	2 1,320	2	2 (	1	7 1	31.01%	34,915	2,48	37	2	0 3	32	1 30.10%	34,234	3,16	58	2	0	41	1
	Corporates		117,438	8 24,453	4,72	180	59	7 2,132	45.12%	6 111,052	29,02	21 6,54	4 13	4 56	51 2,53	33 38.72%	108,156	30,37	71 8,08	13	ار 1	20 2,8	81
	Corporates - Of Which: Specialised Lending		8,550	0 2,594	14!	5 (		5 50	34.38%	7,587	3,54	7 15	5	0	7 5	53 33.99%	6,785	4,33	35 16	9	0	9	57
	Corporates - Of Which: SME		32,924	7,343	1,804	30	21	0 766	42.46%	31,480	8,160	50 2,43	1 2	3 19	90 86	69 35.76%	31,116	7,98	39 2,96	57 2	.2 1	32 9	60
	Retail		297,476	31,149	8,764	1 231	1,31	1 3,351	38.24%	6 291,393	33,712	.2 12,28	5 14	9 1,15	52 3,89	94 31.70%	288,888	33,63	33 14,86	8 14	<i>i</i> 7 <i>9</i>	21 4,2	52
Confédération Nationale du	Retail - Secured on real estate property		174,279	9 17,663	3,797	7 25	73	2 1,074	28.28%	170,891	19,75	5,09	3 1	9 68	39 1,17	71 23.00%	170,438	19,07	73 6,22	6 1	.9 .5	37 1,2	58
Confédération Nationale du	rectail Secured of real estate property of which still		23,633	4,630	1,099	10	25	8 324	29.51%	22,537	5,320	20 1,50	4	7 21	14 35	55 23.58%	22,318	5,18	35 1,85	9	71	36	81
Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME		150,646	13,033	2,698	16	47	4 750	27.78%	148,354	14,43	3,58	8 1	2 47	74 81	17 22.76%	148,120	13,88	4,36	8 1	.2	01 8	76
Cicale i lacael	Retail - Qualifying Revolving		10,132	1,180	25!	5	3	5 129	50.42%	9,827	1,36	51 37	9	6 3	32 15	51 39.77%	9,749	1,32	26 49	2	6	25 1	71
	Retail - Other Retail		113,066	12,306	4,712	197	54	4 2,149	45.60%	6 110,674	12,590	6,81	3 12	4 43	32 2,57	72 37.75%	108,701	13,23	8,14	9 12	.2 ?	60 2,8	24
	Retail - Other Retail - Of Which: SME		29,826	5,635	3,119	132	31	4 1,473	47.22%	29,442	4,488	4,65	0 5	7 18	31 1,80	09 38.91%	29,049	4,18	5,35	51 5	.6	09 1,9	64
	Retail - Other Retail - Of Which: non-SME		83,240	6,672	1,592	65	23	0 676	42.43%	81,233	8,10	2,16	3 6	7 25	51 76	63 35.25%	79,652	9,05	54 2,79	8 6	.6 2	50 8	59
	Equity		20,016	6 0	(	0		0 (	0.00%	20,016	5	0	0	0	0	0.00%	20,015		1	1	0	0	0
	Securitisation																						
	Other non-credit obligation assets		7,020	0 0	(	0		0 (	0.00%	7,020	(5.214	0	0	0	0	0.00%	7,020	67.17	0	0	0	0	0
			470 000	TC 024	12 401	444	1.03	E E 404	40 CEO/	464 205	CE 244	10.03	11	1 74	C 43	24 4 40/	450 212	C7 17	22.05	^I 27	1 20	71	14

										Ba	aseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
	(min EUR		age 2 exposure Stage 3 exposi	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure St	Stock of provisions for tage 1 exposure	Stock of Stock provisions for provisions Stage 2 exposure Stage 3 e	of ns for kposure	rage Ratio - 3 exposure	tage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	0	0	0	0 0	) (	) -	0	0	0	0	0	0 -		0	(		0 0	C	0	-
	Central governments	0	0	0	0 0	) (	) -	0	0	0	0	0	0 -		0	(	)	0 0	C	0	-
	Institutions	21,214	776	1	0 3	3	31.39%	20,528	1,462	1	0	6	0	30.73%	20,127	1,862	2	1 0	7	0	30.67
	Corporates	97,632	19,824 4,	06 14	18 514	1,843	44.89%	92,608	23,296	5,657	111	483	2,183	38.59%	90,526	24,063	6,97	75 108	359	2,478	35.52
	Corporates - Of Which: Specialised Lending	4,253	957	42	0 2	2 14	33.74%	3,886	1,320	46	0	3	15	33.14%	3,577	1,624	1 5	0	4	17	32.53
	Corporates - Of Which: SME	31,531	6,989 1,	09	29 201	. 711	41.60%	30,159	7,766	2,304	22	182	810	35.15%	29,818	7,598	3 2,81	.3 21	126	897	31.88
	Retail	294,309	30,851 8,	70 23	30 1,300	3,311	38.19%	288,281	33,379	12,170	149	1,141	3,852	31.65%	285,796	33,300	14,73	147	914	4,210	28.57
	Retail - Secured on real estate property	172,206	17,463 3,	35	25 725	1,053	3 28.20%	168,851	19,536	5,017	19	681	1,150	22.92%	168,401	18,864	6,13	19	533	1,236	20.13
ED ANICE	Retail - Secured on real estate property - Of Which: SME	23,589	4,621 1,	95	10 257	323	3 29.48%	22,495	5,310	1,500	7	214	353	23.55%	22,277	5,17	1,85	54 7	135	380	20.48
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	148,616	12,842 2,	40	16 468	730	27.66%	146,355	14,226	3,517	12	467	797	22.65%	146,124	13,689	4,28	35 12	398	856	19.98
	Retail - Qualifying Revolving	10,088	1,174	52	8 34	126	50.16%	9,784	1,355	375	6	32	148	39.53%	9,706	1,320	) 48	88 6	24	168	34.50
	Retail - Other Retail	112,016	12,214 4,	82 19	97 541	. 2,131	45.52%	109,646	12,488	6,778	124	428	2,554	37.68%	107,689	13,115	8,10	122	356	2,806	34.60
	Retail - Other Retail - Of Which: SME	29,768	5,623 3,	14 13	313	1,470	47.20%	29,384	4,478	4,644	57	180	1,806	38.89%	28,991	4,17	5,34	14 56	109	1,961	36.69
	Retail - Other Retail - Of Which: non-SME	82,248	6,591 1,	68 6	55 228	662	42.19%	80,262	8,011	2,134	67	248	748	35.06%	78,698	8,94	2,76	66	247	845	30.56°
	Equity	18,829	0	0	0 0	) (	0.00%	18,829	0	0	0	0	0	0.00%	18,828		1	1 0	C	0	0.00%
	Securitisation																				
	Other non-credit obligation assets	6,929	0	0	0 0	) (	0.00%	6,929	0	0	0	0	0	0.00%	6,929	(		0 0	C	0	0.00%
	IRB TOTAL	438,913	51,452 12,7	77 37	<b>'8</b> 1,818	5,154	40.34%	427,174	58,138	17,829	259	1,630	6,036	33.85%	422,206	59,224	21,71	2 255	1,281	6,688	30.80%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure Sta	age 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
37		Central banks		0	0	0		0 0	(	) -		0 0	(	0 (		0	-	C		0	C	) (	ſ	J -
38		Central governments		0	0	0		0 0	(	) -		0	(	0	) (	0	-	C		0	C	(	<u>,                                    </u>	<i>j</i> -
39		Institutions		2,065	76	0		0	(	1.00%	1,99	8 142	(	0	) 1	. 0	1.00%	1,959	18	1 0	C	)	ر	1.00%
40		Corporates		2,995	573	44		6 15	12	26.93%	2,84	4 676	92	2	1	23	25.10%	2,777	70	4 132	4	10	3.7	24.65% 21.53%
41		Corporates - Of Which: Specialised Lending		157	27	0		0 0	(	19.80%	14	7 37	(	0		0	20.78%	138	4	5 0	C	)	, (	21.53%
42		Corporates - Of Which: SME		216	57	7		0 1	3	41.97%	20	5 64	12	2 (	) 1	. 4	30.67%	201	. 6	3 16	C	)		4 26.67%
43		Retail		171	17	7		0 1	3	48.21%	16	8 19	8	8 (	) 1	. 3	41.91%	166	1	9 9	C	) 1	. ?	37.50%
44		Retail - Secured on real estate property		105	11	4		0 0	1	1 34.24%	10	3 12	į	5 (	) (	1	29.80%	103	1	1 5	C	) (	1	3 37.50% 1 26.91%
45	GERMANY	Retail - Secured on real estate property - Of Which: SME		1	0	0		0 0	(	60.74%		1 0	(	0 (	) (	0	56.94%	1		0 0	C	) (	) C	54.06% 1 25.22%
46	GLKIMANT	Retail - Secured on real estate property - Of Which: non-SME		103	10	4		0 0	1	1 32.28%	10	2 11	į	5 (	) (	1	27.98%	102	. 1	1 5	C	) (	1	25.22%
47		Retail - Qualifying Revolving		3	0	0		0 0	(	72.14%		3 0	(	0 (	) (	0	64.69%	3	3	0 0	C	) (	) C	59.42%
48		Retail - Other Retail		62	6	2		0 0	2	71.50%	6	1 7	3	3 (	) (	2	62.16%	60		7 3	C	) (	7	54.71%
49		Retail - Other Retail - Of Which: SME		7	1	1		0 0	1	1 67.43%		7 1		1 (	) (	1	59.94%	7	,	1 1	C	) (	1	54.59%
50		Retail - Other Retail - Of Which: non-SME		56	5	1		0 0	1	73.65%	5	5 6	7	2 (	) (	1	63.30%	54		6 2	C	) (	1	1 54.59% 1 54.78%
51		Equity		3	0	0		0 0	(	0.00%		3 0	(	0 (	) (	0	0.00%	3	3	0 0	C	) (	) C	0.00%
52		Securitisation																						
53		Other non-credit obligation assets		4	0	0		0 0	(	0.00%		4 0	(	0 (	) (	0	0.00%	, <b>.</b>		0 0	C	) (	) (	0.00% 5 <b>25.45%</b>
54		IRB TOTAL		5,237	665	50		6 16	15	29.70%	5,017	7 837	99	9 4	15	26	26.40%	4,909	904	4 141	4	12	_ <del>3</del> F	25.45%

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 ex	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provi	ock of Sions for exposure	overage Ratio - age 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 e Stage 3 exposu	Coverage Rations Stage 3 exposi
	Central banks		0	0 (	0	0 0	0	) -	(	0	0 0	0	0	0 -		0	(		0 0		0	0 -
	Central governments		0	0 (	0	0 0	0	) -	(	0	0 0	0	0	0 -		0	(	)	0 0		0	0 -
	Institutions		419	15 (	0	0 0	0	1.00%	406	06	29 0	0	0	0	1.00%	398	37	7	0 0		0	0 1.0
	Corporates		1,144	239 75	5	2 6	59	78.59%	1,083	3	280 94	2	5	63	66.84%	1,056	290	11	1 2		4	67 60.1
	Corporates - Of Which: Specialised Lending		43	16 (	0	0 0	0	28.93%	37	37	22 0	0	0	0	29.19%	32	26	5	0 0		0	0 29.32
	Corporates - Of Which: SME		216	58 7	7	0 1	4	48.80%	205	)5	64 12	0	1	4	34.91%	202	63	3	7 0		1	5 29.78
	Retail		283	27	9	0 1	5	54.61%	278	'8	31 11	0	1	5	46.61%	276	31	. 1	3 0		1	5 41.10
	Retail - Secured on real estate property		148	15 5	5	0 1	2	43.95%	145	ŀ5	16 6	0	1	2	36.92%	145	16	5	7 0		0	2 32.60
BELGIUM	Retail - Secured on real estate property - Of Which: SME		6	1 (	0	0 0	0	44.50%	Ĩ	5	1 0	0	0	0	28.81%	5	1		0 0		0	0 22.76
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME		142	14 5	5	0 0	2	43.93%	140	Ю	15 6	0	0	2	37.28%	140	15	5	6 0		0	2 33.11
	Retail - Qualifying Revolving		7	1 1	1	0 0	0	73.72%	(	6	1 1	0	0	1	67.66%	6	1		1 0		0	1 63.13
	Retail - Other Retail		129	12	4	0	2	64.40%	126	26	13 5	0	0	3	55.49%	124	15	5	5 0		0	3 48.44
	Retail - Other Retail - Of Which: SME		10	2	0	0	0	48.90%	10	.0	2 1	0	0	0	36.79%	10	2	2	1 0		0	0 30.89
	Retail - Other Retail - Of Which: non-SME		119	10	4	0 0	2	65.94%	116	.6	12 4	0	0	2	57.84%	114	13	3	5 0		0	2 50.91
	Equity		26	0 (	0	0 0	0	0.00%	26	26	0 0	0	0	0	0.00%	26	(		0 0		0	0.00
	Securitisation																					
	Other non-credit obligation assets		0	0 0	0	0 0	0	0.00%		0	0 0	0	0	0	0.00%	0	(	)	0 0		0	0.00°
	IRB TOTAL		1,872	281 84	1	2 7	64	75.94%	1,792	2	339 106	2	7	68	64.71%	1,755	359	124	4 2	_	5	72 58.19%



Confédération Nationale du Crédit Mutuel

			.6 17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario										
					31/12/2021							31/12/2022			_				31/12/2023			
		Stage 1 (mln EUR, %)	exposure Stage 2 e	xposure 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0	0	0	0 0	0	-	0		0 0	0	) (		0 -	(	0	0	0 0	0	0	j -
	Central governments		0	0	0	0	0	-	C		0 0	0	)	O	0 -		0	0	0 0	0	0	<i>j</i> -
	Institutions		444	16	0	0	0	1.00%	429	3	1 0	0	(	ס	0 1.00%	<b>42</b> :	1 39	9	0 0	0	0	J
	Corporates		420	82 2	2	1 2	17	75.55%	399	9	6 30	0 1	. 2	2 1	18 62.37%	6 390	99	9 3	36 1	. 2	. 20	J
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	-	0		0	0	(	ס	0 -	(	0	0	0	0	0	<i>)</i> -
	Corporates - Of Which: SME		69	16 1	7	0	16	90.61%	65	1	9 19	9 0	(	0 1	16 84.84%	% 6 <u>4</u>	4 19	9 2	2.0	0	16	ر
	Retail		711	65	3	0 2	13	39.68%	699	7	38	3	)	2 1	13 35.73%	69!	5 72	2 4	2 0	2	. 14	r
	Retail - Secured on real estate property		525	49 2	5	0 2	8	32.26%	517	5	4 29	9 0	)	2	8 29.05%	6 516	5	1 3	S1 C	1	. 8	ز
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	5.80%	1		0	0	)	ס	0 5.80%	<b>%</b>	1	0	0	0	0	j
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		524	49 2	5	0 2	8	32.27%	516	5	4 29	9 0	) 2	2	8 29.07%	6 51!	5 5:	1 3	31 0	) 1	. 8	,
	Retail - Qualifying Revolving		9	1	1	0	1	65.63%	8		1 1	1 0	) (	ס	1 60.66%		3	1	1 0	0	1	_
	Retail - Other Retail		178	15	7	0 1	4	62.47%	174	1	8	3 0	) 1	1	5 56.40%	<b>%</b> 17:	1 20	0	9 0	) 1	. 5	,
	Retail - Other Retail - Of Which: SME		3	1	0	0	0	44.29%	3		1 0	0	) (	ס	0 36.95%	<b>%</b>	3	1	0 0	0	0	J
	Retail - Other Retail - Of Which: non-SME		175	14	7	0	4	63.04%	171	1	7 8	3	) 1	1	4 57.09%	<b>6</b> 168	19	9	9	) 1	. 4	,
	Equity		3	0	0	0	0	0.00%	3		0	0	(	ס	0.00%	<b>%</b>	3	0	0	0	0	J
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	-	C		0 0	0	(	0	0 -		0	0	0 0	0	0	<i>j</i> -
	IRB TOTAL		1,578	164 5	6	L 5	30	54.10%	1,530	20	0 67	7 1	. 4	3	47.46%	6 1,510	210	0 7:	7 1	. 4	33	3 4

											В	Baseline Scenario									
					31/	12/2021						31/12/2022						31/12/2023			
RowN um		Stag (mln EUR, %)	ge 1 exposure Stage 2	exposure Stage 3 e	St xposure prov Stage	cock of isions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure S	Stock of Stock of provisions for provision Stage 1 exposure Stage 2 exp	of Stock of provisions for stage 3 expos	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	e 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
91	Central banks		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0 (	0	)	0	٢ (ر	) -
92	Central governments		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0	0	)	0	<u>)                                    </u>	) -
93	Institutions		681	25	0	0	0	0 1.00%	659	47	0	0	0	0 1.009	64	6 60	0	)	0	<u>)                                    </u>	1.00%
94	Corporates		3,596	856	102	6	16	42 40.79%	% 3,347	1,053	154	5	15	53 34.29%	6 3,20	3 1,154	4 198	3	1:	<u>.</u> 67	2 31.46%
95	Corporates - Of Which: Specialised Lending		588	276	8	0	0	3 33.86%	<b>487</b>	376	9	0	0	3 33.389	6 40	5 456	6 10	)	0	<u>, 1</u>	32.92%
96	Corporates - Of Which: SME		174	49	7	0	1	2 33.11%	<b>6</b> 165	53	12	0	1	3 24.289	6 16	53 52	2 1.		)		20.67%
97	Retail		233	21	6	0	1	2 40.98%	<b>6</b> 229	24	7	0	1	2 34.089	6 22	8 24	4	3	)		29.63%
98	Retail - Secured on real estate property		154	14	4	0	1	1 36.33%	<b>6</b> 152	16	5	0	1	1 30.009	6 15	2 1	5	5	0	<u>J</u>	26.26%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 8.44%	6 0	0	0	0	0	0 8.449	6	0	0	)	0	<u>ر</u>	J 8.44%
100 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		154	14	4	0	1	1 36.33%	<b>6</b> 152	16	5	0	1	1 30.019	6 15	2 1	5	5	0	<u>J</u> 7	26.27%
101	Retail - Qualifying Revolving		1	0	0	0	0	0 57.48%	6	0	0	0	0	0 42.939	6	1	0		0	رر	36.50%
102	Retail - Other Retail		78	7	2	0	0	1 50.50%	<b>6</b> 76	8	2	0	0	1 42.839	6	5	9	3	0	<u>, 1</u>	36.79%
103	Retail - Other Retail - Of Which: SME		2	0	0	0	0	0 72.28%	6	0	0	0	0	0 61.55%	6	2	0		0	۲ ر	54.49%
104	Retail - Other Retail - Of Which: non-SME		76	6	2	0	0	1 48.66%	6 74	7	2	0	0	1 41.25%	6 7	3	8	2	0	<u>,</u>	35.33%
105	Equity		215	0	0	0	0	0.00%	6 215	0	0	0	0	0.009	6 21	5	0		0	٦	0.00%
106	Securitisation																				
107	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0	0		0	)	) -
108	IRB TOTAL		4,724	902	108	6	17	44 40.80%	<b>6</b> 4,450	1,124	161	5	16	55 34.28%	6 4,29	1,237	206	5	1 12	4 <b>6.5</b>	31.38%

														<b>Baseline Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
Row um			St (mln EUR, %)	tage 1 exposure St	age 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
109		Central banks		0	(	0	(	0	C	) -	C	0	O	C	C	0	-	0	(	0	C	0	0	J-
110		Central governments		0	(	0	(	0	0	) -	C	0	0	0	0	0	-	0	(	0	(	0	0	J -
111		Institutions		506	19	0	(	0	0	26.94%	490	35	0	0	0	0	12.73%	480	44	1 0	C	0	0	0 12.18%
112		Corporates		1,801	326	25		7	' e	23.19%	1,714	389	49	9	2	11	22.59%	1,671	412	69	2	. 5	16	22.48%
113		Corporates - Of Which: Specialised Lending		435	51	0	(	0	0	25.36%	415	71	0	O	0	0	26.65%	399	87	7	C	0	0	6 22.48% 0 27.12% 3 14.98%
114		Corporates - Of Which: SME		225	61	9	(	2	2	20.12%	214	67	14	<del>1</del> C	) 1	. 2	16.43%	211	65	19	(	1	3	14.98%
115		Retail		153	16	8	(	) 1	. 4	53.66%	151	. 18	9	9	1	. 4	47.61%	150	18	3 10	(	0	4	43.25%
116		Retail - Secured on real estate property		100	11	4	(	0	2	40.82%	98	12	5	5	0	2	35.16%	98	12	2 6	(	0	2	2 31.53%
117	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		7	1	2	(	0	1	. 42.50%	6	2	2	2	0	1	40.64%		1	. 2	(	0	1	1 39.18% 1 26.03% 0 70.78%
118	LOXELIDOUNG	Retail - Secured on real estate property - Of Which: non-SME		93	10	2	(	0	1	. 39.03%	92	10	3	3	C	1	30.56%	92	10	) 3	(	0	1	. 26.03%
119		Retail - Qualifying Revolving		3	(	0	(	0	C	83.93%	3	0	0	0	C	0	76.36%	3	(	0	(	0	0	70.78%
120		Retail - Other Retail		50	5	3	(	0	2	66.45%	49	6	4	1 C	C	2	61.30%	49	(	5 4	C	0	2	2 56.76%
121		Retail - Other Retail - Of Which: SME		8	2	. 2	(	0	1	. 54.65%	8	1	2	2 0	C	1	51.19%	8	1	. 2	(	0	1	1 48.46%
122		Retail - Other Retail - Of Which: non-SME		42	3	2	(	0	1	. 76.56%	41	. 4	2	2 0	C	1	69.80%	40	Ţ.	5 2	(	0	1	1 63.52%
123		Equity		88		0	(	0	0	0.00%	88	0	0	0	0	0	0.00%	88	(	0	C	0	0	0.00%
124		Securitisation																						
125		Other non-credit obligation assets		0	(	0	(	0	0	20.420/	0	0	0	0	C	0	-	0	(	0	(	0	0	7-
126		IRB TOTAL		2,549	361	33	3	8	10	30.42%	2,442	442	58	3	. 8	15	26.43%	2,389	474	79	2	6	20	25.08%

												Baseline Scenario									
					31/12/2021							31/12/2022						31/12/2023			
ZN.		(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverag Stage 3 o	e Ratio - exposure Stage 1 exposi	ıre Stage 2 exposur	e 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
7	Central banks		0	0	0	0 0		) -	0		0	0	0 0	0 -		0	0	O O	0 (		) -
3	Central governments		0	0	0	0 0	) (	) -	0		0	0 (	0 0	0 -		0	0 (	)	0 (	) (	) -
	Institutions		414	15	0	0 1	L (	1.00%	6 401	2	29	0 (	0 2	0	1.00%	393	36	O	0 2	2 (	1.00%
	Corporates		419	105	23	1 2	2 13	59.78%	<sup>6</sup> 390	12	29 28	8 (	0 2	15	51.38%	372 1	42 34	4	0 1	16	46.60%
	Corporates - Of Which: Specialised Lending		92	38	8	0 0	) 3	34.21%	<b>6</b> 78	5	52	8 (	0 0	3	34.14%	67	63	3	0 (	) 3	34.05%
2	Corporates - Of Which: SME		65	18	11	0 0	10	88.77%	62	1	19 13	3 (	0 0	10	78.79%	61	19 1 <sup>4</sup>	1	0 (	) 10	71.98%
3	Retail		97	9	2	0 0	) 1	43.83%	6 95	1	10	2 (	0	1	34.58%	94	10	3	0	)	29.02%
1	Retail - Secured on real estate property		40	4	1	0 0		28.79%	6 40		4	1	0	0	23.22%	40	4	1	0	(	20.13%
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0		6.78%	6		0	0	0	0	6.78%	0	0	O (	0	) (	6.78%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		40	3	1	0 0		28.94%	6 40		4	1	0	0	23.42%	40	4	1	0	(	20.33%
7	Retail - Qualifying Revolving		2	0	0	0 0	0	70.66%	6 2		0	0	0	0	61.28%	2	0	O	0	(	55.15%
3	Retail - Other Retail		54	5	1	0 0	0	53.41%	6 53		6	1	0	0	40.86%	52	6	2	0 (	) 1	33.07%
	Retail - Other Retail - Of Which: SME		6	1	0	0 0	0	42.06%	6		1	0	0	0	30.18%	6	1	0	0 (	) (	24.86%
	Retail - Other Retail - Of Which: non-SME		48	4	1	0 0	0	56.15%	6 47		5	1	0	0	43.92%	46	5	1	0 (	) (	35.53%
	Equity		22	0	0	0 0	0	0.00%	6 22		0	0	0	0	0.00%	22	0	0	0 (	(	0.00%
2	Securitisation																				
3	Other non-credit obligation assets		0	0	0	0 0	) (	) -	0		0	0	0	0 -		0	0	0	0 (	(	) -
	IRB TOTAL		952	129 2	24	1 3	<u> 14</u>	58.60%	907	16	31	LI (	<u> </u>	15	50.08%	180 18	38 36	<u> </u>	0 4	16	45.18%



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				16	17 1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
														Baseline Scenario	0									
							31/12/2021							31/12/2022							31/12/2023			
			(mln EUR, %)		tage 2 exposure Stage 3	exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	e 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 Rate Stage 3 expose
		Central banks		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	C	0	0	0 -
		Central governments		0	0	0	C		0 (	-	C	)	0	0	0	0	0 -		0 0	0	(	0	0	ა -
		Institutions		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Corporates		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	(	0	0	J -
		Corporates - Of Which: Specialised Lending		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	(	0	0	<b>ე</b> -
		Corporates - Of Which: SME		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Retail		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Retail - Secured on real estate property		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
N	I.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	C	0	0	J -
IV	V./\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Retail - Qualifying Revolving		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ე -
		Retail - Other Retail		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Retail - Other Retail - Of Which: SME		0	0	0	C		0	-	C	)	0	0	0	0	0 -		0 0	0	C	0	0	ა -
		Retail - Other Retail - Of Which: non-SME		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	(	0	0	<b>ე</b> -
		Equity		0	0	0	C		0 (	-	C		0	0	0	0	0 -		0 0	0	(	0	0	<b>ა</b> -
		Securitisation																						
		Other non-credit obligation assets		0	0	0	C		0	-	C		0	0	0	0	0 -		0 0	0	(	0	0	J -
		IRB TOTAL		0	0	0	0		0	-	0		0	0	0	0	0 -		0	0	0		0	- ال

					<u></u>	<u></u>						Baseiine Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		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	e Stage 2 ex	oposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e 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 exposur	Stock of provisions for provisions for Stage 3 exposu	r Stage 3 exp
	Central banks		0	0 (	0 (	0	0	0 -		0	0 (	0	0	0 0	-	C		0	0	1	0	0 -
	Central governments		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C	)	0	0 0	1	0	0 -
	Institutions		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C	)	0	0	1	0	0 -
	Corporates		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C	)	0	0	1	0	0 -
	Corporates - Of Which: Specialised Lending		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 (	0	0 0	-	C		0	0	1	0	0 -
	Corporates - Of Which: SME		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C	)	0	0	1	0	0 -
	Retail		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C	)	0	0	1	0	0 -
	Retail - Secured on real estate property		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C		0	0 0	1	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C		0	0 0	·	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C	)	0	0	1	0	0 -
	Retail - Qualifying Revolving		0	0	0 (	0	0	0 -		0	0 0	0	0	0 0	-	C	)	0	0 0	1	0	0 -
	Retail - Other Retail		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C		0	0 0	1	0	0 -
	Retail - Other Retail - Of Which: SME		0	0 (	0 (	0 (	0	0 -		0	0 (	0 0	0	0 0	-	C		0	0 0	1	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 (	0 (	0 (	0 (	0 -		0	0 0	0 0	0	0 0	-	C		0	0 0	1	0	0 -
	Equity		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C		0 (	0 0	1	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 (	0 (	0 (	0 (	0 -		0	0 (	0 0	0	0 0	-	C		0	0	1	0	0 -
	IDD TOTAL		0	ni c	nî o	0	<u> </u>	ni-		0	0	0	1	0	Ī_	0	ı		0			0 -

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposi	Stock of ure provisions fo Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ire Stage 2 exposur	e 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
181		Central banks		0	0	0	0	0	) -	0		0 0	0	0	0	) -	0	0 0	O O	0	0	) -
182		Central governments		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	0	0	0	) -
183		Institutions		0	0	0	0	0	) -	0		0 0	) (	0	0	-	0	0 0	O	0	0	) -
184		Corporates		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	0	0	0	) -
185		Corporates - Of Which: Specialised Lending		0	0	0	0	0	) -	0		0 0	) (	0	0	-	0	0 0	O	0	0	) -
186		Corporates - Of Which: SME		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	)	0	0	) -
187		Retail		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	)	0	0	) -
188		Retail - Secured on real estate property		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	)	0	0	) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	) -	0		0 (	)	0	0 (	-	0	0 0	O	0	0	) -
190	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	)	0	0	) -
191		Retail - Qualifying Revolving		0	0	0	0	0	) -	0		0 (	) (	0	0 (	-	0	0 0	)	0	0	) -
192		Retail - Other Retail		0	0	0	0	0	) -	0		0 (	) (	0	0	) -	0	0 0	0	0	0	) -
193		Retail - Other Retail - Of Which: SME		0	0	0	0	0	) -	0		0 (		0	0	-	0	0 0	0	0	0	) -
194		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	) -	0		0 (	) (	0	0	) -	0	0 0	0	0	0	) -
195		Equity		0	0	0	0	0	) -	0		0 (	) (	0	0 (	) -	0	0 0	)	0	0	) -
196		Securitisation																				
197		Other non-credit obligation assets		0	0	0	0	0	) -	0		0 (	) (	0	0	-	0	0 0	0	0	0	) -
198		IRB TOTAL		0	0	0	0	0	-	0		0 0			0 (	1 -	0	0 0			0	-



AUTHORITY	Confédération Nationale du Crédit Mutuel																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
owN im		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	(	0		0 0	) -	0	C	) (	O C	0		0 -	0		0	0 (	0	C	-
	Central governments		0	0	(	0	ı	0 0	) -	0	0	) (	0 0	0		0 -	0		0	0 (	0	(	-
	Institutions		35,933	1,469	2	2	5	5 1	30.90%	6 35,201	. 2,200	) 2	2 0	82		1 30.82%	34,422	2,98	30	2 (	111	1	30.67%
	Corporates		116,796	24,798	5,022	189	73	8 2,624	52.24%	6 112,495	27,171	6,951	1 249	834	3,47	2 49.96%	108,223	29,53	30 8,86	53 223	854	4,262	48.08%
	Corporates - Of Which: Specialised Lending		8,318	2,818	153	3	2	0 57	36.98%	6 7,056	4,037	197	7 1	. 50	7	6 38.80%	6,136	4,91	10 24	3	42	96	39.71%
	Corporates - Of Which: SME		32,805	7,439	1,828	36	26	8 896	49.00%	6 32,740	7,091	. 2,240	50	230	1,02	7 45.87%	31,697	7,60	02 2,77	'2 44	238	1,196	43.13%
	Retail		292,477	35,780	9,131	299	1,90	7 3,681	40.31%	6 283,384	40,818	13,187	7 219	2,078	4,42	1 33.53%	277,721	43,10	01 16,56	57 20:	1,969	5,006	30.21%
Canfédération Nationale du	Retail - Secured on real estate property		171,877	20,046	3,816	33	1,10	3 1,219	31.95%	6 168,086	22,557	5,095	5 34	1,239	1,36	6 26.81%	165,445	23,92	29 6,36	30	1,195	1,523	23.93%
Confédération Nationale du	Retail - Secured on real estate property - Of Which: SME		23,619	4,641	1,102	2 14	28	1 415	37.66%	6 23,558	4,441	1,363	3 19	220	47	4 34.78%	22,899	4,77	77 1,68	36 17	218	547	32.45%
Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME		148,258	15,405	2,714	19	82	2 804	29.63%	6 144,528	18,116	3,732	2 14	1,019	89	2 23.90%	142,546	19,15	52 4,67	'8 14	976	976	20.86%
Credit Mutuel	Retail - Qualifying Revolving		10,110	1,199	258	3 10	6	5 149	57.58%	6 10,039	1,177	351	1 12	67	17	9 51.14%	9,848	1,26	51 45	58 1:	60	215	46.92%
2	Retail - Other Retail		110,491	14,536	5,057	7 255	73	9 2,313	45.73%	6 105,259	17,084	7,741	1 173	772	2,87	6 37.15%	102,428	17,91	11 9,74	160	715	3,268	33.53%
3	Retail - Other Retail - Of Which: SME		28,678	6,729	3,173	152	40	7 1,570	49.48%	6 26,743	6,925	4,912	2 65	343	1,98	9 40.50%	26,578	6,16	5,83	62	282	2,216	37.97%
4	Retail - Other Retail - Of Which: non-SME		81,813	7,807	1,884	104	33	2 743	39.43%	6 78,516	10,158	2,829	9 109	429	88	7 31.35%	75,850	11,74	45 3,90	98	433	1,052	26.90%
5	Equity		20,016	0	(	0		0 0	0.00%	6 20,016	S C	0	0	0		0.00%	20,015		1	1	0	(	0.00%
5	Securitisation																						
7	Other non-credit obligation assets		7,020	0	(	0		0 0	0.00%	7,020	0	0	0	0		0.00%	7,020		0	0 (	0	(	0.00% <b>36.44%</b>
0	TDR TOTAL		472 242	62 048	14 155	497	2 70	6 305	44 54%	458 115	70 190	20 140	1 468	2 994	7 80/	1 30 20%	447 400	75 61	25 43	3 42/	2 934	9 268	36 <i>44</i> 0/ <sub>6</sub>

													Adverse Scenario	ı.									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure S	tage 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	e 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	e 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
19		Central banks	0	0	0		0	0	-	(	0 0	0	0	0	0	-	0	(	0 0	0	0	C	<i>)</i> -
20		Central governments	0	0	0		0	0	-	(	0	0	)	0	0	-	0	(	0	0	0	(	<i>)</i> -
21		Institutions	21,126	864	1		32	0	31.31%	20,696	6 1,294	. 1		48	0	31.25%	20,238	1,752	2 1	0	65	(	31.14%
22		Corporates	97,150	20,022	4,389	159	639	2,301	52.41%	93,787	7 21,640	6,134	210	724	3,083	50.25%	90,606	23,157	7,799	187	729	3,782	2 48.49%
23		Corporates - Of Which: Specialised Lending	4,129	1,076	47		1 10	18	38.92%	3,593	1,588	70	)	29	29	41.53%	3,263	1,903	3 86	1	15	36	6 42.17%
24		Corporates - Of Which: SME	31,422	7,076	1,731	3!	5 258	837	48.39%	31,365	5 6,742	2,122	2 49	221	964	45.45%	30,374	7,228	2,627	43	228	1,126	6 42.87%
25		Retail	289,334	35,468	9,029	297	7 1,892	3,637	40.28%	280,277	7 40,492	13,060	217	2,066	4,375	33.50%	274,666	42,750	16,414	200	1,954	4,955	30.19%
26		Retail - Secured on real estate property	169,805	19,845	3,754	33	1,093	1,196	31.87%	166,008	8 22,372	5,024	33	1,233	1,342	26.72%	163,386	23,736	6,281	30	1,185	1,497	5 30.19% 7 23.84% 5 32.43% 2 20.70%
27	FRANCE	Retail - Secured on real estate property - Of Which: SME	23,575	4,632	1,098	14	4 280	413	37.64%	23,514	4 4,433	1,359	19	220	472	34.76%	22,857	4,768	1,681	17	218	545	32.43%
28	FRANCE	Retail - Secured on real estate property - Of Which: non-SME	146,229	15,213	2,655	19	9 812	783	29.48%	142,494	4 17,939	3,665	5 14	1,013	870	23.73%	140,530	18,968	4,600	13	967	952	20.70%
29		Retail - Qualifying Revolving	10,065	1,194	255	10	0 64	146	57.39%	9,995	5 1,172	347	12	2 67	177	50.97%	9,804	1,256	6 454	11	60	212	46.77%
30		Retail - Other Retail	109,463	14,429	5,020	254	735	2,294	45.70%	104,274	4 16,949	7,690	173	767	2,856	37.14%	101,475	17,758	9,679	159	710	3,246	33.53%
31		Retail - Other Retail - Of Which: SME	28,623	6,716	3,166	15:	1 406	1,566	49.46%	26,692	2 6,912	4,902	65	342	1,985	40.49%	26,527	6,153	5,825	62	281	2,211	1 37.96% 4 26.84%
32		Retail - Other Retail - Of Which: non-SME	80,840	7,713	1,854	103	329	728	39.27%	77,582	2 10,037	2,788	108	424	871	31.24%	74,948	11,60	3,854	97	428	1,034	26.84%
33		Equity	18,829	0	0		0	0	0.00%	18,829	9 0	0	)	0	0	0.00%	18,828	:	1 1	0	0	(	0.00%
34		Securitisation																					
35		Other non-credit obligation assets	6,929	0	0		0	0	0.00%	6,929	9 0	0	)	0	0	0.00%	6,929	(	0	0	0	(	0.00%
36		IRB TOTAL	433,368	56,353	13,420	457	7 2,564	5,938	44.25%	420,518	63,427	19,197	427	2,838	7,458	38.85%	411,266	67,660	24,216	387	2,748	8,738	36.08%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
wN m	(mln	Stage 1 exposu	re 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	e 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
7	Central banks		0 (	0 (	0	(	0	-	0	(	0	(	0	(	) -	0		0	0 (	)		0 -
8	Central governments		0 (	0	0	(	0	-	0	(	0	)	0	)	) -	0		0	0 (	)	O	0 -
9	Institutions	2,0	956 84	4 (	0	3	0	1.15%	2,014	126	0	(	) 5	5	1.15%	1,970	17	1	0 (	)	5	0 1.15%
0	Corporates	2,9	983 583	3 46	6	16	5 20	43.20%	2,932	604	76	5	17	32	42.41%	2,830	66	5 11	6	7 1	3 4	49 42.00%
1	Corporates - Of Which: Specialised Lending	1	.54 29	9 (	0	(	0	38.13%	142	. 41	. 1	L (	0	)	38.86%	133	5	0	1 (		)	0 39.99%
2	Corporates - Of Which: SME	2	214 59	9	7	2	2 4	49.20%	213	57	11		) 1		42.91%	204	6	1 1	5		2	6 38.88%
3	Retail Retail	1	.69	3	7 0	) 1	3	48.40%	167	19	9	)	) 1		42.04%	164	2	0 1	0		1	4 37.61%
4	Retail - Secured on real estate property	1	.05	1	1 0	)	. 2	38.11%	105	10	5	5	) 1		35.45%	104	1	0	5		1	2 33.04%
5 GERMANY	Retail - Secured on real estate property - Of Which: SME		1		0		0	61.58%	1	(	0	(	0		59.69%	1		0	0	)	O	0 57.60%
6 GLRIMANT	Retail - Secured on real estate property - Of Which: non-SME	1	.03	0	1 0	)	. 1	36.37%	104	10	4	1	) 1		33.79%	103	1	0	5 (	)	1	2 31.47%
7	Retail - Qualifying Revolving		3	0	0	)	0	73.93%	3	(	0	(	0	)	69.65%	3		0	0	)	O	0 65.67%
8	Retail - Other Retail		61	7	0		2	61.64%	58	8	4	1	0	)	48.03%	57		9	5 (	)	)	2 40.71%
9	Retail - Other Retail - Of Which: SME		6	2 1	. 0		1	61.34%	6	2	1	. (	0	)	47.72%	6		1	1	)	O	1 43.47%
0	Retail - Other Retail - Of Which: non-SME		55	5 2	2 0	) (	1	61.79%	53	7	2	2	0		48.19%	51		8	3 (			1 39.40%
1	Equity		3 (	0 (	0	(	0	0.00%	3	(	0	)	0	) (	0.00%	3		0	0 (	)		0.00%
2	Securitisation																					
3	Other non-credit obligation assets		4 (	0 (	0	)	0	0.00%	4	. (	0	)	0	)	0.00%	4		0	0 (	)		0.00%
4	IRB TOTAL	5,2	15 685	53	6	20	23	43.89%	5,120	749	85	8	22	36	42.38%	4,970	850	12	7	2	5	41.65%

															Adverse Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Ro	owN				Stage 1 exposure St	age 2 exposure	e 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		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
·	ım			(mln EUR, %)																					
	55		Central banks		0	C	0 0		0 0	O	-	(	0	0	0	0	0	-	0	0	0	(	C	۲	-
	56		Central governments		0	C	0 0		0 0	0	-	(	0	0	0	0 0	0	-	0	0	0	(	0	٦	-
	57		Institutions		417	17	7 0		0 1	0	1.15%	409	26	0	0	0 1	. 0	1.15%	400	35	0	(	1	۲ (	1.15%
	58		Corporates		1,138	244	4 76		2 7	62	81.64%	1,117	7 252	88	3	3 7	7 67	75.46%	1,076	277	105	(3)	7	7?	69.57%
	59		Corporates - Of Which: Specialised Lending		42	17	7 0		0 0	0	49.39%	35	5 24	0	0	0	0	49.74%	30	29	1	(	0	\ C	49.88%
	50		Corporates - Of Which: SME		214	60	0 8		0 2	4	55.10%	214	57	11	1 7	7 2	2 5	46.82%	206	61	. 16	(	2	<u>-</u>	41.44%
	51		Retail		280	29	9 10		0 1	5	52.41%	275	32	13	3 0	0 1	6	43.60%	270	34	16	(	1	<u>.</u>	38.44%
	52		Retail - Secured on real estate property		148	15	5 5		0 1	2	46.56%	148	3 14	5	5 0	0	) 2	40.68%	147	15	6	(	1	. 2	37.76%
	SEL (	GIUM	Retail - Secured on real estate property - Of Which: SME		6	1	1 0		0 0	0	54.49%	6	5 1	0	0	0	0	45.34%	5	1	. 0	(	0	<u>,                                    </u>	39.61%
	54 DLL	GIUN	Retail - Secured on real estate property - Of Which: non-SME		142	14	4 5		0 1	2	46.31%	143	3 13	5	5 0	0	) 2	40.49%	141	13	6	(	1	. 2	37.67%
	55		Retail - Qualifying Revolving		7	1	1 1		0 0	1	74.99%	7	7 1	1	1 0	0 0	) 1	71.44%	6	1	. 1	(	0	1	68.00%
	56		Retail - Other Retail		126	14	4 5		0 1	3	55.03%	120	17	7	7 0	0 1	1 3	42.95%	117	19	9	(	1	. 3	36.16%
	57		Retail - Other Retail - Of Which: SME		9	2	2 1		0 0	0	42.35%	<u> </u>	9 2	1	1 0	0	0	31.02%	9	2	. 1	(	0	0	28.77%
	58		Retail - Other Retail - Of Which: non-SME		116	11	1 4		0 0	2	56.64%	112	2 15	6	5 0	0 1	1 3	45.33%	108	17	7	(	1	. 3	37.64%
	59		Equity		26		0 0		0 0	0	0.00%	26	5 0	0	0	0 0	0	0.00%	26	0	0	(	0	4 0	0.00%
	70		Securitisation			-				-				-	-					-			-		
	71		Other non-credit obligation assets		0	С	0 0		0 0	0	0.00%	(	0	0	0	0	0	0.00%	0	0	0	(	0	40	0.00%
	72		IRB TOTAL		1,861	290	0  86		2  9	67	78.15%	1,827	7  309	101	կ 3	3  8	<b>3</b>   72	71.38%	1,771	346	121	3	10	√  <b>79</b>	65.51%



Confédération Nationale du Crédit Mutuel

		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
			1		31/12/2021							31/12/2022						_	31/12/2023			
		Stage 1 exposur (mln EUR, %)	e Stage 2 exposure	e 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	e 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 exposur		Stage 2 exposure	e 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 Rates
	Central banks		0	0 0	O .	0	0	-	(		0 (	0	C	0	0 -	(		0 (	0	0	<u>) (</u>	ນ -
	Central governments		0	0 0	0	0	0	-	(		0	0	C	0	0 -	(		0 (	0	0	<u>) (</u>	ງ -
	Institutions	44	2 1	.8	O	0 1	0	1.15%	433	3	27	0	1	1	0 1.15	% 423	3	7 (	0	1	T C	י
	Corporates	41	9 8	23	3	1 2	18	79.40%	413	8	35 27	1	2	2 2	72.41	% 399	9	3	1	3	3 22	2
	Corporates - Of Which: Specialised Lending		0	0 0	O	0	0	-	(	)	0 0	0	C	0	0 -	(	)	0 (	0	0	<u>) (</u>	J -
	Corporates - Of Which: SME	6	8 1	.7 18	3	0 1	16	91.30%	67	7 1	.7 19	0	(	0 1	16 88.14	% 65	5 1	8 20	0	0	<u>J</u> 17	7
	Retail	70	7 6	35	5	0 3	14	41.65%	70:	1 6	59 39	0	1	1 1	15 37.40	% 69:	L 7	4 4	0	3	3 15	ز
	Retail - Secured on real estate property	52	4	9 25	5	0 3	9	36.08%	526	5 4	16 28	0	(	0	9 33.02	% 52:	4	7 30	0	2	<u>2</u> <u>1</u> C	ו
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		1	0 0	O	0	0	21.10%	5	1	0 0	0	(	0	0 21.10	%		0 (	0	0	7 (	J
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	52	4 4	9 25	5	0 3	9	36.09%	525	5 4	16 28	0	(	0	9 33.03	% 520	) 4	7 30	0	2	<u>2</u> <u>1</u> C	J
	Retail - Qualifying Revolving		9	1 1	1	0	1	67.43%	5	3	1 1	. 0	C	0	1 64.74	%	3	1 1	. 0	0	<u>)</u> 1	L
	Retail - Other Retail	17	4 1	.7	3	0 1	5	55.69%	167	7 2	22 11	. 0	1	1	5 46.28		2 2	5 13	0	1	1 5	
	Retail - Other Retail - Of Which: SME		3	1 (	0	0	0	40.10%	5	3	1 (	0	C	0	0 30.62	%	3	1 1	. 0	0	7 (	<u>)</u>
	Retail - Other Retail - Of Which: non-SME	17	1 1	.6	3	0 1	5	56.23%	164	1 2	21 10	0	1	1	5 47.03	% 159	2	5 12	. 0	1		٠ ،
	Equity		3	0 0	O .	0	0	0.00%	5	3	0 0	0	C	0	0.00	%	3	0 0	0	0	7	J
	Securitisation																					
	Other non-credit obligation assets		0	0 0	O Company	0	0	-	(	0	0 0	0	C	0	0 -	(		0 0	0	0	7 6	<u> </u>
	IRB TOTAL	1,57	0  169	9  57	<b>'</b>	L  6	32	56.62%	1,550	)	1 66	1	4	<b>1</b>   3	51.77 <sup>0</sup>	% 1,516	5  20:	3  78	1	7	/  37	7 48.1

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	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	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0	(	0	0	-	(	0	(	0 0	C	0	-	0		0 0	0	C	, C	<u>) -</u>
92		Central governments		0	0	0	(	0	0	-	(	0	(	0 0	C	0	- 4.450/	0	_	0 0	0	0	0	<i>)</i> -
93		Institutions		6/8	28	0	(	1	0	1.15%	664	42	(	0 (	2	. 0	1.15%	649	5	6 0		2	, 0	1.15%
94		Corporates		3,5/3	8/6	105		18	49	46.32%	3,413	1,002	139	9	19	61	43.60%	3,217	1,15	2 186	/	22	, //	7 41.59%
95		Corporates - Of Which: Specialised Lending		5/6	288	8	(		3	37.77%	456	5 405	1.		2	. 4	40.26%	356	50	16	0	3		42.49%
96		Corporates - Of Which: SME		1/2	50	8	(			35.82%	1/2	2 4/	10	0 0	1	. 3	30.52%	100	) 5	5 10	0	1	4	20.79%
9/		Retail		232	14	0			<u> </u>	40.27%	22:	5 23		5 0	0	3	33.12%	153	1	5 10	0	1	, - 3	29.24%
98		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		154	14	4		7 0		25 94%	153	13		0 0		2	32.96% 25.94%	153	1	0 0		1	1	. 30,49%
100	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		154	14	4	(	1	2	23.3 <del>1</del> %	15	5 13		5 0		2	32 96%	153	1	<u>0</u>	0	1	,	7 42.49% 4 26.79% 3 29.24% 2 30.49% 0 25.94% 2 30.49% 0 47.13%
100		Retail - Qualifying Revolving		131	0	0				62 68%	15.	1 0		0 0	) (	0	52.90%	155	1	0 0		1	1	0 47 13%
102		Retail - Other Retail		76	8	2		0	<u>~</u> 1	42.58%	77	3 10		3 (	) 0	1	33.11%	70	1	1 4		0	<u>,                                    </u>	1 27.50%
103		Retail - Other Retail - Of Which: SME		2	0	0	(	0 0		62.60%	75	2 0		0 (		0	45.16%	2		0 0		0	, <del>                                     </del>	0 40.33%
104		Retail - Other Retail - Of Which: non-SME		74	7	2	(	0 0	1	40.94%	7:	1 9		3 (	0	1	31.98%	69	1	1 4	0	0	<u>,                                     </u>	1 26.41%
105		Equity		215	0	0	(	0	0	0.00%	215	5 0		0 (	C	0	0.00%	215	-	0 0	0	0	<u>,                                     </u>	J 0.00%
106		Securitisation			-					2,00,10					-		2,000,00							
107		Other non-credit obligation assets		0	0	0	(	0	C	-	(	0		0 (	C	0	-	0		0 0	C	C	,	J -
108		IRB TOTAL		4,698	926	111	6	20	51	45.97%	4,521	1,067	147	7 8	21	63	43.03%	4,306	1,23	3 195	7	25	, 8°	0 40.97%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(1)	Stage 1 (	xposure Stage 2 ex	kposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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	e 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
109		Central banks		0	0	0	0 0		) –	(	0	(	0	) (	0	-	C		0 0	(	O	(	ນ -
110		Central governments		0	0	0	0 (	0	) -		0 0	(	0 (	) (	0	-	C	)	0 0	(	C	(	J -
111		Institutions		504	21	0	0 1	L C	23.84%	494	4 31	. (	0	) 1	. 0	21.78%	483	3 4	2 0	(	2	. (	ປ 18.96%
112		Corporates		1,790	336	26	3 8	3	35.73%	1,752	2 358	42	2 4	1	15	36.25%	1,690	40	0 62	(3)	9	23	0 18.96% 3 36.56%
113		Corporates - Of Which: Specialised Lending		429	57	0	0 0		41.84%	408	78	3	1		0	43.71%	390	9	5 1	C	1	1	1 44.67%
114		Corporates - Of Which: SME		223	62	9	0 2	2	25.22%	223	3 59	13	3	2	2 3	23.69%	215	6	3 17	C	2	. 4	4 22.58% 5 43.36% 2 37.58% 1 46.05%
115		Retail		152	17	8	0 (	) 4	53.40%	150	0 18	10	0	) 1	. 5	47.54%	148	1	9 11	(	1	5	43.36%
116		Retail - Secured on real estate property		100	11	4	0 0	) 2	42.83%	100	0 10	5	5	) 1	. 2	40.07%	99	1	1 5	(	1	. 2	2 37.58%
117	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		7	1	2	0 0	) 1	47.97%		7 1	. 2	2 (		) 1	47.07%	6	5	1 2	(	0	1	46.05%
118	LOXEI IDOORG	Retail - Secured on real estate property - Of Which: non-SME		93	10	2	0 0	) 1	. 37.40%	93	3 9	2	2 (	) 1	1	33.85%	93	3	9 3	C	1	1	1 31.12%
119		Retail - Qualifying Revolving		3	0	0	0 0	0 0	85.10%		3 0	(	0 (	0	0	80.34%		3	0 0	C	C	(	0 75.75% 3 46.69%
120		Retail - Other Retail		49	6	4	0 0	) 2	62.22%	47	7 7	5	5 (	0	) 3	52.49%	45	5	8 6	(	0	3	
121		Retail - Other Retail - Of Which: SME		8	2	2	0 0	) 1	. 54.73%		7 2	. 2	2 (	0	) 1	46.80%	7	7	2 2	(	0	1	1 43.86%
122		Retail - Other Retail - Of Which: non-SME		41	4	2	0 0	) 1	68.38%	40	0 5	3	3 (	0	1	57.35%	38	3	6 3	(	0	2	2 48.90%
123		Equity		88	0	0	0 0	0	0.00%	88	8 0		0	0	0	0.00%	88	3	0 0	(	0		0.00%
124		Securitisation																					
125		Other non-credit obligation assets		0 <b>2,534</b>	<u>0</u>	0	0 (	) (	39.94%	2.484	0	(	0	) (	0	- 38.38%	2.409	)	0 0	(	0	30	0 - <b>8 37.60%</b>
126		IRB TOTAL		2,334	3/4	94	3 10	7 14	39.94%	2,482	+ 407	52	4	1]	. 20	38.38%	2,409	460	J /3	3	12	28	37.00%

												Adverse Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
cowN um	(r	(mln EUR, %)	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	Stock of ure provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ra Stage 3 expo	tio - sure Stage 1 expos	sure Stage 2 exposu	re 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 -
128	Central governments		0	0	0	0	0	) -	0		0 (	0	0	0	0 -		0	0	0	0 (	) (	0 -
129	Institutions		412	17	0	0	1	1.15%	404		25 (	0	0	1	0 1	.15%	395	34	0	0		1.15%
130	Corporates		391	132	24	1	4 1	64.29%	354	1	.61 3:	1	1	8 1	18 59	.32%	329	L77 4	0	1	7 22	2 55.68%
131	Corporates - Of Which: Specialised Lending		65	64	8	0	2	3 40.54%	32		93 12	2	0	6	5 44	.34%	18	103	6	0 !	5	46.38%
132	Corporates - Of Which: SME		64	18	11	0	1	88.96%	64		17 12	2	0	0 1	10 82	.64%	62	18 1	4	0	10	75.91%
133	Retail		95	10	2	0	0	1 38.57%	93		11	3	0	0	1 29	.68%	91	12	4	0	)	1 25.57%
134	Retail - Secured on real estate property		40	4	1	0	0	27.61%	41		3	1	0	0	0 22	.94%	40	3	1	0	)	21.39%
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	17.82%	0		0 (	0	0	0	0 17	.82%	0	0	0	0	)	17.82%
136 STAIN	Retail - Secured on real estate property - Of Which: non-SME		40	3	1	0	0	27.68%	40		3	1	0	0	0 22	.99%	40	3	1	0	)	21.44%
137	Retail - Qualifying Revolving		2	0	0	0	0	73.19%	2		0 (	0	0	0	0 67	7.77%	2	0	0	0	)	63.07%
138	Retail - Other Retail		53	6	1	0	0	1 41.74%	50		7	2	0	0		.94%	49	8	3	0	)	1 24.92%
139	Retail - Other Retail - Of Which: SME		6	1	0	0	0	36.53%	5		1	1	0	0	0 26	.59%	5	1	1	0	)	24.77%
140	Retail - Other Retail - Of Which: non-SME		47	5	1	0	0	43.19%	45		6	2	0	0	0 31	.28%	44	7	2	0	)	1 24.98%
141	Equity		22	0	0	0	0	0.00%	22		0	0	0	0	0 0	.00%	22	0	0	0	) (	0.00%
142	Securitisation																					
143	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 (	0	0	0	0 -		0	0	0	0	) (	0 -
144	IRB TOTAL		921	159	26	1 5	5 10	62.07%	873	19	97 34	1	1	9 1	19 56.	47%	837 2	23 4	4	1 9	23	52.75%



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			37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
					21/12/22							Adverse Scenar							24/12/222			
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Sta	age 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 exposur	re Stage 2 ex	xposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposu	Coverage Stage 3 ex
	Central banks		0	0 0		0	C	) -		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	Central governments		0	0 0		0	C	) -		0	0	0	0 (	)	0 -	0	)	0	0 0		0	0 -
	Institutions		0	0 0		0	C	) -		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	Corporates		0	0 0		0	C	) -		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0		0	C	-		0	0	0	0		0 -	0	)	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0		0	C	-		0	0	0	0		0 -	0	)	0	0		0	0 -
	Retail		0	0 0		0	C	-		0	0	0	0		0 -	0	)	0	0		0	0 -
	Retail - Secured on real estate property		0	0 0		0	C	-		0	0	0	0		0 -	0	)	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0	C	-		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	C	-		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	Retail - Qualifying Revolving		0	0 0		0	C	) -		0	0	0	0 (	)	0 -	0	)	0	0		0	0 -
	Retail - Other Retail		0	0 0		0	C	-		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0		0	C	) -		0	0	0	0 (	)	0 -	0	)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0		0	C	-		0	0	0	0 (		0 -	0	)	0	0		0	0 -
	Equity		0	0 0		0	C	) -		0	0	0	0 (		0 -	0	)	0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0	C	-		0	0	0	0 (		0 -	0	)	0	0 0		0	0 -
	IRB TOTAL		0	0		0	0	) -		0	0	0	0		0 -	0		0	0		0	0 -

													Adverse Scenario										
						31/:	12/2021						31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 (	St exposure provi Stage	tock of isions for 1 exposure Si	Stock of Stock of provisions for provisions for Stage 3 expo	for Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ıre Stage 3 exposure	Stock of e 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	e 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
163		Central banks		0	0	0	0	0	0 -	(		0	0	0 0	(	0 -		0 0	C	0	0	0	-
164		Central governments		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
165		Institutions		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
166		Corporates		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	(	)	0	0	0	(	0 -		0 0	C	0	0	0	-
168		Corporates - Of Which: SME		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
169		Retail		0	0	0	0	0	0 -	(	)	0	0	0	(	0 -		0 0	C	0	0	0	-
170		Retail - Secured on real estate property		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
173		Retail - Qualifying Revolving		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
174		Retail - Other Retail		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
175		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	(		0	0	0	(	0 -		0 0	C	0	0	0	-
177		Equity		0	0	0	0	0	0 -	(	)	0	0	0	(	0 -		0 0	C	0	0	0	) -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0	0	0 -	(	)	0	0	0	(	0 -		0 0	C	0	0	0	-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N C C C C C C C C C C C C C C C C C C C		(mln EUR,  %		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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	(	0	-	C		0 (	0 (	0	0	) -	0	)	0	0 0	(	0	0 -
2	Central governments		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
3	Institutions		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
H	Corporates		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
5	Corporates - Of Which: Specialised Lending		0	0	0	0	(	0	-	C		0 (	0	ס	0	) -	0	)	0	0	(	0	0 -
j	Corporates - Of Which: SME		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
7	Retail		0	0	0	0	(	0	-	C		0	0	ס	0	) -	0	)	0	0	(	0	0 -
3	Retail - Secured on real estate property		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	(	0	-	O		0	0	0	0	) -	0	)	0	0	(	0	0 -
2	Retail - Other Retail		0	0	0	0	(	0	-	0		0	0	O .	0	) -	0	)	0	0	(	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
1	Retail - Other Retail - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Equity		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Securitisation																						
7	Other non-credit obligation assets		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
3	IRB TOTAL		0	0	0	0	0	0	-	0		0 0			0 (	0 -	0		0	0			0 -



((((()		Confédération Nationale du Crédit Mutuel											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
lowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %					101 105	274					4.5504
1		Central banks	131,396	0	0	0	131,125			0	0	0	1.65%
2		Central governments	37,630	3	2,732	1	37,448			36	0	1	40.35%
3		Regional governments or local authorities	10,879	13	2,063	16	10,701			2	4	2	15.16%
4		Public sector entities	51,147	15	68	10	50,682		15	5	1	C	1.86%
5		Multilateral Development Banks	1,292	0	0	0	1,292		0	0	0	0	0.00%
6		International Organisations	1,105	0	0	0	1,105		0	0	0	C	0.00%
7		Institutions	4,026	12	628	16	4,016			1	2	2	16.42%
8		Corporates	19,341	780	,	921	17,316			53	89	160	
9		of which: SME	4,484	282		312	4,377			3	3	69	24.54%
10	Confédération Nationale du	Retail	43,056	5,242	,	2,028	39,899	•		238	1,064	3,410	
11		of which: SME	5,696	476	-/	340	- 1			23	3	235	
12	Crédit Mutuel	Secured by mortgages on immovable property	17,282	662	7,632	598	14,986	2,296	662	9	12	82	12.45%
13		of which: SME	1,032	92	462	80	904	128	92	4	4	19	21.01%
14		Items associated with particularly high risk	1,291	0	1,924	0	1,291	C	0	0	0	C	0.00%
15		Covered bonds	47	0	7	0	47	C	0	0	0	С	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0	0	0	C	0.00%
17		Collective investments undertakings (CIU)	491	0	353	0	491	C	0	0	0	C	0.00%
18		Equity	491	0	513	0	491	C	0	0	0	C	0.00%
19		Securitisation											

								Actual					
								31/12/2020	)				
	_		Exposure	values	Risk exposu	re amounts							
Rowl um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	119,210	0	0	0	118,964	246	(	0	0	0	0.00%
23		Central governments	26,906	1	2,428	0	26,776			1 29	0	0	0.00%
24		Regional governments or local authorities	10,231	13	2,043	16	10,064	167	13	3 2	4	2	15.17%
25		Public sector entities	50,621	15	68	10	50,161	459	15	5	1	0	1.86%
26		Multilateral Development Banks	0	0	0	0	0	0	(	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	(	0	0	0	0.00%
28		Institutions	1,432	0	197	0	1,429	4	(	0	0	0	66.86%
29		Corporates	7,532	404	5,901	465			404	4 24	41	88	21.91%
30		of which: SME	1,087	128		114			128	3 0	0	49	38.03%
31		Retail	14,801	2,039		1,053	-	-	2,039	9 71	362	1,127	55.25%
32	FRANCE	of which: SME	3,636	273	· · ·	273			273	3 0	0	87	31.94%
33		Secured by mortgages on immovable property	5,943	191	2,581	177	5,153		19:	1 1	1	25	13.12%
34		of which: SME	279	13	192	16	251		13	3 1	1	2	16.16%
35		Items associated with particularly high risk	546	0	807	0	546	0	(	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	(	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	(	0	0	0	0.00%
38		Collective investments undertakings (CIU)	415	0	278	0	415		(	0	0	0	0.00%
39		Equity	189	0	210	0	189	0	(	0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,191	0	1,168	0	1,191		(	0	0	0	0.00%
42		Standardised Total	239,017	2,663	25,808	1,721	235,123	3,894	2,663	132	410	1,242	46.66%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposui	e amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
43		Central banks	5,467		0	C	5,456		0	0	0	0	0.00%
44		Central governments	840		92	C	836		0	0	0	0	0.00%
45		Regional governments or local authorities	366		5	C	360		0	0	0	0	0.00%
46		Public sector entities	281	0	0	C	278	3	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	644		107	C	642		0	0	0	0	0.00%
50		Corporates	4,353		,	208	3,906		157	10	17	20	12.54%
51		of which: SME	906			33	884		_,	1	1	5	17.34%
52		Retail	18,253			441	10/525		1,530	110	486	1,091	
53	GERMANY	of which: SME	903	16	511	9	865	39	16	7	1	9	56.22%
54		Secured by mortgages on immovable property	52	2	20	2	45	7	2	0	0	1	29.84%
55		of which: SME	5	0	1		4	1	0	0	0	0	0.00%
56		Items associated with particularly high risk	51	0	76		51	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0		0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	1	0	2	0	1	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	493	0	483	C	493		0	0	0	0	0.00%
63		Standardised Total	30,802	1,690	18,045	650	28,992	1,810	1,690	120	503	1,112	65.77%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	618	0	0	(	617		. 0	(	) (	0	0.00%
65		Central governments	923	0	0	(	919	4	1 0	(	) (	0 0	0.00%
66		Regional governments or local authorities	149	0	8	(	147	2	2 0	(	) (	0 0	0.00%
67		Public sector entities	0	0	0	(	0	(	0	(	)	0	0.00%
68		Multilateral Development Banks	0	0	0	(	0	(	0	(	(	0 0	0.00%
69		International Organisations	0	0	0	(	0	(	0	(	(	0	0.00%
70		Institutions	145	0	25	(	145	(	0	(	)	0	0.00%
71		Corporates	640	29	596	37	7 583	57	7 29	2	2	2 4	14.82%
72		of which: SME	218	24	177		212		24		. :	1 4	16.79%
73		Retail	3,906	568	2,813	23!	3,798	109	568	19	49	9 355	62.55%
74	BELGIUM	of which: SME	377	36	208	15	361		36	12	2	2 24	67.90%
75	52231011	Secured by mortgages on immovable property	3,111	80	1,355	7:	2,698	413	80	8	3 10	0 8	3 10.01%
76		of which: SME	340	26	127	23	3 295	45	26	3	3	4 5	5 19.73% 0 0.00%
77		Items associated with particularly high risk	0	0	0	(	0	(	0	(	(	0	0.00%
78		Covered bonds	0	0	0	(	0	(	0	(	(	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	(	0	(		0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	(	0	(	0	(	) (	0 0	0.00%
81		Equity	7	0	7	(	7	(	0	(	)	0	0.00%
82		Securitisation											
83		Other exposures	244	0	242	(	244	(	0	(		0	0.00%
84		Standardised Total	9,744	677	5,045	347	9,156	588	677	29	61	L 367	



Confédération Nationale du Crédit Mutuel

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	2,607	0	0	0	2,601	5	(	0	0	0	0.00%
86		Central governments	92	0	0	0	92	0	(	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	(	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	(	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	(	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	(	0	0	0	0.00%
91		Institutions	132	0	26	0	132		(	0	0	0	0.00%
92		Corporates	1,232	21	1,190	14	1,048	184	21	3	5	12	56.19%
93		of which: SME	189	6	158	7	184		$\epsilon$	0	0	1	19.07%
94		Retail	84	37	61	50	72	11	37	0	1	3	9.29%
95	SWITZERLAND	of which: SME	3	0	2	0	3	0	(	0	0	0	98.53%
96		Secured by mortgages on immovable property	5,194	238	2,395	207	4,504	690	238	0	1	31	12.86%
97		of which: SME	14	0	4	0	12	_	(	0	0	0	0.00% 0.00%
98		Items associated with particularly high risk	487	0	731	0	487	0	(	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	(	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	(	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	(	0	0	0	0.00%
102		Equity	61	0	61	0	61	0	(	0	0	0	0.00%
103		Securitisation											
104		Other exposures	105		105	0	105		(	0	0	0	0.00%
105		Standardised Total	9,995	296	4,570	271	9,103	892	296	4	7	46	15.48%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
Rowl um		(colo EUD 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	4	(mln EUR, %)	1,180		0		0 1,178	2		0	0		0.00%
100		Central banks	2,492		0		0 2,480			0	0		
107		Central governments	2,492		0		0 2,400	12		) 5	0		0.00%
108		Regional governments or local authorities	0	(	0		0	0		0	0	. 0	0.00%
109		Public sector entities	0	(	0		0	0		0	0	. 0	0.00%
110		Multilateral Development Banks	0	(	0		0	0		0	0	. 0	0.00%
111		International Organisations	150	(	0		0 150	0			0	. 0	0.00%
112		Institutions	159		19		0 158			0	0	. 0	0.00%
113		Corporates	295	-	1 274		6 267 4 87		2	1 0	0	. 0	0.00%
114		of which: SME	90		76	•	4 8/	2		0	0		
115	LINITED CTATEC	Retail			1		2	. 0	-	0	0	. 1	53.94%
116	UNITED STATES	of which: SME	10	(	0		0 16	0		0	0	. 0	0.00%
117		Secured by mortgages on immovable property	19	(	/		0 16	3	(	0	0	. 0	0.00%
118		of which: SME	0	(	0		0	0		0	0	. 0	0.00% 0.00%
119		Items associated with particularly high risk	27	(	40		0 2/	0	(	0	0		0.00%
120		Covered bonds	0	(	0		0	0	(	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(	0		0 0	0	(	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(	0		0 0	0	(	0	0	0	0.00%
123		Equity	211	(	211		0 211	. 0	(	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(	0		0 0	0	(	0	0	0	0.00%
126		Standardised Total	4.384	,	552		4.339	45	1 5	il 5	0	.1 1	13.53%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Rowl um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	1,163	0	0	(	1,160		(	0	0	0	0.00%
128		Central governments	340	0	0	(	339	2		0	0	0	0.00%
129		Regional governments or local authorities	1	0	0	(	) 1	. 0		0	0	0	0.00%
130		Public sector entities	1	0	0	(	) 1	. 0		0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	(	0	0		0	0	0	0.00%
132		International Organisations	0	0	0	(	0	0		0	0	0	0.00%
133		Institutions	639		128	16	638		12	2 0	1	2	16.41%
134		Corporates	1,043	19	1,014	C	926	117	19	9 0	0	18	98.36%
135		of which: SME	133	0	104	C	130			0	0	0	0.00%
136		Retail	219	6	161	5	190	29		6 0	2	2	36.72%
137	LUXEMBOURG	of which: SME	12	0	7	(	12	.		0	0	0	87.10%
138		Secured by mortgages on immovable property	1,410	23	681	21	1,223	187	23	3	0	3	12.47%
139		of which: SME	0	0	0	C	0	0		0	0	0	0.00%
140		Items associated with particularly high risk	62	0	93	(	62	. 0		0	0	0	0.00%
141		Covered bonds	0	0	0	C	0	0		0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0		0	0	0	0.00%
143		Collective investments undertakings (CIU)	75	0	75	(	75	0		0	0	0	0.00%
144		Equity	20	0	20	(	20	0		0	0	0	0.00%
145		Securitisation											
146		Other exposures	155	0	155	(	155			0	0	0	0.00%
147		Standardised Total	5,129	59	2,327	42	4,790	339	59	9 1	3	25	42.61%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ıre amounts							
RowN um		(mln EUR,  %		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	219		0	(	218		0	C	)	0	0.00% 0.00%
149		Central governments	1,743	0	3	(	1,735	8	0	С	(	0	0.00%
150		Regional governments or local authorities	1	0	0	(	0 1	0	0	C	(	0	0.00%
151		Public sector entities	0	0	0	(	0	0	0	C	)	) (	0.00%
152 153		Multilateral Development Banks	0	0	0	(	0	0	0	C	(	) (	0.00%
153		International Organisations	0	0	0	(	0	0	0	C	)	0	0.00%
154		Institutions	68	0	29		67	0	0	C	)	0	0.00%
155 156 157		Corporates	1,038		912		955		57	13	22	2 14	24.06%
156		of which: SME	456	21	367		9 445			C	)	)	35.96%
157		Retail	2,090	456	-/		1,950	140	456	20	89	373	81.88%
158	SPAIN	of which: SME	440	89	251	36	6 421	19	89	1	. (	61	68.00%
158 159 160		Secured by mortgages on immovable property	1,095		420	57	7 949		70	C	(	15	20.74%
160		of which: SME	384	52	133	41	1 333	51	52	C	(	12	22.94%
161		Items associated with particularly high risk	0	0	0	(	0	0	0	C	)	0	0.00%
162		Covered bonds	0	0	0	(	0	0	0	C	(	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	0	C		0	0.00% 0.00%
164		Collective investments undertakings (CIU)	0	0	0	(	0	0	0	C	)	0	0.00%
165		Equity	3	0	3	(	3	0	0	C	)	0	0.00%
166		Securitisation											
167		Other exposures	166	0	160	(	166	0	0	C	)	0	0.00%
168		Standardised Total	6,422	584	2,935	213	6,045	377	584	33	111	. 402	



Confédération Nationale du Crédit Mutuel

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ure amounts							
Row	vN n		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
		(mln EUR, %)											2.220
169		Central banks	0	(	0		0 0	0	0	0	0	. 0'	0.00%
170		Central governments	0	(	0		0	0	0	0	0	. 0'	0.00%
17:		Regional governments or local authorities	0	(	0		0	0	0	0	0	. 0'	0.00%
177		Public sector entities	0	(	0		0	0	0	0	0	. 0	0.00% 0.00%
173		Multilateral Development Banks	0	(	0		0 0	0	0	0	0		0.00%
174 175		International Organisations Institutions	0	(	0		0 0	0	0	0	0		0.00%
17:		Corporates	0	(	0	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0	0	0	0	0		0.00%
17		of which: SME	0				0 0	0	0	0	0	. C	0.00%
178		Retail	0	(			0 0	0	0	0	0		0.00%
179		of which: SME	0		0		0 0	) 0	0	0	0	0	0.00%
180	IV.A.	Secured by mortgages on immovable property	0	(	0 0		0 0	0	0	0	0	0	0.00%
18:		of which: SME	0	(	0 0		0 0	0	0	0	0	0	
187		Items associated with particularly high risk	0	(	0 0		0 0	0	0	0	0	0	0.00% 0.00%
183		Covered bonds	0	(	0 0	(	0 0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	(	0		0 0	0	0	0	0	0	0.00%
18		Collective investments undertakings (CIU)	0	(	0	(	0 0	0	0	0	0	0	0.00%
180		Equity	0	(	0 0	(	0 0	0	0	0	0	0	0.00%
18		Securitisation											
188	8	Other exposures	0	(	0		0	0	0	0	0	0	0.00%
189		Standardised Total	0	C	0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/2020					
<u></u>			Exposure	values	Risk exposu	ire amounts							
Rowl	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
190		Central banks	0	(	0		0	0	C	0	0	0	0.00%
191		Central governments	0	C	0		0	0	C	0	0	0	0.00%
192		Regional governments or local authorities	0	(	0		0	0	C	0	0	0	0.00%
193		Public sector entities	0	(	0		0	0	C	0	0	0	0.00%
194		Multilateral Development Banks	0	(	0		0	0	C	0	0	0	0.00%
195		International Organisations	0	(	0		0	0	C	0	0	0	0.00%
196		Institutions	0	(	0		0	0	C	0	0	0	0.00%
197		Corporates	0	(	0		0	0	C	0	0	0	0.00%
198		of which: SME	0	(	0		0	0	C	0	0	0	0.00%
199		Retail	0	(	0		0	0	C	0	0	0	0.00%
200	N.A.	of which: SME	0	(	0	(	0	0	C	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	C	0		0	0	C	0	0	0	0.00%
202		of which: SME	0	C	0		0	0	C	0	0	0	0.00%
203		Items associated with particularly high risk	0	C	0	(	0	0	C	0	0	0	0.00%
204		Covered bonds	0	C	0	(	0	0	C	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	C	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	C	0		0	0	C	0	0	0	0.00%
207		Equity	0	C	0		0	0	С	0	0	0	0.00%
208		Securitisation	-					-					
209		Other exposures	0	(	0		0	0	C	0	0	0	0.00%
210		Standardised Total	0	0	0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
Row		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
211		Central banks	0	C	0		0 0	0	0	0	C	0	0.00%
212		Central governments	0	C	0		0	0	0	0	C	0	0.00%
213		Regional governments or local authorities	0	C	0		0	0	0	0	C	0	0.00%
214		Public sector entities	0	C	0		0	0	0	0	C	0	0.00%
215		Multilateral Development Banks	0	C	0		0	0	0	0	C	0	0.00%
216		International Organisations	0	C	0		0	0	0	0	C	0	0.00%
217		Institutions	0	C	0		0	0	0	0	C	0	0.00%
218		Corporates	0	C	0		0	0	0	0	C	0	0.00%
219		of which: SME	0	C	0		0	0	0	0	C	0	0.00%
220		Retail	0	C	0		0	0	0	0	C	0	0.00%
221	N.A.	of which: SME	0	C	0		0	0	0	0	C	0	0.00%
222		Secured by mortgages on immovable property	0	C	0		0	0	0	0	C	0	0.00%
223		of which: SME	0	C	0		0	0	0	0	C	0	0.00%
224		Items associated with particularly high risk	0	C	0		0	0	0	0	C	0	0.00%
225		Covered bonds	0	C	0		0	0	0	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0 0	0	0	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	C	0		0	0	0	0	C	0	0.00%
228		Equity	0	C	0		0 0	0	0	0	C	0	0.00%
229		Securitisation											
230		Other exposures	0	C	0		0 0	0	0	0	C	0	0.00%
231		Standardised Total	0	0	0		n n	0	0	0	0	0	0.00%



AUTHORITY	Confédération Nationale du Crédit Mutuel																					
		12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenari	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mi	Stage 1 ex	posure Stage 2 expos	ure Stage 3 exposur	Stock of e 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 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure S	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		131,122	272	1	1 0		1 40.00%	131,120	2	73	3	1 0		1 40.00%	131,11	17 275	Δ	+ 1	0	2	40.00%
2	Central governments		37,217	399	L6	5 0		6 40.06%			16	29	5 0	1	2 40.04%	36,76	51 831	41	5 5	1	17	40.02%
3	Regional governments or local authorities		10,650	225	17	1 6		7 40.00%	10,637	2	34	20	1 6		8 40.00%	10,63	32 236	24	1	6	10	40.00%
4	Public sector entities		50,681	465	15	0 1		3 22.55%	50,680	4	65	16	0 1		4 23.11%	50,67	79 466	16	0	, 1'	4	23.64%
5	Multilateral Development Banks		1,291	0	0	0 0		0 40.00%	1,291		0	0	0 0		0 40.00%	1,29	91 0	0	0	0	0'	40.00%
6	International Organisations		1,105	0	0	0 0		0 40.00%	1,105		0	0	0 0		0 40.00%	1,10	05 0	0'	0	, 0'	0'	40.00%
7	Institutions		4,007	19	12	0 3		2 16.44%	3,999		27	12	0 4		2 16.44%	3,99	91 35	12	_	5'	2'	16.44%
8	Corporates		15,141 4	,184 79	95	0 184	30	0 37.67%	13,378	5,9	10 83	33	0 258	31	1 37.32%	11,93	7,301	888	0	319	327	36.87%
9	of which: SME		4,130	347 28	39	0 13	8	7 29.92%	3,908	5-	45 3:	12	0 20	9	3 29.92%	3,70	05 713	348	0	26	104	29.93%
Confédération Nationa	၉ du Retail		37,330 4	,426 6,54	13 20	1,229	3,98	4 60.89%	35,430	5,0	82 7,78	36 20	1,219	4,46	7 57.37%	33,66	5,608	9,022	. 198	1,206	4,949	54.85%
	of which: SME		4,618 1	,053 50	00	5 16	25	0 49.97%	3,922	1,7	23 52	26	5 26	25	8 48.98%	3,33	36 2,282	555	, 4	34	266	48.02%
Crédit Mutuel	Secured by mortgages on immovable property		14,800	,456 68	38	1 21	12	9 18.69%	14,626	2,6	02 7:	16	1 23	14	0 19.52%	14,45	58 2,740	746	1	26	152	20.34%
13	of which: SME		839	190	95	0 7	3	0 31.48%	783	2	42	99	0 9	3	1 31.81%	73	31 288	104	<i>I</i> 0	11'	33	32.19%
14	Items associated with particularly high risk		1,291	0	0	0 0		0.00%	1,291		0	0	0 0		0.00%	1,29	91 0	0′	/ 0	0'	0'	0.00%
15	Covered bonds		47	0	0	0 0		0.00%	d 47		0	0	0 0		0.00%	4	47 0	0′	/ 0	0'	0'	0.00%
16	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'	0.00%
17	Collective investments undertakings (CIU)		491	0	0	0 0		0.00%	491		0	0	0 0		0.00%	49	91 0	0′	0	0'	0'	0.00%
18	Equity Securitisation		491	0	0	0 0		0.00%	491		0	0	0 0		0.00%	49	91 0	0′	0	0'	0'	0.00%
19																						
20	Other exposures		2,486	0	0	0		0.00%	2,485		0	0	0 0		0.00%	2,48	35 0	0	0	0	0	0.00%

													Baseline Scenario							
						31/12/2021							31/12/2022					31/12/2023		
RowN um		(mln EUR, <sup>9</sup>	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	e 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exp	sure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exposure	of S for Stage 3 exposure
22		Central banks	118,962	247	1		0 0	0	40.00%	118,959	248	2	0	0	1 40.00	% 118,957	249	4	0	1 40.00%
23		Central governments	26,611	286	11		4 0	4	35.69%	26,447	7 440	20	4	0	8 37.70	% 26,284	594 2	29	4 0	11 38.42%
24		Regional governments or local authorities	10,016	212	. 17	,	1 5	7	40.00%	10,004	220	20	1	6	8 40.00	% 9,999	222 2	24	1 6	9 40.00%
25		Public sector entities	50,160	460	15		0 1	3	22.54%	50,159	460	16	0	1	4 23.10	% 50,158	461	16	0 1	4 23.63%
26		Multilateral Development Banks	0	0	0		0 0	0	0.00%	(	0	0	0	0	0.00	% 0	0	0	0	0.00%
27		International Organisations	0	0	0		0 0	0	0.00%	(	0	0	0	0	0.00	% 0	0	0	0 0	0.00%
28		Institutions	1,426	7	0		0 0	0	66.01%	1,423	10	0	0	0	0 65.23	% 1,419	13	0	0 1	0 64.25%
29		Corporates	5,742	1,785	409		0 86	114	27.97%	4,984	2,531	421	0 12	22 118	8 28.03	% 4,368	3,129 43	39	0 150	124 28.11%
30		of which: SME	993	92	130		0 2	50	38.57%	932	2 146	136	0	3 52	2 38.18	% 877	192 14	15	0 4	55 37.64%
31		Retail	12,538	1,829	2,473	4	6 387	1,288	52.09%	11,703	2,267	2,869	47 39	1,41	3 49.25	% 10,943	2,636 3,26	50 4:	5 395	1,536 47.11%
32	FRANCE	of which: SME	2,950	670	288	3	4 1	99	34.38%	2,504	1,101	305	3	2 10	4 34.14	% 2,127	1,459	23	3	110 33.91%
33		Secured by mortgages on immovable property	5,105	829	200		0 4	30	14.85%	5,058	866	210	0	4 34	4 15.989	% 5,012	903 22	20	0 4	37 17.07%
34		of which: SME	245	33	14		0 1	4	24.96%	239	38	15	0	1	4 25.93	% 233	43	1.6	0 1	4 26.96%
35		Items associated with particularly high risk	546	0	0		0	0	0.00%	546	0	0	0	0	0.00	% 546	0	0	0	0.00%
36		Covered bonds	0	0	0		0 0	0	0.00%	(	0	0	0	0	0.00	% 0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	0.00%	(	0	0	0	0	0.00	% 0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	415	0	0		0	0	0.00%	415	0	0	0	0	0.00	% 415	0	0	0	0.00%
39		Equity	189	0	0		0	0	0.00%	189	0	0	0	0	0.00	% 189	0	0	0 0	0.00%
40		Securitisation																		
41		Other exposures	1,191	0	0		0 0	0	0.00%	1,19	0	0	0	0	0.00	% 1,191	0	0	0 0	0.00%
42		Standardised Total	232,901	5,654	3,126	52	484	1,446	46.28%	231,078	7,044	3,558	53 52	4 1,585	5 44.53°	% 229,481	3,207 3,99	3 5:	557	1,723 43.16%

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of e 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 Stag	ge 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 Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	5,4	55 11 (	0 0	0	0	40.00%	5,455	11	0	C	0	C	40.00%	5,455	11	. 0		0 0	0	40.00%
44		Central governments	8:	9 (	0 0	0	0	40.00%	826	14	0	C	0		40.00%	822	19	0		0 0	0	40.00%
45		Regional governments or local authorities	3.	59 8 (	0 0	0	0	40.00%	358	8	0	C	0	C	40.00%	358	8	0		0 0	0	40.00%
46		Public sector entities	2	78 3	0	0	0	40.00%	278	3	0	C	0	C	40.00%	278	3	0		0 0	0	40.00%
47		Multilateral Development Banks		0 0	0	0	0	0.00%	0	0	0	C	0	С	0.00%	0	0	0		0 0	0	0.00%
48		International Organisations		0 0	0	0	0	0.00%	0	0	0	C	0	С	0.00%	0	0	0		0 0	0	0.00%
49		Institutions	6-	11 3	0	0	0	1.00%	640	4	0	C	0	С	1.00%	638	6	0		0 0	0	1.00%
50		Corporates	3,4	935 16	0	36	109	67.65%	3,025	1,318	168	C	50	111	65.97%	2,700	1,631	179		0 62	114	f 63.73%
51		of which: SME	8.	85 69 29	9 0	3	7	25.18%	792	108	33	C	5	g	25.82%	752	141	40		0 6	11	1 26.54%
52		Retail	16,09	90 1,655 2,038	81	561	1,294	63.49%	15,602	1,636	2,546	84	517	1,488	58.43%	15,123	1,619	3,041	;	480	1,677	55.13%
53	GERMANY	of which: SME	7:	28 171 20	20 1	4	10	50.79%	617	278	24	. 1	7	11	47.34%	524	367	28		1 10	13	44.69%
54		Secured by mortgages on immovable property		14 8	3	0	1	30.16%	44	8	3	C	0	1	30.50%	43	9	3		0	1	30.84%
55		of which: SME		4 1	0	0	0	36.87%	3	1	0	C	0	C	36.87%	3	2	2		0	0	36.87%
56		Items associated with particularly high risk		51 0	0	0	0	0.00%	51	0	0	C	0	C	0.00%	51	0	0		0 0	0	0.00%
57		Covered bonds		0 0	0	0	0	0.00%	0	0	0	C	0	C	0.00%	0	0	0		0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	0	0	C	0	C	0.00%	0	0	0		0 0	0	0.00%
59		Collective investments undertakings (CIU)		0 0	0 0	0	0	0.00%	0	0	0	C	0	C	0.00%	0	0	0		0 0	0	0.00%
60		Equity		1 0	0 0	0	0	0.00%	1	0	0	C	0	C	0.00%	1	0	0		0 0	0	0.00%
61		Securitisation																				
62		Other exposures	4	0 0	0 0	0	0	0.00%	493	0	0	C	0	C	0.00%	493	0	0		0 0	0	0.00%
63		Standardised Total	27,65	9 2,632 2,202	2 81	597	1,404	63.75%	26,774	3,002	2,717	84	568	1,600	58.87%	25,963	3,305	3,224	8	2 542	1,792	2 55.58%

													Baseline Scenario								
						31/12/2021							31/12/2022						31/12/2023		
	(n	Stage 1	1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of Stock provisions for Stage 1 exposure Stage 2 exposure	of Stock of provisions cposure Stage 3 expo	Coverage Ratio Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Stage 3 ex
	Central banks		617	1		0	0	0	40.00%	617	1	(	0	0	0 40.000	61	17	1	0 0	0	0
	Central governments		913	10		0	0	0	40.00%	907	15	1	0	0	0 40.009	6 90	)2 2	)	1 0	0	0
	Regional governments or local authorities		146	3		0	0	0	40.00%	146	3	(	0	0	0 40.009	6 14	16	3	0 0	0	0
	Public sector entities		0	0		0	0	0	40.00%	0	0	(	0	0	0 40.009	6	0	0	0 0	0	0
	Multilateral Development Banks		0	0		0	0	0	0.00%	0	0	(	0	0	0.00	6	0	0	0 0	0	0
	International Organisations		0	0		0	0	0	0.00%	0	0	(	0	0	0.00	6	0	)	0 0	0	0
	Institutions		145	1		0	0	0	1.00%	144	1	(	0	0	0 1.009	6 14	14	1	0 0	0	0
	Corporates		514	125	3	0	0	6 1	34.19%	457	180	32	0	10	11 33.95°	6 41	10 22	4 3	0	12 1	12
	of which: SME		200	17	24	4	0	5	26.12%	189	27	26	0	7	7 26.32 <sup>9</sup>	6	79 3	5 2	0	9	7
	Retail		3,562	208	703	3	28 7	7 40	56.90%	3,391	268	815	5 28	88	437 53.67°	6 3,22	28 31	7 92	29 27	97 47	75
BELGIUM	of which: SME		301	74	3	8	0	7 2	65.91%	252	120	40	0	12	26 63.99°	6 21	12 15	3	0	16 2	26
	Secured by mortgages on immovable property		2,651	455	8.	5	0 1	2 1	22.75%	2,608	492	91	0	14	22 23.829	6 2,56	57 52	7 9	07	16 2	24
	of which: SME		269	70	2	7	0	6 1	1 40.00%	246	91	29	0	8	11 40.009	6 22	25 11	0 3	0	9 1	12
	Items associated with particularly high risk		0	0		0	0	0	0.00%	0	0	(	0	0	0.009	6	0	0	0 0	0	0
	Covered bonds		0	0		0	0	0	0.00%	0	0	(	0	0	0.009	6	0	O	0 0	0	0
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	0.00%	0	0	(	0	0	0.000	6	0	)	0 0	0	0
	Collective investments undertakings (CIU)		0	0		0	0	0	0.00%	0	0	(	0	0	0.00	6	0	D	0 0	0	0
	Equity		7	0		0	0	0	0.00%	7	0	(	0	0	0.00	6	7	)	0 0	0	0
	Securitisation																				
	Other exposures		244	0		0	0	0	0.00%	244	0	(	0	0	0.000	6 24	14	o l	0 0	0	0
	Standardised Total		8,799	803	819	9 2	28 9	5 430	52.50%	8,522	961	938	28	112	470 50.09%	6 8,26	1,09	1,06	2 27 12	26 51	12 4



SWITZERLAND

Equity
Securitisation
Other exposures
Standardised Total

Confédération Nationale du Crédit Mutuel	SIA																		
comederation rationale da create rataer		12 13	14	15	16	17	18	19 20	21	22	23	24	25	26 27	28	29	30	31	32
										Baseline Scenario	•								
				31/12/2021						31/12/2022						31/12/2023			
(mln	n EUR, %)	Stage 1 exposure Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of re 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 exposu	ıre Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		2,601	5 (		0	0 (	0 40.00°		5	0 (		0	40.00%	2,601	5	0 (	0	(	0 40.00%
Central governments		91	1	)	0	0	0 40.00°	% 91	2	0		0	40.00%	90	2	0	0		0 40.00%
Regional governments or local authorities		0	0 (	)	0	0 (	0 40.00°	% 0	0	0 (		0 0	40.00%	0	0	0 (	0		0 40.00%
Public sector entities		0	0 (	)	0	0 (	0.000	% 0	0	0	)	0 0	0.00%	0	0	0 (	0	(	0.00%
Multilateral Development Banks		0	0 (	)	0	0 (	0.000	% 0	0	0	)	0 0	0.00%	0	0	0 (	0		0.00%
International Organisations		0	0 (	)	0	0 (	$0.00^{\circ}$	% 0	0	0 (	)	0 0	0.00%	0	0	0 (	0	1	0.00%
Institutions		131	1	)	0	0 (	0 1.00°	% 131	1	0	)	0 0	1.00%	131	1	0 (	0	(	0 1.00% 4 49.98%
Corporates		910	321 22	2	0 1	.0 12	2 54.77 <sup>o</sup>	% 799 42	.9 2	24 (	) 1	3 13	52.44%	711	514	27 (	15	1'	49.98%
of which: SME		174	15	5	0	0	1 19.68°	% 165 2	3	7	)	0 2	21.13%	156	30	9 (	1	-	2 22.63%
Retail		62	21 38	3	0	1 20	0 53.93 <sup>o</sup>	% 54 2	8 3	39	)	2 21	53.55%	48	34	39 (	2	2	1 53.15%
of which: SME		3	1	)	0	0	0 93.24 <sup>o</sup>	% 2	1	0		0 0	88.70%	2	1	0 (	0	1	0 84.84% 0 15.26%
Secured by mortgages on immovable property		4,465	722 24:	5	0	3 34	4 13.68°	% 4,426 75	3 25	53 (		3 37	14.48%	4,388	783 26	51 (	3	41	ე 15.26%
of which: SME		11	3	)	0	0	0 40.000	% 10	4	0		0 0	40.00%	9	4	0 (	0	1	0 40.00%
Items associated with particularly high risk		487	0		0	0	0.00	% 487	0	0		0 0	0.00%	487	0	0 (	0	(	0.00%
Covered bonds		0	0 (		0	0 (	0.00		0	0 (		0 0	0.00%	0	0	0 (	0	1	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0.00		0	0		0 0	0.00%	0	0	0	0	,	0.00%

													Baseline Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- Stage 1 exposure Stage 2 exposur	e 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		1,178		2 0	0		0	0 40.009		2	0 0	(	0	40.00		2	0 0		0 (	0 40.00%
107		Central governments		2,465	2	26 0	0		0	0 40.009		41	0 0	(	0	40.00	7	55	1 (		0 (	0 40.00%
108		Regional governments or local authorities		0		0 0	0		0	0 40.009	%	0	0 0	(	) (	40.00	0	0	0		0	0 40.00%
109		Public sector entities		0		0 0	0		0	0.009	%	0	0 0	(		0.00	% 0	0			0	0.00%
110		Multilateral Development Banks		0		0 0	0		0	0.009	%	0	0 0	(		0.00	% 0	0			0	0.00%
111		International Organisations		150		0 0	0		0	0.009	% 15	0	0 0	(		0.00	% U	0				0.00%
112		Institutions		158		1 0	0		0	0 1.009	% I5	3 1	U U		)	1.00	% 15/	1	6		0	1.00%
113		Corporates of which: SME		233		7 2	0		0	1 39.319	70 21	J 64 11	3 0		) 2	37.99	70 109 10	1	4		0	1 36.04%
114		Retail		0.5		7 3	0	)	0	1 65.969	70 /	0	1 0		) 1	. 37.90 65.01	74	0	1 (			1 36.52% 1 64.04%
115	LINITED CTATEC	of which: SME		1		0 0	0		0	05.90%	70 26		0 0		)  C	32.80	70 1	0	T (		0 .	0 32.06%
110	UNITED STATES	Secured by mortgages on immovable property		16		3 0	0		0	0 34.33	70 26 1	5 3	0 0			40.00		3				0 40.00%
112		of which: SME		10		0 0	0	)	0	0 -0.00	70 1	) 0	0 0		) (	0.00	70 10 06 0	0			0 (	0 00%
110		Items associated with particularly high risk		27		0 0	0	)	0	0.00	% 2	7 0	0 0		) (	0.00	% 27	0			0 (	0.00%
120		Covered bonds		0		0 0	0		0	0.009	%		0 0			0.00	% 0	0	0 (		0 (	0.00%
121		Claims on institutions and corporates with a ST credit assessment		0		0 0	0	)	0	0.009	%		0 0		) (	0.00	% 0	0	0 0		0 (	0.00%
122		Collective investments undertakings (CIU)		0		0 0	0	)	0	0.009	%		0 0		) (	0.00	70	0	0 (		0 (	0.00%
123		Equity		211		0 0	0		0	0.009	% 21	1 0	0 0			0.00	% 211	0	0 (		0 (	0.00%
124		Securitisation														0.00					-	
125		Other exposures		0		0 0	0		0	0.009	%	0	0 0	(	O	0.00	% 0	0	0 (		0 (	0.00%
126		Standardised Total		4,292	9	2 6	0		0 :	3 45.49%	<b>/</b> o 4,25	131	7 0	O	3	43.60	% 4,216 16	6	3 0	1	1 3	3 41.75%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
Row	N	(mln EUI	Stage 1 exposur	e Stage 2 exposui	re Stage 3 exposure		Stock of provisions for Stage 2 exposure Stage	Stock of rovisions for ge 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for provision Stage 1 exposure Stage 2 ex	of Sto s for provis posure Stage 3	ck of ons for 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	
127		Central banks	1,16	0	2 0	0	0	0	40.00%	1,160	2 0	0	0	0	40.00%	1,160		0	0	0	0 40.00%
128		Central governments	33	/	4 0	0	0	0	40.00%	335	6 0	0	0	0	40.00%	333 8		0	0	0	0 40.00%
129		Regional governments or local authorities		1	0 0	0	0	0	40.00%	1	0 0	0	0	0	40.00%	1 0		0	0	0	0 40.00%
130		Public sector entities		1	0 0	0		0	40.00%	1	0 0	0	0	0	40.00%			0	0	0	40.00%
13.		Multilateral Development Banks		0	0 0	0		0	0.00%	0	0 0	0	0	0	0.00%			0	0	0	0.00%
134		International Organisations Institutions	63	7	0 0	0	0	0	0.00%	636	0 0	0	0	0	0.00%	624	11	0	0	0	0.00%
133			0.3	0 2	3 12	0	2	10	16.42%	700	9 12	. 0		10	16.42% 91.20%	630 400	14	0	3	20	. 10.42% 0 9F.70%
134		Corporates of which: SME	12	2	10 1	0		19	96.39%	708	333 21	. 0	1	19	25.77%	111 20	23	0	1	20	1 27,670/
133		Retail	12	<u> </u>	10 1	. 0	) 0	2	20.03%	117		. 0	4	4	40.68%	111 20	15	2 0	0	1	27.07%
130	LLIVEMBOLIDC	of which: SME	10	0	2 0		) 3	3	43.49% 74.04%	0	/2 10	0	0	- 4	63.65%	7 5		0	<del> </del>	5	50.05%
137	LUXEMBOURG		1 21	3 10	26 25		1	4	14 7106	1 202	204		1	4	16 60%	1 102 213	70	0	1	5	5 18.44%
130		Secured by mortgages on immovable property of which: SME	1,21	0	0 23			0	22 770%	1,202	0 0		0	0	22 770	1,192	. 23		1	3	10.77%
140		Items associated with particularly high risk	· ·	2	0 0	0		0	0.00%	62		0	0	0	0.00%	62		0	0	0	0.00%
140		Covered bonds		0	0 0	0		0	0.0070	<u> </u>	0 0	0	0	0	0.007	0 0		0	0	0	0.00%
141		Claims on institutions and corporates with a ST credit assessment		0	0 0	0		0	0.00%	<u> </u>	0 0	0	0	0	0.007	0 0		0	0	0	0.0076
143		Collective investments undertakings (CIU)	-	5	0 0	0		0	0.00%	75	0 0	0	0	0	0.007	75 0		0	0	0	0.00%
144			7	0	0 0	0		0	0.00%	20	0 0		0	0	0.007	20 0		0	0	0	0.00%
14		Equity Securitisation						Ŭ	3.30 70	20				Ŭ	3.00 /	23					0.0070
146		Other exposures	15	5	0 0	0		0	0.00%	155	0 0	0	0	0	0.00%	155 0		0	0	n	0.00%
147		Standardised Total	4,63	5 49	90 64	Ö	6	28	43.10%	4,497	621 70	Ö	8	30	42.31%	4,388 724	77	0	9	32	2 41.52%

													Baseline Scenario								
						31/12/2021							31/12/2022						31/12/2023		
	(n	Stage	e 1 exposure S	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 Sta	ge 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks		218	0	0	0		0	40.00%	218	0	(	0	0	0 40.00%	218	3	0	0	0	0 40.0
	Central governments		1,724	19	1	1		0 1	40.00%	1,712	29	3	1	0	1 40.00%	1,701	1 3	8	0	0	2 40.0
	Regional governments or local authorities		1	0	0	0		0 (	40.00%	1	0	(	0	0	0 40.00%	1	1	0	0	0	0 40.0
	Public sector entities		0	0	0	0		0	0.00%	0	0	(	0	0	0.00%		0	0	0	0	0.0
	Multilateral Development Banks		0	0	0	0		0 (	0.00%	0	0	(	0	0	0.00%		0	0	0	0	0.00
	International Organisations		0	0	0	0		0	0.00%	0	0	(	0	0	0.00%		0	0	0	0	0.00
	Institutions		67	0	0	0		0	1.00%	67	0	(	0	0	0 1.00%	67	7	1	0	0	0 1.00
	Corporates		874	164	58	0	4:	1 19	32.24%	803	232	61	. 0	57	19 32.15%	743	3 289	9 6	0	70 2	.0 32.04
	of which: SME		425	30	22	0		1 8	37.08%	407	46	24	0	1	9 36.54%	390	0 6	0 2	0	1 1	.0 35.85
	Retail		1,819	196	531	27	9:	1 447	84.22%	1,709	242	595	29	90 5	10 85.73%	1,604	4 279	9 663	27	89 57	6 86.98
SPAIN	of which: SME		365	73	91	0		0 61	67.33%	317	120	93	0	1	62 66.63%	275	5 15	9	0	1 6	,2 65.90
	Secured by mortgages on immovable property		913	180	73	0		1	25.39%	883	208	75	0	1	19 25.83%	855	5 233	3 78	0	1 2	.0 26.31
	of which: SME		302	82	53	0		1 15	28.86%	277	105	55	0	1	16 29.10%	254	4 12	6 50	0	1 1	16 29.40
	Items associated with particularly high risk		0	0	0	0		0	0.00%	0	0	(	0	0	0.00%	6	0	0	0	0	0.00
	Covered bonds		0	0	0	0		0	0.00%	0	0	(	0	0	0.00%		0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0	0.00%	0	0	C	0	0	0.00%	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)		0	0	0	0		0 0	0.00%	0	0	(	0	0	0.00%	)	0	0	0	0	0.00
	Equity		3	0	0	0		0 0	0.00%	3	0	(	0	0	0.00%	3	3	0	0	0	0.00°
	Securitisation																				
	Other exposures		166	0	0	0		0 0	0.00%	166	0	(	0	0	0.00%	166	6	0	0	0	0.00
	Standardised Total		5,784	559	663	28	133	485	73.12%	5,563	710	733	29	148 55	75.03%	5,358	840	808	28 1	619	.9 76.59%



		Confédération Nationale du Crédit Mutuel																				
			12	13	14	15	16	17	18	19 20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario	0									
						31/12/2021						31/12/2022							31/12/2023			
RowN um		(ml)	<b>Stage 1 ex</b> EUR, %)	oposure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of re 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	e Stage 2 exposure S	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	LOK, 70)	0 0		0	0	0	0 0.00%	6 0	0	0	0	0	0.00%		0 0	0	0	0		0.00%
170		Central governments		0 0		0	0	0	0 0.00%	/o 0	0	0	0	0	0.00%	(	0 0	0	0	0	,	0.00%
171		Regional governments or local authorities		0 0		0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	,	0.00%
172		Public sector entities		0 0	D	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	C	0.00%
173		Multilateral Development Banks		0 0	)	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	C	0.00%
174		International Organisations		0 0	0	0	0	0	0.00%	<b>/</b> 6 0	0	0	0	0	0.00%	(	0 0	0	0	0	C	0.00%
175		Institutions		0 0	0	0	0	0	0.00%	<b>/</b> 6	0	0	0	0	0.00%	(	0 0	0	0	0	C	0.00%
176		Corporates		0	O	0	0	0	0.00%	<b>6</b> 0	0	0	0	0	0.00%	(	0	0	0	0	C	0.00%
177		of which: SME		0 0		0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	C	0.00%
178		Retail		0 0	)	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
179	N.A.	of which: SME		0 0		0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
181		of which: SME		0 0	0	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
182		Items associated with particularly high risk		0 0	0	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
183		Covered bonds		0 0	0	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	D	0	0	0	0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)		0 0	O .	0	0	0	0 0.00%	<b>%</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	0	0.00%
170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186		Equity Securitisation		0 0	0	0	0	0	0 0.00%	<b>/</b> 0	0	0	0	0	0.00%	(	0 0	0	0	0	1 0	0.00%
187		Securitisation																			4	

											<b>Baseline Scenario</b>									
					31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for prostage 2 exposure Stage	Stock of ovisions for e 3 exposure		tage 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
190		Central banks	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0 (		0	0.00%
191		Central governments	0	0 (		0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
192		Regional governments or local authorities	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0 0			0.00%
193		Public sector entities	0	0 (			0	0.00%	0	0 0	0		0	0.00%	0 0	0	0 0			0.00%
194		Multilateral Development Banks	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0 0	0	0 (			0.00%
195		International Organisations	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0			0.00%
196		Institutions	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0 0	0	0			0.00%
19/		Corporates	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0		0	0.00%
198		of which: SME	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0		0	0.00%
199	N. A	Retail	0	0 (	(	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
200	N.A.	of which: SME	0	0 (	(	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
201		Secured by mortgages on immovable property	0	0 (		0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
202		of which: SME	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
203		Items associated with particularly high risk	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	J 0.00%
204		Covered bonds	0	0 (	0	0	0	0.00%	0	0 0	0		0	0.00%	0	0	0 (	(	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	ე 0.00%
207		Equity Securitisation	0	0 (	0	0	0	0.00%	0	0 0	0		0	0.00%	6 0	0	0 (		0	ე 0.00%
208		Securitisation																		
209		Other exposures	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	0.00%
210		Standardised Total	0	0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0.00%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 exp	osure Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of Stock of provisions age 2 exposure Stage 3 exp			Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of s for Stage 3 exposure
211		Central banks		0 0	0 0	0	0 0.00%		0 0	0 (	0 0	0.00%	0	0 0		0	0 0.00%
212		Central governments		0 0	0	0	0 0.00%	6	0 0	0 (	0	0.00%	0	0 0		0	0 0.00%
213		Regional governments or local authorities		0 0 0	0	0	0 0.00%	6	0 0	0 (	0	0.00%	0	0 0		0	0 0.00%
214		Public sector entities		0 0 0	0	0	0.00%	6	0 0	0 (	0	0.00%	0	0 0		0	0 0.00%
215		Multilateral Development Banks		0 0 0	0	0	0.009	6		0 (	0	0.00%	0	0 0		0	0 0.00%
216		International Organisations			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
217		Institutions		0 0 0	0	0	0 0.00%	o .	0 0	0 (	0	0.00%	0	0 0		0	0 0.00%
218		Corporates		0 0	0	0	0.009	Ó	0 0	0 (	0	0.00%	0	0 0	(	0	0 0.00%
219		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
220	N.L. A	Retail		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	0	0 0	0 (	0	0.00%	0	0 0		0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
223		of which: SME			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
224		Items associated with particularly high risk			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0 0	0.00%	0	0 0		0	0 0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0 0.00%	6	0 0	0 (	0	0.00%	0	0 0		0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.009	6	0 0	0 (	0	0.00%	0	0 0		0	0.00%
228		Equity		0 0	0	0	0.00%	6	0 0	0	0	0.00%	0	0 0	(	0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0 0.00%	-	0 0	0 (	0	0.00%	0	0 0	(	0	0 0.00%
231		Standardised Total		0  0	0	0	0.00%	o	0  0	0 (	0	0.00%	0	0		0	0.00%



	Confédération Nationale du Crédit Mutuel																					
			33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
owN ım		(mln EUR, %	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure S	Stage 3 exposur	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	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks		131,122	272	1	1	0	1 40.00%	131,12	20 273		3 1		0	1 40.00%	6 131,117	275	5	1	C	2	40.00%
2	Central governments		37,210	399 2	3	8	0	9 40.04%	36,97	73 616	4	44 9		0 18	40.02%	6 36,735	831	67	8	1	. 27	40.02%
3	Regional governments or local authorities		10,648	225 1	9	2	2	7 40.00%		33 234	2	24 3		2	40.00%	6 10 <i>.</i> 625	5l 236	31	2	2	. 12	40.00%
4	Public sector entities		50,681	165	5	0	1	3 22.55%	50,68	30 465	1	16 0		1	23.11%		466	5 16	0	1	. 4	23.64%
5	Multilateral Development Banks		1,291	0	0	0	0	0 40.00%	1,29	91 0		0		0	40.00%	6 1,291	. 0	(	0	C	0	40.00%
j e	International Organisations		1,105	0	0	0	0	0 40.00%	1,10	05		0		0	40.00%	6 1,105	0	(	0	C	0	40.00%
	Institutions		4,001	25 1	2	0	4	2 16.44%	3,98	37		12 0		6	16.44%	6 3,978	49	12	0	7	2	16.44%
3	Corporates		14,469 4,8	838 81	4	3 6	1 28	34.39%	11,91	14 7,239	96	58 1	9	2 35	7 36.88%	6 10,165	8,798	1,157	1	109	451	38.93%
9	of which: SME		4,012	158 29	6	1	4 10	0 33.80%	3,62	25 762	37	79 1		6 14	37.25%	6 3,322	946	497	0	8	199	40.08%
Confédération Nationale du	Retail			7,06	9 63	1,36	6 4,68	66.23%	32,70	03 6,534	9,06	616	1,60	5,84	7 64.52%	6 29,729	7,551	11,018	500	1,761	6,996	63.50%
	of which: SME			338 54	4 4	1 2	8 29	0 53.22%	3,22	25 2,272	67	75 16	6	35.	52.59%	-		760	11	59	397	52.32%
Crédit Mutuel	Secured by mortgages on immovable property		14,772 2,4	179 69	3	2	8 13	19.73%	14,57	72 2,643	72	29 1	3	2 153	21.06%		2,788	766	5	34	171	22.35%
.3	of which: SME		811	213 9	9	1	5 3	38.12%	72	29 283	13	11		7 4:	5 40.53%	663	337	7 124	1	O.	53	42.65%
.4	Items associated with particularly high risk		1,291	0	0	0	0	0.00%	1,29	91 0		0 0		0	0.00%	6 1,291	. 0	) (	0	C	0	0.00%
15	Covered bonds		47	0	0	0	0	0.00%	2	17 0		0 0		0	0.00%	6 47	0	) (	0	C	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%		0 0		0 0		0	0.00%	6 0	0		0	0	0	0.00%
7	Collective investments undertakings (CIU)		491	0	0	0	0	0.00%	49	91 0		0 0		0	0.00%	6 491	. 0	(	0	C	0	0.00%
.8	Equity		491	0	0	0	0	0.00%	49	91 0		0 0		0	0.00%	6 491	. 0		0	0	0	0.00%
19	Securitisation																					
20	Other exposures		2,486	0	0	0	0	0.00%	2,48	35 0		0 0		0	0.00%	6 2,485	0	) (	0	C	0	0.00%
			206 202 12.7	40 0.64	7 65	1 46	F 12	1 50 230/	200.79	19.042	10.05	.0 631	1 72	6 20:	E0 060/	204 620	20.004	12.072	F12	1.014	7.665	E0 630/

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur		xposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	118,962	247	1		0 0	0	40.00%	118,959	248	2 0	C	) 1	40.009	6 118,957	249	4	0 0	) 1	1 40.00%
23		Central governments	26,606	286	16	(	6 0	6	37.01%	26,437	440	30 7	C	12	38.469	6 26,266	594	47	6 0	18	39.01%
24		Regional governments or local authorities	10,014	212	18	3	2 2	7	40.00%	10,000	220	24 2	2	2 10	40.009	9,992	222	30	2	2 12	2 40.00%
25		Public sector entities	50,160	460	15	(	0 1	3	22.54%	50,159	460	16 0	1		23.109	6 50,158	461	16	0 1	1	4 23.63%
26		Multilateral Development Banks	0	0	0		0 0	0	0.00%	0	0	0 0	C	)	0.009	6 0	0	0	0 0		0.00%
27		International Organisations	0	0	0		0	0	0.00%	0	0	0 0	C	) (	0.009	6 0	0	0	0 0	) (	0.00%
28		Institutions	1,423	10	0		0	0	55.56%	1,419	14	0 0	1	. (	53.889	6 1,415	17	0	0 1	L (	0 52.79%
29		Corporates	5,460	2,061	416		1 26	134	32.31%	4,297	3,165	474 0	41	. 164	34.569	6 3,635	3,782 5	20	0 47	7 187	7 35.98%
30		of which: SME	968	115	131	(	0 1	56	42.73%	862	199	153 0	2	67	43.849	6 795	245 1	74	0 2	78	8 44.69%
31		Retail	12,000	2,048	2,792	170	6 417	1,614	57.81%	10,615	2,718	3,507 157	455	1,990	56.76°	6 9,575	3,128 4,1	37 12	27 463	2,323	3 56.16%
32	FRANCE	of which: SME	2,783	815	311	2	7 7	124	39.76%	2,096	1,422	392 9	23	3 164	41.809	6 1,699	1,779 4	32	6 14	184	4 42.56%
33		Secured by mortgages on immovable property	5,102	831	202		1 9	31	15.59%	5,049	871	214 1	9	37	17.349	<b>4,998</b>	909 2	27	0 10	43	3 19.03%
34		of which: SME	242	35	16	(	0 1	5	33.81%	230	43	19 0	1	. 7	39.129	6 220	49	23	0 1	10	0 43.17%
35		Items associated with particularly high risk	546	0	0	(	0 0	0	0.00%	546	0	0 0	C	) (	0.000	6 546	0	0	0 0	) (	0.00%
36		Covered bonds	0	0	0	(	0	0	0.00%	0	0	0 0	C	(	0.009	6 0	0	0	0 0	) (	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	0.00%	0	0	0 0	C	) (	0.009	6 0	0	0	0 0	) (	0.00%
38		Collective investments undertakings (CIU)	415	0	0	(	0	0	0.00%	415	0	0 0	C	) (	0.009	6 415	0	0	0 0	) (	0.00%
39		Equity	189	0	0	(	0	0	0.00%	189	0	0 0	C	) (	0.009	6 189	0	0	0 0	) (	0.00%
40		Securitisation																			
41		Other exposures	1,191	0	0	(	0 0	0	0.00%	1,191	0	0 0	C	) (	0.009	6 1,191	0	0	0 0	) (	0.00% <b>51.99%</b>
42		Standardised Total	232,067	6,153	3,459	186	456	1,797	51.93%	229,277	8,137 4	266 168	509	2,217	51.96%	6 227,338	9,362 4,98	30 13	6 524	2,589	51.99%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
N	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5,45	5 11 0		0 0	(	40.00%	5,455	1	.1 0	(	0 0	0	40.00%	6 5,455	11	0	0	0	40.00%
	Central governments	83	1 9 0		0	(	40.00%	826	1	.4 0	(	0	0	40.00%	6 821	19	0	0	0	40.00%
	Regional governments or local authorities	35	9 8 0		0	(	40.00%	358		8 0	)	0	0	40.00%	6 358	8	0	0	0	40.00%
	Public sector entities	27	3 0		0	(	40.00%	278		3 0	)	0	0	40.00%	6 278	3	0	0	0	40.00%
	Multilateral Development Banks		0 0		0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0		0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions	64	1 3 0		0	(	1.15%	639		5 0	)	0	0	1.15%	637	7	0	0	0	1.15%
	Corporates	3,31	2 1,034 164		0 13	59	36.00%	2,833	1,49	182	2	0 19	68	37.52%	6 2,444 1,	,858	.09	0 2	82	39.31%
	of which: SME	82	3 81 30		0 1	g	30.95%	766	12	28 39	)	0 1	14	35.86%		165	54	0		40.13%
	Retail	15,76	5 1,896 2,122	. 23.	5 643	1,508	71.05%	14,711	2,32	2,750	274	4 760	1,899	69.04%	6 13,574 2,	,774 3,4	35 22	3 89	2,324	67.66%
GERMANY	of which: SME	69	9 196 25	;	3 5	13	54.16%	565	32	20 34	1	3 8	18	53.09%	6 458	417	45	2 1	24	52.52%
	Secured by mortgages on immovable property	4	4 8 3		0	1	30.64%	43		8 3	3	0	1	31.83%	6 43	9	3	0	J 1	33.09%
	of which: SME	•	4 1 0		0	(	60.79%	3		1 0	)	0	0	60.79%	6 3	2	0	0	J 0	60.79%
	Items associated with particularly high risk	5	1 0 0		0	(	0.00%	51		0 0	)	0	0	0.00%	6 51	0	0	0	0	0.00%
	Covered bonds		0 0		0 0	(	0.00%	0		0 0	)	0 0	0	0.00%	6 0	0	0	0	) 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0		0	(	0.00%	0	(	0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0		0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Equity Securitisation		1 0 0		0	(	0.00%	1		0	(	0	0	0.00%	6 1	0	0	0	0	0.00%
	Securitisation																			
	Other exposures	49.	0 0		0 0	(	0.00%	493		0 0	(	0 0	0	0.00%		0	0	0	0 ر	0.00%
	Standardised Total	27,23:	2,972 2,289	23!	657	1,568	68.49%	25,690	3,867	7 2,935	274	779	1,968	67.04%	6 24,157 4,0	688 3,6 <sub>6</sub>	48 22	91	2,408	66.01%

										Adverse Scenario								
					31/12/2021					31/12/2022						31/12/2023		
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposui	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	61	7	1 0	0	0	0 40.00%	617	1	0 0	0	0 40.00%	617	1		0	0	0 40.00
	Central governments	91	3 1	0 1	0	0	0 40.00%	907	15	1 0	0	0 40.00%	901	20		0	0	1 40.009
	Regional governments or local authorities	14	6	3 0	0	0	0 40.00%	146	3	0 0	0	0 40.00%	146	3	3	0	0	0 40.009
	Public sector entities		0	0	0	0	0 40.00%	0	0	0		0 40.00%	0	0	(	0	0	ر 40.00%
	Multilateral Development Banks		0	0	0	0	0.00%	0	0	0		0.00%	0	0	(	0	0	J 0.009
	International Organisations		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	(	0	0	J 0.009
	Institutions	14	4	1 0	0	0	0 1.15%	144	2	0 0	0	0 1.15%	143	2	2	0	1	J 1.15%
	Corporates	49	8 14	0 31	0	2	12 38.04%	429 2	.05	35 0	3 14	4 39.49%	376	253	40	0	3 16	ر 40.98°
	of which: SME	19	7 2	0 25	0	0	8 30.56%	182	32	27 0	0	9 32.51%	170	41	3:	. 0	0 1:	34.729
	Retail	3,48	7 24	6 741	105	91 44	49 60.65%	3,093	93 98	88 70 14	58	4 59.12%	2,840	445	1,189	58 15	5 694	t 58.39°
BELGIUM	of which: SME	28	8	5 40	2	8 2	27 65.90%	229 1	38	45 1 1	4 29	9 64.12%	185	178	50	1 1	8 3:	1 62.80
	Secured by mortgages on immovable property	2,64	6 45	9 86	0	5 2	22 25.26%	2,599 4	99	93 0	5 25	5 27.08%	2,555	535	10:	. 0	7 29	و 28.87%
	of which: SME	26	4 7	4 28	0	2 1	13 47.21%	237	98	31 0	1	5 48.75%	213	119	34	0	3 17	/ 50.25%
	Items associated with particularly high risk		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	)	0	0	ر 0.009
	Covered bonds		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	)	0	0	J 0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	(	0	0	J 0.00%
	Collective investments undertakings (CIU)		0	0 0	0	0	0.00%	0	0	0	0	0.00%	0	0		0	0 (	J 0.00%
	Equity		7	0 0	0	0	0.00%	7	0	0 0	0	0.00%	7	0	)	0	0 (	J 0.00%
	Securitisation																	
	Other exposures	24	4	0 0	0	0	0.00%	244	0	0 0	0	0.00%	244	0	)	0	0 (	J 0.00%
	Standardised Total	8,70	860	0 858	106	99 48	33 56.27%	8,185 1,1	18 1,11	17 71 154	624	55.82%	7,829	1,261	1,331	. 58 16	740	0 55.61%



AUTHORITY	Confédération Nationale du Crédit Mutuel																		
		33	34 35	36	37	38	39	40 41	42	43	44	45	46	47	48 49	50	51	52	53
										Adverse Scenario	1								
				31/12/2021						31/12/2022						31/12/2023			
	(mln EUR, %)		tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for Stage 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2 exposure	e 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 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,601	5 (	0	0	0	40.00%	2,601	5	0 (	0	(	40.00%	2,60	5	0	0	0 0	40.00%
	Central governments	91	1	0	0	0	40.00%	91	2	0	0	(	40.00%	9	0 2	0	0	0	40.00%
	Regional governments or local authorities	0	0 (	0	0	0	40.00%	0	0	0 (	0	(	40.00%		0	0	0	0 0	40.00%
	Public sector entities	0	0 (	0	0	0	0.00%	0	0	0 (	0	(	0.00%		0 0	0	0	0 0	0.00%
	Multilateral Development Banks	0	0 (	0	0	0	0.00%	0	0	0 (	0	(	0.00%		0 0	0	0	0 0	0.00%
	International Organisations	0	0 (	0	0	0	0.00%	0	0	0 (	0	(	0.00%		0 0	0	0	0 0	0.00%
	Institutions	131	1 (	0	0	0	1.15%	131	1	0 (	0	(	1.15%	13	0 2	0	0	0 0	1.15%
	Corporates	894	337 23	0	4	13	55.79%	756 46	9 28	8 (	) 6	15	54.95%	63	578	37	0	7 20	54.04% 35.18%
	of which: SME	172	16	7 0	0	1	21.39%	160 2	6	9 (	0	2	28.29%	14	8 35	12	0	0 4	35.18%
	Retail	61	22 38	3 0	1	21	54.26%	51 3	0 39	9 (	) 2	. 21	54.28%	4	2 37	41	0	2 23	54.33%
SWITZERLAND	of which: SME	3	1 (	0	0	0	92.87%	2	1	0 (	0	(	86.49%		2 2	0	0	0 0	80.52%
	Secured by mortgages on immovable property	4,464	722 245	0	7	34	13.69%	4,425 75	4 25	3 (	7	37	7 14.54%	4,38	6 784	261	0	8 40	15.40%
	of which: SME	11	3 (	0	0	0	61.43%	9	4	0 (	0	(	61.43%	·	8 5	1	0	0 1	61.43%
	Items associated with particularly high risk	487	0 (	0	0	0	0.00%	487	0	0 (	0	(	0.00%	48	7 0	0	0	0 0	0.00%
	Covered bonds	0	0 (	0	0	0	0.00%	0	0	0 (	0	(	0.00%		0 0	0	0	0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0 (	0	0	0	0.00%	0	0	0 (		(	0.00%		0 0	0	0	0 0	0.00%
	Collective investments undertakings (CIU)	0	0 (	0	0	0	0.00%	0	0	0 (		(	0.00%		0	0	0	0 0	0.00%
	Equity	61	0 (	0	0	0	0.00%	61	0	0 (	o c	(	0.00%	6	1 0	0	0	0 0	0.00%
									+						+				

									Adverse Scenario	0						
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Si provisions for prov Stage 1 exposure Stage	Stock of Stoc visions for provisions 2 exposure Stage 3 e	c of Coverage Ratio Stage 3 exposur	Stage 1 exposur	re Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	1,178	2 0	0	0	0 40.009	6 1,1	78 2	0	0 0	40.00%	1,178	2	0	0 0	0 40.00%
107	Central governments	2,465	26 0	0	0	0 40.009	6 2,4	51 41	1	0 0	40.00%	2,436	55	1	0 0	0 40.00%
108	Regional governments or local authorities	0	0 0	0	0	0 40.009	6	0 0	0	0 0	40.00%	0	0	0	0 0	0 40.00%
109	Public sector entities	0	0 0	0	0	0.000	6	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%
110	Multilateral Development Banks	0	0 0	0	0	0 0.000	6	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%
111	International Organisations	0	0 0	0	0	0.000	6	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%
112	Institutions	158	1 0	0	0	0 1.150	6 1	57 1	0	0 0	1.15%	157	2	0	0 0	0 1.15%
113	Corporates	232	63 4	0	1	2 42.509	6 20	93	6	0 1 3	43.81%	6 172	118	8	0 1	4 45.03%
114	of which: SME	82	8 3	0	0	1 42.419	6	76 12	4	0 0 2	43.73%	70	16	5	0 0	2 44.98%
115	Retail	1	0 1	0	0	1 66.999	6	1 0	1	0 0 1	66.28%	6 1	0	1	0 0	1 65.46%
UNITED STATES	of which: SME	0	0 0	0	0	0 44.759	6	0 0	0	0 0	45.66%	0	0	0	0 0	0 46.14%
117	Secured by mortgages on immovable property	16	3 0	0	0	0 40.00	6	16 3	0	0 0	40.00%		3	0	0 0	0 40.00%
118	of which: SME	0	0 0	0	0	0.009	6	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%
119	Items associated with particularly high risk	27	0 0	0	0	0.000	6	27 0	0	0 0	0.00%	27	0	0	0 0	0.00%
120	Covered bonds	0	0 0	0	0	0.000	6	0 0	0	0 0	0.00%	0	0	0	0 0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.000	6	0 0	0	0 0	0.00%	6 0	0	0	0 0	0.00%
122	Collective investments undertakings (CIU)	0	0 0	0	0	0.000	6	0 0	0	0 0	0.00%	6 0	0	0	0 0	0.00%
123	Equity	211	0 0	0	0	0.00	<b>6</b> 2:	11 0	0	0 0	0.00%	6 211	0	0	0 0	0.00%
124	Securitisation															
125	Other exposures	0	0 0	0	0	0.000	•	0	0	0 0	0.00%	6 0	0	0	0 0	0.00%
126	Standardised Total	4,288	95 6	0	1	3 47.889	<b>6</b> 4,24	141	8	0 1 4	47.52%	4,198	1:1	L	0 2	5 47.34%

											Adverse Scenario					
						31/12/2021					31/12/2022			31/12/20	23	
RowN um			Stage	e 1 exposure Stage 2 exp	osure Stage 3 exposure		Stock of Stock of provisions for Stage 2 exposure Stage 3 expo			ure Stage 2 exposure Stage 3 expo	Stock of Stock of sure provisions for Stage 1 exposure Stage 2 expos		o - ure Stage 1 exposure Stage 2 exposure Stage 3	Stock o exposure provisions Stage 1 exp	f Stock of Stock of for provisions for provisions for Stage 2 exposure Stage 3 exposi	
127		Central banks		1,160	2	0	0		00%	160 2	0 0	0 0 40.0	· · ·	0	0 0	0 40.00%
128		Central governments		33/	4	0	0	0 10.	00%	335 6	0 0	0 0 40.0	070	0	0 0	0 40.00%
129		Regional governments or local authorities		1	0	0 (	0	0 10.	00%	1 0	0 0	0 0 40.0	070	0	0 0	0 40.00%
130		Public sector entities		1	0	0	0	0 40.	00%	1 0	0 0	0 0 40.0	0% 1 0	0	0 0	0 40.00%
131		Multilateral Development Banks		0	0	0	0	0 0.	00%	0 0	0 0	0 0.0	0% 0	0	0 0	0.00%
132		International Organisations		0	0	0 0	0	0 0.	420/	0 0	0 0	0 0.0	0% 0 0	12	0 0	0.00%
133		Institutions		535	262 2	2 (	3	2 16.	42%	034 0	12 0	4 2 16.4 5 20 89.8		12	0 5	2 16.42%
134		Corporates		121	203 2	1 (	3	10	41% 36%	112 10	23 0	0 1 43.6	577	2/	0 6	22 83.91% 2 46.37%
135		of which: SME		162	T4		0	0 34.	30% 700/	113 18	2 0	43.6	4% 100 23	<u> </u>	0 0	7 50.91%
136	LUVEMBOUDC	Retail of which: SME		103	2	0 0	3	4 50.	/U% 6E0/	0 4	0 0	0 0 65.4	9% 121 89	15	0 5	7 50.91% 0 61.73%
137	LUXEMBOURG			1 213	106	U (	0	0 /1.	710/	202 204	27 0	0 0 05.2	0% 1 102 212	20	0 0	5 18.45%
138		Secured by mortgages on immovable property of which: SME		1,213	190 2		0	0 61	070/-	202 204	0 0	0 0 610	70/ 1,192 212	29	0 3	0 61.0706
139		Items associated with particularly high risk		62	0	0 0	0	0 61.	0006	62 0	0 0	0 0 0.5	0 0	0		0 01.97%
140		Covered bonds		02	0		0	0 0.	00%	0 0	0 0	0 0.0	0% 02 0	0		0 0.00%
141		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0 0.	00%		0 0	0 0.0	0%	0		0 0.00%
142		Collective investments undertakings (CIU)		75	0	0	0	0.	00%	75 0	0 0		0% 0 0	0		0 0.00%
143				20	0	0	0	0 0.	00%	73 0	0 0		0% 75 0	0		0 0.00%
144		Equity Securitisation		20	U .			0.	00 70	20 0		0 0.0	0 70 20 0	U	0	0.00%
146		Other exposures		155	0	0	0	0 0	00%	155	0	0 0 00	0% 155 0	0	0 0	0 00%
147		Standardised Total		4.601	523 69	5 1	11	29 44.2	24% 4.	153 663	73 1	15 32 44.5	9% <b>4,329</b> 777	83	0 18	37 44.98%

									Adverse Scenario						
				31/12/2021					31/12/2022				31/12/2023		
	(mln EUR,	Stage 1 exposure Stage%)	ge 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e 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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	218	0 0	0	0	0 40.00%	218	0	0	0	0 40.00% 21	8 0	)	0 0	J 40.00%
	Central governments	1,722	18 2	2 1	0	1 40.00%	1,709	28	5 1	0	2 40.00% 1,69	7 38 8	3	1 0 3	3 40.00%
	Regional governments or local authorities	1	0 0	0	0	0 40.00%	1	0	0	0	0 40.00%	1 0	)	0 0	0 40.00%
	Public sector entities	0	0 0	0	0	0.00%	0	0	0	0	0.00%	0 0 0	)	0 0	J 0.00%
	Multilateral Development Banks	0	0	0	0	0.00%	0	0	0	0	0.00%	0 0 0	)	0 0	J 0.00%
	International Organisations	0	0	0	0	0.00%	0	0	0	0	0.00%	0 0	)	0 0	J 0.00%
	Institutions	67	0	0	0	0 1.15%	67	1	0	0	0 1.15% 6	7 1	)	0 0	J 1.15%
	Corporates	692	340 63	1	4 2	4 38.54%	445	540 110	0	6 49	9 44.46% 31	5 607 173	3	0 7 82	2 47.35%
	of which: SME	365	88 24	4 1	1 1	1 43.61%	269	151 50	6 0	1 27	7 48.57% 21	0 165 102	2	0 1 51	1 50.31%
	Retail	1,674	298 574	4 65 9	98 50	4 87.95%	1,430	401 71	5 56	107 630	0 88.19% 1,27	2 428 846	5	5 102 749	9 88.60%
SPAIN	of which: SME	254	171 104	4 8	5 7	1 68.18%	119	275 13	6 3	13 87	64.37%	4 305 161		1 11 101	1 62.45%
G. 7	Secured by mortgages on immovable property	894	196 75	0	3 2	2 29.80%	849	236 8	1 0	4 20	5 31.65% 81	4 265 86	5	0 5 29	<i>9</i> 33.11%
	of which: SME	283	98 56	0	2 1	9 34.65%	243	133 6	1 0	3 22	2 36.54% 21	4 158 65	5	0 4 25	5 38.01%
	Items associated with particularly high risk	0	0 0	0	0	0.00%	0	0	0	0	0.00%	0 0	)	0 0	ე 0.00%
	Covered bonds	0	0 0	0	0	0.00%	0	0	0	0	0.00%	0 0	)	0 0	J 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.00%	0	0	0	0	0.00%	0 0	)	0 0	ე 0.00%
	Collective investments undertakings (CIU)	0	0 0	0	0	0.00%	0	0	0	0	0.00%	0 0	)	0 0	ე 0.00%
	Equity	3	0 0	0	0	0.00%	3	0	0 0	0	0.00%	3 0 (	)	0 0	J 0.00%
	Securitisation														
	Other exposures	166	0 0	0	0	0.00%	166	0	0 0	0	0.00%	6 0 0	)	0 0	ე 0.00%
	Standardised Total	5,438	853 714	67 10	5 55	77.31%	4,888	1,207 91:	1 58	118 707	7 77.60% 4,553	3 1,340 1,113	4	7 114 863	3 77.53%



		Confédération Nationale du Crédit Mutuel																			
			3	34	35	36	37 38	39	40 4.	1 42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenari	0									
						31/12/2021					31/12/2022							31/12/2023			
wN um		(m)	Stage 1	exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 exposure	c of ns for kposure Coverage Ratio s Stage 3 exposure	Stage 1 exposure Stage 2 e	exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposur	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	n EUR, %)	0	0	0 0	0	0 0.009	6	0	0	0 0		0.00%	0					0	0.009
70		Central governments		0	0	0 0	0	0 0.009	6 0	0	0	0 0		0.00%	0				0 0	0	0.00%
71		Regional governments or local authorities		0	0	0 0	0	0 0.009	6 0	0	0	0 0		0 0.00%	0		0		0 0	0	0.00%
72		Public sector entities		0	0	0 0	0	0 0.009	6 0	0	0	0 0		0.00%	0	(	0		0 0	0	0.00%
73		Multilateral Development Banks		0	0	0 0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	)	0	0	0.00%
74		International Organisations		0	0	0 0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0		0	0	0.00%
75		Institutions		0	0	0 0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
76		Corporates		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
77		of which: SME		0	0	0	0	0.009	6 0	0	0	0		0.00%	0	(	0	(	0	0	0.00%
78		Retail		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
79	N.A.	of which: SME		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
30		Secured by mortgages on immovable property		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
81		of which: SME		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
82		Items associated with particularly high risk		0	0	0	0	0 0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
83		Covered bonds		0	0	0 0	0	0 0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
.84		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0	(	0	0	0.00%
.85		Collective investments undertakings (CIU)		0	0	0 0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0		0	0	0.00%
.86		Equity Securitisation		0	0	0	0	0.009	6 0	0	0	0 0		0.00%	0	(	0		0	0	0.00%
87		Securitisation																			4

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023	3	
RowN um		(mln EUR	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposure Stage 3 e	Stock of provisions fo Stage 1 exposi	Stock of Stock of provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
191		Central governments	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
192		Regional governments or local authorities	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0 0	0	0 0 0	0.00%
193		Public sector entities	0	0		0 0	0.00%		0	0 0.00		0	0 0	0.00%
194		Multilateral Development Banks	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
195		International Organisations	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
196		Institutions	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
197		Corporates	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
198		of which: SME	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
199	N1 A	Retail	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0	0.00%
200	N.A.	of which: SME	0	0	0		0.00%		0	0 0.00	% 0 0	0		0.00%
201		Secured by mortgages on immovable property	0	0	0		0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
202		of which: SME	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0 0	0.00%
203		Items associated with particularly high risk	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
204		Covered bonds	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0.00%
207		Equity	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
208		Securitisation												
209		Other exposures	0	0	0	0 (	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0 0.00% <b>0 0.00%</b>
210		Standardised Total	0	0		0 0	0.00%	0 0	0	0 0.000	% 0 0	0	0 0 0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1	exposure Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for Stage 3 exposur	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 Stage 3 exposure			e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
222		Secured by mortgages on immovable property		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
223		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
228		Equity		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	_	0 0		0 0	0.00%
231		Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%

ERA EUROPEAN BANKING

BA EUROPEAN BANKING AUTHORITY			1	2	3	4	2021 EU		fédération 7	Nationale d 8			19 IRE	12	13	14
v			Λ_TDR	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
n 	Central banks Central governments	(mln EUR, %)	A-IKB	F-1KB	A-IKB	F-1KB		moratoria		moratoria		moratoria	exposure	exposure	exposure	ехрозите
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		5,781	1	0 5,735		0 1,376	1,369	4,345	4,336	6:	1 61	5	20	21	34.61
Confédération	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		54,355	5	0 54,227	(	52,135	52,051	1,802	1,312	418	3 410	3	13	113	27.06
Nationale du Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		1,069	9	0 1,060		0 1,060	1,060	1	1	{	8	1	3	5	60.11
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		61,206	5 (	0 61,022		0 54,571	54,479	6,148	5,649	487	7 478	9	36	139	28.54°
									Moratori	a - Actual						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1		2/2020 Stage 2	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
v n	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		5,781	1	0 5,735		0 1,376	1,369	4,345	4,336	6:	61	5	20	21	34.61
ED ANIGE	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		54,355	5	54,227		52,135	52,051	1,802	1,312	418	3 410	3	13	113	27.06
FRANCE	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		1,069	9	0 1,060		0 1,060	1,060	1	1		8	1	3	5	60.11
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		64.206		0 61,022		54.574	54,479	6,148	5,649	487	7 478	0	36	139	28.54
	IRD IOIAL		61,206	, ·	<u>0                                     </u>		0 54,571	34,475	Moratori	, ,	402	470		30	139	20.34
			Exposu	re values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(	0	0 (		0 0	0	0	0	(	0	0	0	0	-
	Retail Retail - Secured on real estate property		(	0	0 0		0 0	0	0	0	(	0	0	0	0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(	0	0 (		0 0	0	0	0	(	0	0	0	0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		O		0		0	0	0	0		0	0	0	0	-
								Stage 1		a - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
		(mln EUR,%)	Λ_TDR	F-IRB	Risk expos  A-IRB	ure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments Institutions	( = 0.4, 7.6)														
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(	0	0 0		0 0	0	0	0	(	0	0	0	0	-
	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		(	0	0 (		0 0	0	0	0	(	0	0	0	0	-
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		(	0	0 0		0 0	0	0	0	(	0	0	0	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		0		0 0		0 0	0	0	0		0	0	0	C	-
									Moratori	a - Actual						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
																-
	Central governments Institutions Corporates		(	0	0 (		0 0	0	<u> </u>	n	(	) 0	n	'		
	Institutions		(	0	0 0		0 0 0 0	0	0	0	(	0 0	0	0	0	/ <b> </b> -
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(	0	0 (		0 0 0 0	0	0	0 0	(	0 0	0	0	0	-
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		(	0	0 (		0 0 0	0	0	0		0 0 0	0	0	0	-
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		(		0 (		0 0 0	0	0	0		0 0	0		0	-
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		(		0 0		0 0 0 0 0 0	0	0	0		0 0 0	0	0	0	-
SWITZERLAND	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets				0 0		0 0 0 0 0 0	0		0 0 0 0 0 a - Actual		0 0 0	0	0	0	-
SWITZERLAND	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Λ_TDR	ore values F-IRB	0	ure amounts F-IRB	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  Stage 1 exposure, of which expired		Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments	(mln EUR, %)	Λ_TDR					exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3 exposure	exposure, of	provisions for	provisions for	Stock of provisions for	Coverage Ratio
SWITZERLAND	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks	(mln EUR, %)	Λ_TDR					exposure, of which expired	31/12 Stage 2	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(min EUR, %)	Λ_TDR					exposure, of which expired	31/12 Stage 2	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
SWITZERLAND  UNITED STATES	Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	Λ_TDR					exposure, of which expired	31/12 Stage 2	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(mln EUR, %)	Λ_TDR					exposure, of which expired	31/12 Stage 2	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio

Hitadiss		1	2	3	4	5	Con <sup>6</sup>	7	Nationale du	ı Crédit Mı	utuel 10	11	12	13	14
		Evnoci	ıre values	Diek ovnor	ura amounta		Stage 1		ia - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(mln EUR,	A IDD	F-IRB	A-IRB	rure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Institutions														
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U	0	J	)	0 0	(			0 0				0 -
LUXEMBOURG	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	) (	)	0 0	(	0 0		0 0	C	) (		0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets														
	IRB TOTAL		0	0	Ol Control		0	Morator	ia - Actual		0				0 -
		Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			Coverag Stag
	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central governments Institutions Corporates		0	0	) (		0 0	(	0		0 0	C	) (		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0			0 0				0 0				0 -
SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	) )		0 0	(	0		0 0	C			0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets IRB TOTAL														
			0	0			0	C	0		0	0			0 -
			0	0			0		ia - Actual		0	O			0 -
			ure values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Stag
	(mln EUR,	A TDR	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure		31/1	2/2020 Stage 2	Stage 3 exposure				Stock of provisions for Stage 3 exposure	Stag
		A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N A	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	A TDR	Т		T	<del></del>	exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	A TDR	Т		T	<del></del>	exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	A-IRB  Exposu	Т	A-IRB  O  Risk expos	T	<del></del>	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage exposition of the control of t
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (mln EUR,	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage exposition of the control of t
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expose  0 -  0 -  Coverage Stage
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expose  O -  O -  Coverage Stage
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag expose  0 -  0 -  0 -  Coverage Stag
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expose  O -  O -  Coverage Stage
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Morator 31/12	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage exposition of the control of t
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	A-IRB  Exposu	F-IRB  0 0 0 0 0 0 0 0 ure values	A-IRB  O  Risk expos	F-IRB	Stage 1	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Morator  31/1:  Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Stage exposition of the control of t
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) A-IRB  Exposu  A-IRB  Exposu  A-IRB	F-IRB  O  O  Ire values  F-IRB  O  O  O  O  O  O  O  O  O  O  O  O  O	A-IRB  Risk expos  A-IRB  Risk expos	F-IRB  Cure amounts  F-IRB	Stage 1	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria	Stage 2 exposure  Morator  31/1:  Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  Stage 3	exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage exposu
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	%) A-IRB  Exposite  A-IRB  A-IRB	F-IRB  0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	A-IRB  Risk expos  A-IRB  O  O  O  O  O  O  O  O  O  O  O  O  O	F-IRB  F-IRB  F-IRB  F-IRB	Stage 1 exposure	exposure, of which expired moratoria   Stage 1 exposure, of which expired moratoria   Stage 1 exposure, of which expired moratoria   Stage 1 exposure, of o	Stage 2 exposure  Morator 31/1: Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage exposu  Coverage exposu  O -  Coverage exposu  O -  O -  O -  O -  O -  O -  O -  O

		_														
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														<u> </u>
183		Institutions														<u> </u>
184		Corporates		0 (	)	0 (	)	0		0 0	(	0	0	0	(	) -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														<u> </u>
187		Retail	(	0		0		0		0 0		0	0	0	(	<b>)</b> -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	11.4.	Retail - Secured on real estate property - Of Which: non-SME	(	0	)	0		0		0		0	0	0	(	) <u>-</u>
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														A
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														A
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	(			0		0		0		0	0	0		<i>i</i> -

	BA EUROPEAN BANKING AUTHORITY			15	16	17	2021 EU		Stress Tourns of the Stress Tourns of the Stress Telephone    Stress Tourns of the Stress Tou				)-19 IRE	25	26	27	28
											antees - Actual 2/2020						
Row			(mln EUR, %)	Λ_IDR	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
1 2		Central banks Central governments	(Hill LOIX, 70)						amount		amount		amount				
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		6,735 ( 5,935	0	0 787 0 (	7 (	5,329 0 0 0 4,604	0	1,28	0 0	)	0 (	3 (	3 4	1:	9.00 0 - 0 9.49
7 8 9	Confédération	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		11,867	7 1 0	0 472 0 0	2 (2)	9,003 0 9,003 0 1	8,752 1 0	2,59	1 2,413 0 0	273		) ( ) (	5 5	; 29 ) (	9 10.50 0 - 0 -
10 11 12	Nationale du Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		11,867	) ) 7	0 ( 0 ( 0 47)		0 0 0 0 0 9,002	0 0 8.752	2.59	0 0 0 1 2.413	) ( ) ( ) 27:	0 (		) ( 0 (	5 2	0 - 0 - 9 10.50
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity		11,830	7	0 469	9 (	0 8,971 0 31	8,752 8,724 28	2,59 2,58	1 2,413 7 2,409 5 4	272		) (1)	5 5	28	9 10.50 8 10.45 0 22.18
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL		18,542	2	0 1,197	, (	14,332	13,483	3,87!	5 3,504	334	1 299	) 10	0 '	9 40	0 11.91
										Public guara	antees - Actual						
						1			Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row			(mala EUD 0/)	Λ_IDR	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
19 20		Central banks Central governments	(mln EUR, %)						amount		amount		amount	Схрозитс	Схрозите	схрозите	
21 22 23		Institutions Corporates Corporates - Of Which: Specialised Lending		6,735	5	0 787	7 (	5,329	4,731	1,28	4 1,091	. 123	2 108	3	3 4	1	1 9.00
24 25 26		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		11,867	7	0 472	2 (	9,003	8,752	2,59	1 2,413	3 27.	3 190	(	6 !	5 29	9 10.50
27 28	FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(	0	0 (	) (	0 0	0		0 0		0 (	) (	0 (	) (	0 -
30 31		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
33 34		Equity Securitisation															
35 36		Other non-credit obligation assets IRB TOTAL		18,542	2	0 1,197	7 (	14,332	13,483	3,87	5 3,504	334	1 299	) 10	)	9 40	11.91
											antees - Actual 2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
38 39		Central governments Institutions															
40 41 42		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			J			0	0		0					1	0 -
43 44 45	GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	0 (		0	0		0 0		) (	) (			0 -
46 47 48	OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		(	0	0 (	) (	0 0	0		0 0	) (	0 (	) (	) (		0 -
49 50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL		(	0	0 (		0	0		0 0		0 (		0	)	0 -
										Public guara	antees - Actual						
				Evnosu	re values	Disk aynos	ure amounts		Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Causana Bati
Row Num			(mln EUR, %)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Rati Stage 3 exposure
55 56 57		Central banks Central governments Institutions							amount		amount		amount				
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		(	0	0 (		0	0		0 0		0 (0	0			0 -
61 62 63	BELGIUM	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		(	0	0 (		0 0	0		0 0						0 -
64 65 66	DLLGIOM	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		(	0	0 (	) (	0	0		0 0		0 (		) (	) (	0 -
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		(	)	0 0	) (	0	0		0 0		0 0	) (	0 (	) (	0 -
										Public guara	antees - Actual						
				Exposu	re values	Risk expos	ure amounts	S11114	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	St 2	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Rati
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
73 74 75		Central banks Central governments Institutions															
76 77 78		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			)	0		0	0		0 0						0 -
80 81	SWITZERLAND	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			1	0			0		0 0						0 -
83 84 85		Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME															
86 87 88		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation															
89 90		Other non-credit obligation assets IRB TOTAL		(		0 (		0	0		0		0 0		) (	) (	0 -
											antees - Actual						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94		Central banks Central governments Institutions Corporates				0 (		0 0	0		0 (				0	)	0 -
95 96 97		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail			0	0 (		0 0	0		0 (			)	0	)	0 -
98 99 100	UNITED STATES	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			0	0 (		0 0	0		0 0				0	)	0 -
101 102 103		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
104 105 106		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation Other personal chliquitien assets															
108		Other non-credit obligation assets IRB TOTAL		(	D	0 (		0	0		0		0		) (	(	0 -

			15	16	17	_10			Nationale o	du Crédit Mu		- 34	25	36	
			15	16	17	18	19	20		22 antees - Actual	23	24	25	26	27
			Exposi	ıre values	Risk expos	ure amounts		Stage 1 exposure, of		.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions Stage 3 exposur
	Central banks Central governments	,						amount		amount		amount			
	Institutions Corporates Corporates Of Which Specialized Londing			0 (	0 (		0	0 0		0 0		0 (		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0		0	0 0		0 0		0 (		0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME							0							J
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving			0 (	0 (	)	0	0 0		0 0		0 (	)	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity														
	Securitisation Other non-credit obligation assets						0			0		0			
	IRB TOTAL			<u>σ</u>	<u> </u>	1	0	<u> </u>		0 0		0	1	<u> </u>	,
								Starra d		.2/2020		G1 2			
				ıre values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock o provisions Stage 3
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposur
	Central governments Institutions			0	0		0	0		0		0		0	
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			UI (	υ <b>ι</b> (		U	0		0		U  (		U	J
	Retail  Retail - Secured on real estate property			0 (	0 (		0	0 0		0 0		0 (		0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0 (	0 (		0	0 0		0 0		0 (		0	0
	Retail - Qualifying Revolving Retail - Other Retail														
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL			0 0	0		0	0		0 0		0 0		0	D
										antees - Actual					
			Exposı	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2	Stage 3	Stage 3 exposure, of which	Stock of provisions for		
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur
	Central governments Institutions														
	Corporates  Corporates - Of Which: Specialised Lending			0 (	0 (		0	0 0		0 0		0 (		0	0
	Corporates - Of Which: SME  Retail			0 (	0 (		0	0 0		0 0		0 (		0	0
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME														
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving			0 (	0 (		0	0 0		0 0		0 (		0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation														
	Other non-credit obligation assets IRB TOTAL			0 0	0 0		0	0 0		0 0		0 0		0	
									Public guar	antees - Actual					
		-	Exposi	ıre values	Risk expos	ure amounts		Stage 1 exposure, of		.2/2020 Stage 2 exposure, of	a: a	Stage 3 exposure, of	Stock of	Stock of	Stock o
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions Stage 3 exposur
	Central banks Central governments							amount		AINOUIII		211(0)111)1			
	Institutions Corporates			0 (	0 (		0	0 0		0 0		0 (	)	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0		0	0		0		0		0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			U (	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		U C	0		O C		(		U	
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving			0 (	0 (		0	0 0		0 0		0 (		0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity														
	Securitisation Other non-credit obligation assets						0			0					
	IRB TOTAL			<u> </u>	v <sub> </sub> (	1	<u> </u>	υ <sub> </sub> 0		<u> </u>		v <sub> </sub> (	1	<u> </u>	<u>'</u>
								Character		.2/2020		Character			
				ire values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock o provisions Stage 3
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposur
	Central governments Institutions Corporates			0	0		0	0 ^		0		0		0	
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			U] (	vj (		U	0		U C		U (		U	
	Retail  Retail - Secured on real estate property			0 (	0 (		0	0 0		0 0		0 (		0	0
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			0	0		0	0		0		0		0	0
	Retail - Qualifying Revolving  Retail - Other Retail														
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation														
	Other non-credit obligation assets														

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		29	30	31	32	33	34	35	36	37	38	39 oria - Baseline Sce	40	41	42	43	44	45	46	47	48	49
		St 4	G12			Stock of	Stock of	Coverage Ratio -		G1 2	<b>2</b> 12	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -		012	Olava D	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1	ovisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions	FO	4 00	192	0	152	75	34.61%	1 500	3 834	250	22	105	124	34.61%	2,400	2,942	420	20	75	152	34.61%
5 6 7	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	51,41	2 2,26	63 680	1,139	90	184	27.06%	49,938	3,471	947	947	112	256	27.06%	49,243	3,904	1,209	941	121	327	27.06%
Confédération Nationale du Crédit	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	1,05	7	2 10	25	0	6	60.11%	1,022	36	12	22	1	7	58.12%	992	64	14	20	2	8	60.11%
Mutuel  11 12 13 14	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	54,57	6,14	48 487	1,199	248	139	28.54%	54,571	6,148		1,013		139	28.54%	54,571	6,148	487	1,015	202	139	28.54%
					1/12/2021						Morat	31/12/2022							31/12/2023			
Row	Colo FUD	Stage 1 exposure	Stage 2 exposure	Stage 3 pr exposure	ovisions for pro	Stock of ovisions 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
19 20	Central banks Central governments	%)			exposure (	exposure	exposure					exposure	exposure	exposure					exposure	exposure	ехрозите	
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending	58	4 4,98	82 215	8	153	75	34.61%	1,589	3,834	359	22	105	124	34.61%	2,400	2,942	439	30	75	152	34.61%
25 26 27	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	51,41	2 2,26	63 680	1,139	90	184	27.06%	49,938	3,471	947	947	112	256	27.06%	49,243	3,904	1,209	941	121	327	27.06%
FRANCE 29 30	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	1,05	7	2 10	25	0	6	60.11%	1,022	36	12	22	1	7	58.12%	992	64	14	20	2	8	60.11%
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	54,57	1 6,14	48 487	1,199	248	139	28.54%	54,571	6,148	487	1,013	222	139	28.54%	54,571	6,148	487	1,015	202	139	28.54%
										·		oria - Baseline Sco					·					
						Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	exposure		ovisions for Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure
37 38 39	Central banks Central governments Institutions																					
40 41 42	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0 0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
43 44 45 46 GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
46 47 48	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0 0	0	U	0		U	0	U	U	U	0	-	U	0	0	U	0	0 -	
50 51 52	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
				3	1/12/2021						Morat	oria - Baseline Sce 31/12/2022	enario						31/12/2023			
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 pr	Stock of story pro	Stock of ovisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 55 56	Central banks Central governments		Exposure -			exposure	exposure	exposure	Сжрованс	ежровин <b>с</b>	Сироване	exposure	exposure	exposure	exposure	Схрозиго	Схрозигс	CAPOSUIC	exposure	exposure	exposure	exposure
57 58 59	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
60 61 62 63	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
64 65 66 BELGIUM	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
67 68 69	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
71 72	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
					4 (40 (000)						Morat	coria - Baseline Sco	enario						24/42/2022			
		Stage 1	Stage 2	Stage 3 pr		Stock of ovisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure %)	exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
74 75 76	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
77 78 79 80	Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
84 85 86 87	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																					
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
											Morat	oria - Baseline Sco	enario									
					1/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	a			31/12/2022 Stock of provisions for	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1	ovisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91 92 93 94	Central banks Central governments Institutions Corporates		0	0 0	0	0	O.	-	0	0	0	U	0	n	-	n	0	0	n	n	ni -	-
95 96 97	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
98 99 100 101 UNITED STATES	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -	-
101 102 103 104	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
105 106 107	Equity Securitisation Other non-credit obligation assets							_								_						
108	IRB TOTAL		0	0 0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0 -	

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		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Mora	toria - Baseline Sce 31/12/2022	enario		1				31/12/2023			
		Stage 1	Stage 2		Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row	(mln	exposure  EUR, %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109	Central banks Central governments	LON, 70)																				
111	Institutions Corporates		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0				0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			<u> </u>	9																	
115 116	Retail  Retail - Secured on real estate property		0 (	0 0	0	0	0	-	0	0	(	0	0	0	-	0	(	) (	) (	0	0	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (	) (	0	0	-
119 120	Retail - Qualifying Revolving Retail - Other Retail																					
121 122	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
124 125	Equity Securitisation Other non-credit obligation assets																					
126	IRB TOTAL		0	0 0	0	0	0	-	0	0	(	0	0	0	-	0	(			0	0	-
											Mora	toria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2	Stage 3		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num	•	exposure n EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127	Central banks Central governments Institutions																					
130 131	Corporates  Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		) (	) (	0	0	-
132 133	Corporates - Of Which: SME  Retail		0	0 0	0	0	0	-	0	0		0 0	0	0		0		0 (		0 0	0	-
134 135 136 SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME				-							-									-	
136 137	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0			) (	0	0	-
138 139	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
140 141	Retail - Other Retail - Of Which: non-SME  Equity Securitisation																					
142 143 144	Other non-credit obligation assets  IRB TOTAL		0	0 0	0	0	0	-	0	0		0	0	0	-	0				0 0	0	-
					,		•						,									
					31/12/2021						Mora	toria - Baseline Sce 31/12/2022	enario						31/12/2023			
					Stock of	Stock of	Stock of provisions for	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
<b>Num</b> 145	Central banks	1 EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	•
146 147	Central governments Institutions												0	-								
148 149 150	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U	0 0	U	U	0	-	0	U		0	0	0	-	0				J O	0	-
151 152	Retail  Retail - Secured on real estate property		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0	(	0 (	) (	0	0	-
153 154 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (	) (	0	0	-
155 156	Retail - Qualifying Revolving Retail - Other Retail																					
157 158	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
160 161	Equity Securitisation Other non-credit obligation assets																					
162	IRB TOTAL		0 (	0 0	0	0	0	-	0	0	(	0	0	0	-	0	(		0	0	0	-
											Mora	toria - Baseline Sce	enario									
					31/12/2021	Charles	Charless					31/12/2022	Charles	Charles					31/12/2023		Charle of	
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 163	Central banks (min	EUR, %)	мрозите	- Inposare	exposure	exposure	exposure	exposure	- Chposure	on posuit		exposure	exposure	exposure	exposure		- Apostire	- CAPOSUIC	exposure	exposure	exposure	exposure
164 165	Central banks Central governments Institutions																					
166 167	Corporates  Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (	) (	0	0	-
168 169	Corporates - Of Which: SME  Retail		0	0 0	0	0	0	-	0	0		0 0	0	0	-	0		) (	) (	0	0	-
170 171 172 <b>N.A.</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
172 173	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		U	0	0	0	0	-	0	0	(	0	0	0	-	0		J <sub>I</sub> (	) (	0 اد	0	-
175 176	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
177 178	Equity Securitisation																					
179 180	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0		0	0	0	-	0				0	0	-
												to disconnection										
					31/12/2021						Mora	toria - Baseline Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3		Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln	exposure  EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments	, :-/																				
183 184	Institutions Corporates		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (	) (	0 0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
187 188	Retail  Retail - Secured on real estate property		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (		0	0	-
189 190 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	-	0	0	(	0 0	0	0	-	0		0 (	) (	0 0	0	-
191 192	Retail - Qualifying Revolving Retail - Other Retail																					
193 194	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
196 197	Equity Securitisation Other pop-credit obligation assets																					
198	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0	0	-	0	0		0	0	0	-	0				0	0	-

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

		50	51	52	53	54 55	56	57	58 59	60	61 62	63	édération Nationale d	66		68 69	70	71	72	73	74	75	76 77	78	79
												Pub	olic guarantees - Baseline Scena	io											
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Sto	ck of Coverage Ratio		Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Cayaraga P	tio	Stage 1		Stage 2		2/2023 Stage 3	Stock of Stock of	Stock of	Coverage Batic
Row		Stage 1 exposure	exposure, or which guaranteed	Stage 2 exposure	exposure, or which guaranteed	Stage 3 exposure, of which guarantee	Stage 1	_	coverage Rations for Stage 3 exposure	Stage 1 exposure	which Stage 2 was exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for pr Stage 2 exposure	ovisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions stage 1 Stage 2	or provisions fo	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)	b)	amount		amount	amount		exposure exp	osure	5	amount	amount	guaranteed amount	exposure	exposure	exposure		amount		amount		amount	exposure exposure	exposure	
Inst	entral governments astitutions orporates	5 217	7 4 701	1 224	1 001	103	108	34	62 31 920	5 320	4 705 1 16	1 258	255 163	3	20	70 27	340/6 5 3/	63 4 707	1.071	1 1 410	301	208	3	25	76 25 18%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,317	1,701	1,22 1	1,031	153			02 31.92	3,320	1,700	1,230	233		23	70 21	3170 3/30	1,737	1,07.1	1,110	301	250	3	2.5	70 23.1070
	Retail - Secured on real estate property	9,376	6 8,752	2,053	2,591	439	190 2	2 75	112 25.559	9,610	9,179 1,68	2,806	569 344	2	50	122 21	53% 9,8:	9,762	1,397	7 3,010	659	478	2	39 1	30 19.64%
10 Ivationale du Cledit	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving																								
12 13	Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
15 Equi	Retail - Other Retail - Of Which: non-SME quity ecuritisation																								
17 Otho	ther non-credit obligation assets RB TOTAL	14,332	2 13,483	3,875	3,875	334	299 261	136	121 36.21%	14,841	13,961 4,25	4,250	576 516	243	126	0 0.0	00% 15,61	14,685	4,603	3 4,603	781	699	248	130	0.00%
												Pub	blic guarantees - Baseline Scena	io											
						31/12/2021							31/12/2022								31/12	2/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, o	of Stock of provisions for	Stock of Sto	ck of ons for Stage 3	Stage 1	Stage 1 posure, of which	Stage 2 exposure, of which	Stage 3 exposure, of	provisions for	Stock of provisions for pr	visions for Coverage R	Stane 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions	or provisions fo	Coverage Ratio - Stage 3
Row Num	(mln EUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure guarantee amount	exposure	Stage 2 Stage exposure exp	ge 3 exposure	exposure g	exposure earanteed earanteed	guaranteed amount	exposure guaranteed amount	Stage 1 exposure		Stage 3 exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure
20 Cent	entral banks entral governments estitutions																								
Corp.	orporates  Corporates - Of Which: Specialised Lending	5,317	7 4,701	1,224	1,091	193	108	34	62 31.929	5,320	4,705 1,16	1,258	255 163	3	29	70 27	34% 5,36	63 4,797	1,071	1,410	301	208	3	25	76 25.18%
24 25 <b>Ret</b> a	Corporates - Of Which: SME etail	9,376	6 8,752	2,053	2,591	439	190 2	2 75	112 25.559	9,610	9,179 1,68	2,806	569 344	2	50	122 21	53% 9,83	11 9,762	2 1,397	7 3,010	659	478	2	39 1	30 19.64%
27 EDANCE	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	0																0				
29 R	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	0	0 0	U	U	0	U (		0 -	U	0		0	0	U	0 -		0 0		0 0	U		0	0	0 -
31	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																								
	quity ecuritisation																								
	ther non-credit obligation assets RB TOTAL	14,332	2 13,483	3,875	3,875	334	299 261	136	<b>121</b> 36.219	14,841	13,961 4,25	4,250	576 516	243	126	<b>0</b> 0	00% 15,61	14,685	4,603	3 4,603	781	699	248	130	0.00%
												Dub	olic guarantees - Baseline Scena	io											
						31/12/2021							31/12/2022								31/12	2/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3  Stage 3  which	of Stock of provisions for	Stock of Sto	ck of cons for Coverage Ratio	Stage 1	Stage 1 posure, of which Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	provisions for pr	Stock of Coverage R	stio - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions fo	Coverage Ratio - Stage 3
Row Num	(mln EUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure guarantee amount	d Stage 1 exposure	Stage 2 Stage exposure exp	ge 3 exposure		exposure amount	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure
Cent	entral banks entral governments estitutions																								
40 Corp	orporates  Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0 (	0	0 -	0	0	0	0 (	0	0	0 -		0 0	) (	0 0	0	0	0	0	0 -
42 43 <b>Ret</b> a	Corporates - Of Which: SME	0	0 0	0	0	0	0 (	0	0 -	0	0	0	0 (	0	0	0 -		0 0		0 0	0	0	0	0	0 -
45 CEDMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																								
47 R	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	0	0 0	0	0	0	0 (	0	0 -	0	0	0	0 (	0	0	0 -		0 0	(	0 0	0	0	0	0	0 -
49	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																								
51 52 <b>Equ</b> i	quity ecuritisation																								
	ther non-credit obligation assets			0	0											0 -		0 0					0		0 -
IRB	RB TOTAL	U	<u> </u>	<u> </u>		0	U C	0	0 -	0	U	0	<u> </u>	<u> </u>	U	<u> </u>	I	<u> </u>	<u>'</u>	<u>U  U </u>	U	oj Oj	<u> </u>	<u> </u>	
54 IRB	RB TOTAL	0	<u> </u>	<u> </u>		0	0	0  0	0 -	0	U <sub>I</sub>	Pub	blic guarantees - Baseline Scena	rio	J O		<u>'</u>	<u> </u>		0  0	O <sub>I</sub>	o <sub>l</sub>		<u> </u>	
54 IRB	RB TOTAL	0	Stage 1		Stage 2	31/12/2021 Stage 3	O C	0	0 -	O O	Stage 1		31/12/2022		U			Stage 1		Stage 2	31/12	2/2023 Stage 3			
54 IRB	RB TOTAL	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3  Stage 3  which	provisions for	provisions for provis	ck of Coverage Ratio	Stage 1	Stage 1 posure, of Stage 2 which	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	Stock of Coverage Range 3	otio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions fo	Coverage Ratio - Stage 3
Row Num	(mln EUR, %)	exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3 exposure, o	provisions for	provisions for provis	Coverage Ratio	g	Stage 1 posure, of which exposure amount	Stage 2	31/12/2022	Stock of	provisions for pr	Loverage R	otio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row         Num           55         Cent           56         Cent           57         Inst	(mln EUR, %) entral banks entral governments estitutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	otio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  55 56 56 57 58 59	(mln EUR, %) entral banks entral governments estitutions orporates Corporates - Of Which: Specialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  55 56 57 58 Con 59 60 61 62	(mln EUR, %) entral banks entral governments estitutions orporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0			Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio - Stage 3 exposure  0 -
Row Num  55 56 57 58 59 60 61 62 63 64 BELGIUM	(mln EUR, %)  entral banks entral governments estitutions orporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0			Stock of provisions for Stage 1 exposure exposure	Stock of provisions fo Stage 3 exposure  0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 -
Row Num  55 56 57 58 59 60 61 62 63 64 BELGIUM 65 66 67	(mln EUR, %)  entral banks entral governments estitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail  Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0			Stock of provisions for Stage 1 exposure exposure	Stock of provisions fo Stage 3 exposure  0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 -
Row Num  55 56 57 58 59 60 61 62 63 64 BELGIUM 65 66 67 68 69	(mln EUR, %) entral banks entral governments estitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0			Stock of provisions for Stage 1 exposure  0  0	Stock of provisions fo Stage 3 exposure  0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 -
Row Num         Cent           55         Cent           56         Cent           57         Inst           58         Corr           59         Corr           60         Corr           61         Reta           62         Reta           63         Reta           64         Reta           65         Reta           66         Reta           67         Reta           68         Reta           69         Reta           70         Sector           71         Other	(mln EUR, %)  entral banks entral governments estitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail  Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 3 exposure  0 0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 -
Row Num         Cent           55         Cent           56         Cent           57         Inst           58         Corr           59         Corr           60         Corr           61         Reta           62         Reta           63         Reta           64         Reta           65         Reta           66         Reta           67         Reta           68         Reta           69         Reta           70         Sector           71         Other	(mln EUR, %) entral banks entral governments istitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME quity ecuritisation ther non-credit obligation assets	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 exposure  0 0 0 0	Stock of provisions fo Stage 3 exposure  0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 -
Row Num         Cent           55         Cent           56         Cent           57         Inst           58         Corr           59         Corr           60         Corr           61         Reta           62         Reta           63         Reta           64         Reta           65         Reta           66         Reta           67         Reta           68         Reta           69         Reta           70         Sector           71         Other	(mln EUR, %) entral banks entral governments istitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME quity ecuritisation ther non-credit obligation assets	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	provisions for	provisions for provis	ons for	g	posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Pub	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for pr	ovisions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0		Stock of provisions for Stage 1 exposure  0 0 0 0	Stock of provisions fo Stage 3 exposure  0 0 0 0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num         Cent           55         Cent           56         Cent           57         Inst           58         Corr           59         Corr           60         Corr           61         Reta           62         Reta           63         Reta           64         Reta           65         Reta           66         Reta           67         Reta           68         Reta           69         Reta           70         Sector           71         Other	(mln EUR, %) entral banks entral governments istitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME quity ecuritisation ther non-credit obligation assets	exposure	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of		exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of	Stage 3 exposure  O  O  O  31/12/2021  Stage 3 exposure, or which guarantee amount  Stage 3 exposure, or which guarantee amount  Stage 3 exposure, or which guarantee amount	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure exposur	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  Coverage Ratio Stage 3 exposure	0 0 0	Stage 2 exposure  O  O  O  Stage 2 exposure  O  O  O  O  O  O  O  Stage 1	Stage 2 exposure, of which guaranteed amount  0 0 0 Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 1	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  0  0  0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0  0  0  0  0	or provisions fo Stage 3 exposure  0 0 0 0 0	0 -
Row Num	(mln EUR, %) entral banks entral governments stitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail  Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0  0 0 0  0 0 0  0 0 0	0 0 0	exposure, of which guaranteed amount  0  0  0	Stage 3 exposure  Stage 3 exposure, or which guarantee amount  0  0  31/12/2021 Stage 3 exposure, or which guarantee amount	provisions for Stage 1 exposure  O O O O  Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2  Stock of stage 2  Stage 2  Stock of stage 2	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O O O O O O O O O O O O O O O O O O O	osure, of which laranteed amount  0  0  0  0  0	Stage 2 exposure, of which guaranteed amount  0 0 0 Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  0  0  0	ovisions for		0 0 0 0 0 0	Stage 2 exposure		Stage 3 exposure  0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0  0  Stock of Stock of	or provisions fo Stage 3 exposure  0 0 0 0 0	0 - 0 - 0 - 0 - 0 -
Row Num	entral banks entral governments estitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME estail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other-Retail - Of Which: SME Retail - Other-R	exposure  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 Stage 2	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, or which guarantee amount   0  0  31/12/2021  Stage 3 exposure, or which guarantee amount  Stage 3 exposure, or which guarantee amount	provisions for Stage 1 exposure  O O O O  Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2  Stock of stage 2  Stage 2  Stock of stage 2	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  Ck of cons for ge 3  Coverage Ratio Stage 3  exposure	O O O O O O O O O O O O O O O O O O O	Stage 1 posure, of which aranteed amount   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Pub  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  0  0  0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0  0  0  0  0	or provisions fo Stage 3 exposure  0 0 0 0 0	0 -
Row Num	entral banks entral governments istitutions orporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME quity ecuritisation ther non-credit obligation assets B TOTAL  (min EUR, %) entral banks entral governments istitutions orporates Corporates - Of Which: Specialised Lending	exposure  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 Stage 2	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, or which guarantee amount   0  0  31/12/2021  Stage 3 exposure, or which guarantee amount  Stage 3 exposure, or which guarantee amount	provisions for Stage 1 exposure  O O O O  Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2  Stock of stage 2  Stage 2  Stock of stage 2	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  Ck of cons for ge 3  Coverage Ratio Stage 3  exposure	O O O O O O O O O O O O O O O O O O O	Stage 1 posure, of which aranteed amount   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Pub  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  0  0  0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0  0  0  0  0	or provisions fo Stage 3 exposure  0 0 0 0 0	0 -
Row   Num   S5   Cent   Cent   S6   Cent   S7   S8   Corp   Cor	(min EUR, %) entral banks entral governments stritutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc-SME suity courtisation ther non-credit obligation assets RETOTAL  (min EUR, %) entral banks entral governments sistitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 Stage 2	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, or which guarantee amount   0  0  31/12/2021  Stage 3 exposure, or which guarantee amount  Stage 3 exposure, or which guarantee amount	provisions for Stage 1 exposure  O O O O  Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2  Stock of stage 2  Stage 2  Stock of stage 2	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  Ck of cons for ge 3  Coverage Ratio Stage 3  exposure	O O O O O O O O O O O O O O O O O O O	Stage 1 posure, of which aranteed amount   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Pub  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  0  0  0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0  0  0  0  0	or provisions fo Stage 3 exposure  0 0 0 0 0	0 -
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Row Num	entral banks entral governments stitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, one which guarantee amount  0  31/12/2021  Stage 3 exposure  Stage 3 exposure, one which guarantee amount  0  0  31/12/2021  Stage 3 exposure, one which guarantee amount  0  0  Stage 3 exposure, one which guarantee amount  0  Stage 3 exposure, one which guarantee amount  0  0  0  0  0  0  0  0  0  0  0  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 3 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposure  Stage 5 exposure  Stage 5 exposure  Stage 5 expo	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of cons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of cons for ge 3 exposure  O -  Ck of cons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  O  O  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  O  O  Stage 1 posure, of which laranteed amount  O  O  O  O  O  Stage 1 posure, of which laranteed amount  O  O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  Stage 1 Posure, of Stage 3	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 1 exposure  Stock of provisions for O  Stock of provisions for Stage 1 exposure  O O O  Stock of O  Stock of O  O O  Tio	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stage 3 exposure  O -  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0	Stage 1 exposure  Stage 2 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 -  0 -  0 -  0 -
Row   Num   S55   Cent   Inst   S8   Corr   S8   S9   Corr   S8   S8   S9   S9   S9   S9   S9   S9	entral banks entral governments stitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 -  0 -  0 -  0 -
Row Num   S55   Cent   Cent   Inst   S65   Cent   Inst   S65   Cent   Inst   S66   Cent   S66	entral banks entral governments stitutions opporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 -  0 -  0 -  r Coverage Ratio - Stage 3 exposure  0 -  0 -  0 -  0 -
Row   Num   55   Cent   Cent   Inst   Cent   Cent	entral banks entral overnments stitutions corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other R	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 -  0 -  0 -  r Coverage Ratio - Stage 3 exposure  0 -  0 -  0 -  0 -
Row   Num   S5   Cent   Cent	entral banks entral governments stitutions corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: SME etail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: non-SME Interval - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: station ther non-credit obligation assets Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 -  0 -  0 -  r Coverage Ratio - Stage 3 exposure  0 -  0 -  0 -  0 -
Row   Num   Section   Se	entral banks entral governments stitutions orporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME unity scuritisation ther non-credit obligation assets B TOTAL  (min EUR, %)  entral banks entral panks entral covernments stitutions orporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME attitutions orporates  (min EUR, %)  Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 -  0 -  0 -  r Coverage Ratio - Stage 3 exposure  0 -  0 -  0 -  0 -
Row   Num   Second   Second	entral banks entral governments stitutions proporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure  0  0  0  0  Stage 1 exposure  0  0  0  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	exposure  0 0 0 0 0 Stage 2 exposure  0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarantee amount  0  0  31/12/2021  Stage 3 exposure  Stage 3 exposure  which guarantee amount  31/12/2021  Stage 3 exposure  0  0  31/12/2021  Stage 3 exposure which guarantee amount  Stage 3 exposure character amount  0  0	of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure  O -  O -  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Ck of ons for ge 3 exposure  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure  O -  Coverage Ratio Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 posure, of which laranteed amount  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  O  O  Stage 1 posure, of which laranteed amount  O  Stage 2 exposure  O  Stage 1 posure, of which laranteed amount  Stage 2 exposure  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Pub  Stage 2 exposure, of which guaranteed amount  Pub	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure  O -  Coverage R Stage 3 exposure	atio - Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  Stage 2 exposure  0  0  0  Stock of provisions for Stage 1 exposure  0  Stock of provisions for Stage 1 exposure  0  0  Stock of provisions for Stage 1 exposure  Stock of provisions Stage 2 exposure	or provisions fo Stage 3 exposure  Stock of provisions fo Stage 3 exposure  O Stock of provisions fo Stage 3 exposure	0 - 0 - 0 - 0 - 0 -  0 -  0 -  r Coverage Ratio - Stage 3 exposure  0 -  0 -  0 -  0 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

	IIIA		50	51	52	53	54 55	56	57	58	59 60	61	62	63	<u>fédération Nation</u>	65	66 67	68 69	70	71	72	73	74	75	76	77	78	79
														Pt	ublic guarantees - Base				_									
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/2022 S	2002	Stock of Stock of	Stock of Control Page		Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of C	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for pr	rovisions for Stage 3	Coverage Ratio - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	exposure	hich prov	visions for provisions for Stage 1 Stage 2	provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1		rovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %	6)	guaranteed amount	·	guaranteed amount	guaranteed amount	exposure		exposure	exposure	guaranteed amount	·	guaranteed amount	gua	ranteed	xposure exposure	exposure exposure		guaranteed amount	·	guaranteed amount	·	guaranteed amount	exposure	exposure	exposure	exposure
110		Central governments Institutions																										
112		Corporates  Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
114 115		Corporates - Of Which: SME  Retail		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0 (	0 -		0 0	0 (	0 0	0	0	0	0	0 -	
116 117	LLIVEMBOLIBO	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME								, , , , , , , , , , , , , , , , , , ,																		
118 119	LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	-	0 0	0	0	0	0	0 (	0 -		0	0	0 0	0	0	0	0	0 -	
120 121		Retail - Other Retail  Retail - Other Retail - Of Which: SME																										
122 123		Retail - Other Retail - Of Which: non-SME  Equity																										
124 125		Securitisation Other non-credit obligation assets																										
126		IRB TOTAL		0		0 0	0	0	0	0 -	-	0 0	0	0	0	0	0  (	0 -		0 (	0 0	0	0	0	0	0	0 -	
														Pt	ublic guarantees - Base	ne Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1		Stage 2	31/12/2022 S	ano 3				Stage 1		Stage 2	31/12	/2023 Stage 3		Si 1 6		
			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for provising 2	Stock of rovisions for Stage 3	Coverage Ratio - Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3 exp	sure, of prov	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 Coverage Ratio	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for provisions 2	Stock of rovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %		guaranteed amount	exposure	guaranteed amount	guaranteed amount	exposure	exposure	exposure	exposure	guaranteed amount	ехрозите	guaranteed amount	· gua	ranteed	xposure exposure	Stage 3 exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	ехрозите	guaranteed amount	exposure		exposure	exposure
128		Central banks Central governments Institutions																										
130		Corporates  Corporates - Of Which: Specialised Lending		0 0	(	0 0	0	0	0	0 -	-	0 0	0	0	0	0	0 (	0 -	(	0 (	0 (	0 0	0	0	0	0	0 -	
132		Corporates - Of Which: SME  Retail		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
134 135	CDAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																										
136 137	SPAIN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	(	0 0	0	0	0	0 -	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
138 139		Retail - Other Retail  Retail - Other Retail - Of Which: SME																										
140 141		Retail - Other Retail - Of Which: non-SME  Equity																										
142 143		Securitisation Other non-credit obligation assets								0				0										0	0	0	0	
144		IRB TOTAL		0	'	<u> </u>	<u> </u>	<u>,                                    </u>	0	<u> </u>	<u>-</u>	0 0	<u> </u>	U <sub>I</sub>	<u> </u>	<u> </u>	0	<u>)                                    </u>	<u>'</u>	<u>o<sub> </sub> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<b>U</b>	<b>U</b>	<u> </u>	
														Pu	ublic guarantees - Base	ne Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3	Charle of	Charles of	Charles of		Stage 1		Stage 2	31/12/2022 S	200 3	Charles 6	Charles		Stage 1		Stage 2	31/12	/2023 Stage 3	Charles 6	Charle of	Charles of	
D			Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for provisions for provising 2	Stock of rovisions for Stage 3	Coverage Ratio - Stage 3 Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3 exp	sure, of prov	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for provisions for provided to the stage 2	Stock of rovisions for Stage 3	Coverage Ratio - Stage 3
Num		(mln EUR, %	6)	guaranteed amount	exposure	guaranteed amount	guaranteed amount	Stage 1 exposure	exposure	exposure	exposure exposure	guaranteed amount	exposure	guaranteed amount	gua gua		Stage 1 Stage 2 exposure	exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure		exposure	exposure
145 146		Central banks Central governments																										
148		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
150 151		Corporates - Of Which: SME  Retail		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
152 153	NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																										
154 155	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0		0 0	0	0	0	0 -	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
156 157		Retail - Other Retail  Retail - Other Retail - Of Which: SME																										
158 159		Retail - Other Retail - Of Which: non-SME  Equity																										
160 161		Securitisation Other non-credit obligation assets IRB TOTAL					0			0			0	0	0	0				0 (	0	) 0	0	0	0	0	0 -	
102		IRB IOIAL		<u> </u>		<u> </u>	<u> </u>	<u>,                                    </u>	<u> </u>	<u> </u>		<u> </u>	<u>,                                    </u>	<u>U</u>	<u> </u>	<u> </u>	<u> </u>	,		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	
														Pt	ublic guarantees - Base								21112	10000				
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Course Badia	Stage 1		Stage 2		age 3	stock of Stock of	Stock of		Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of C	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for Stage 1	provisions for pr Stage 2	rovisions for Stage 3	Stage 3 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure		visions for provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for pr	rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
<b>Num</b> 163		(mln EUR, %	6)	amount		amount	guaranteed	exposure	exposure	exposure	exposure	amount		amount		nount ex	xposure exposure	exposure		amount		amount		amount	exposure	exposure	exposure	Схрозите
164 165		Central governments Institutions																										
166 167		Corporates  Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
168 169		Corporates - Of Which: SME  Retail  Retail		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
170 171	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Potail - Secured on real estate property - Of Which: pap SME				0	0			0		0	0	0	0	0				0	0	0	0	0	0	0	0	
172		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0		0		0	0	0 -	-			U	0	O O	0					0	0	O O	J J	O .	0 -	
175		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																										
177 178		Equity Securitisation																										
179 180		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0	-	0 0	0	0	0	0	0 (	0 -		0	0	0	0	0	0	0	0 -	
															. L.P.													
							31/12/2021							Pu	ublic guarantees - Base 31/12/2022								31/12	/2023				
			Ctanad	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 3	Stage 2 exposure, of	S	200	Stock of Stock of provisions for	Stock of Coverage Ratio	Store 1	Stage 1 exposure, of	Store 3	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Row		ZL. ELIB. O	Stage 1 exposure	which guaranteed	exposure	which guaranteed	Stage 3 which guaranteed	Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Stage 3 exposure  Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure gua	ranteeu	Stage 1 Stage 2  Exposure exposure	Stage 3 exposure  Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks Central governments	·)	amount		amount	amount	- Aposuic	- Mposuic	posarc		amount		amount	a	nount				amount		amount		amount				
182 183		Central governments Institutions Corporates		0 0		0	0			0	_	0		0	0	0	0	0 -		0	0			0	0	0	0	
185 186		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U		0	U		U U	Ul		U U	U	U	U	U	U (	, U-			(	0	U	U	U	U	0 -	
187 188		Retail - Secured on real estate property		0 0		0 0	0	0	0 0	0	-	0 0	0	0	0	0	0 (	0 -		0 (	0 (	0 0	0	0	0	0	0 -	
189 190	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0		0	0	)	0	0	-	0	0	0	n	n	0	) N-		0	0	0 0	0	0	0	n	0-	
191 192		Retail - Secured on real estate property - Or Which: Hon-SME  Retail - Qualifying Revolving  Retail - Other Retail		0		- 0				UI.			U	U	U U	J.		- U				U	U	U	U	U U	0-	
193 194		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																										
195 196		Equity Securitisation																										
197 198		Other non-credit obligation assets  IRB TOTAL		0 0		0	0	0	0	0	<u></u>	0 0	0	0	0	0	0 0	0 -		0 0	0 0	0	0	0	0	0	0 -	
			<del>-</del>				•																					

EBA EUROPEAN BANKING AUTHORITY

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		80	81	82	83	84	85	86	87	88	89	90 atoria - Adverse Sce	91	92 92	93	94	95	96	97	98	99	100
					31/12/2021 Stock of	Stock of	Stock of	Course Bakin			Mora	31/12/2022 Stock of	Stock of	Stock of C	D.L.				31/12/2023 Stock of	Stock of	Stock of	C
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5 6 7	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	51,412	4,982	680	1 080	9 151	1 75 5 184	34.61%	1,547	3,819	9 41	5 23	123	272	34.61%	2,298	·	1 369	) 33	3 53	370	34.61% 27.06%
Confédération Nationale du Crédit	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	1,057	2	10	24	4 C	0 6	60.11%	1,015	5,776	2 17	2 24	1	7	60.11%	995	5 58	16	5 19	9	. 9	60.11%
Mutuel 13 14	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	54,571	6,148	487	1,140	242	2 139	28.54%	54,571	6,148				139	28.54%	54,571	6,148	487	935	5  168	139	28.54%
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse Sca 31/12/2022 Stock of	Stock of	Stock of C					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
19 20 21	Central banks Central governments Institutions																					
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	584	4,982	215	9	151	1 75	34.61%	1,547	3,819	41!	5 23	86	144	34.61%	2,298	8 2,944	540	3:	3 53	187	34.61%
25 26 27 FDANCE	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	51,412	2,263	680	1,080	85	5 184	27.06%	49,572	2 3,778	3 1,000	6 1,041	123	272	27.06%	48,547	7 4,440	1,369	880	0 110	370	27.06%
FRANCE 29 30	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	1,057	2	10	24	1 C	0 6	60.11%	1,015	42	2 17	2 24	1	7	60.11%	995	5 58	10	19	9 :	. 9	60.11%
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	54,571	6,148	487	1,140	242	2 139	28.54%	54,571	6,148	3 487	7 1,113	216	139	28.54%	54,571	1 6,148	487	935	5 168	139	28.54%
											Mora	ntoria - Adverse Sce	enario									
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num	(mln EUR, %) Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
38 39 40	Central governments Institutions Corporates	0	0	0	0		0 0	) -	0	0	) (	0 0	0	0 -			0 0			0 (	0	-
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	) (	0 0	) -	0	0	) (	0 0	0	0 -			0 0			0 (	0	-
44 45 46 GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	) (	0 0	) -	0	) 0	) (	0 0	0	0 -		(	0 0		) (	0 (	0	-
47 48 49	Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
50 51 52 53	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation Other non-credit obligation assets																					
54	IRB TOTAL	0	0	0	0	0	0	-	0	0		0	0	0 -		C	0	(			0	-
					31/12/2021						Mora	31/12/2022							31/12/2023	0.16		
Row	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage 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
55 56 57	Central banks Central governments Institutions																					
58 59 60	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	0	0	0	0		0 0	) -	0	0		0	0	0 -			0 0			0 (	0	-
62 63 64 BELGIUM	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0 0	) -	0			0 0	0	0 -			0 0			0 0		- 
65 66 67	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
69 70 71	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets																					
72	IRB TOTAL	0	0	0	0	0	0	-	0	0	)  (	0	0	0 -		(	0			0	0	-
					31/12/2021	Charles	Ch				Mora	31/12/2022		Charles Charles					31/12/2023	CI.	C	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage 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 74 75	Central banks Central governments Institutions																					
76 77 78	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	0	0	0	0		0 0		0	0		0 0	0	0 -			0 0			0 (	0	-
79 80 81 82 SWITZERLAND	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	) (	0 (	) -	0	0	) (	0 0	0	0 -			0 0			0 (	0	-
83 84 85	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME											3										
87 88 89	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets																					
90	IRB TOTAL	0	0	0	0	0	0	-	0	0		0	0	0 -			0	(		0 0	0	-
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022							31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
91 92 93	Central banks Central governments Institutions  (mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
94 95 96	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	) (	0 0	-	0	0		0 0	0	0 -		(	0 0	(		0 (	0	-
97 98 99 100 UNITED STATES	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0 0	) -	0	0		0 0	0	0 -			0 0			0 (	0	-
101 102 103	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	U	U	0	0				0	0		0	0	U-			0				0	
104 105 106	Retail - Other Retail - Of Which: non-SME  Equity Securitisation																					
107	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	-	0	0		0 0	0	0 -		(	0 0	(			0	-

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		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio ·	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln E	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110	Central banks Central governments																					
111 112	Institutions Corporates		0 (	0 0	0	C	0	-	(	0		0 0	0	C	) -	0	(	0 (	) (	0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
115 116 117	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0 0	0	(	0	-		J O		0	0		) <del>-</del>	0				J O	U	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0 0	0	(	0	-	(	0 0		0 0	0	(	-	0	(	0 (	) (	0 0	0	-
120 121	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME  Equity																					
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-		0		0 0	0	0	-	0				0	0	-
				•	,																	
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Star 1	Chara 2	Store 2	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Chara 1	Chara 3	Chara 2	Stock of	Stock of	Stock of	Coverage Ratio -	Charad	Chara 2	Store 2	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln F	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments	2014, 70)																				
129 130	Institutions Corporates		0 (	0 0	0	(	0	-	(	0 0		0 0	0	(	) -	0		0 (		0	0	-
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
134 135	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		J (	0	0	(	0	-	(	0		0	0	(	-	0		J (	(	0	0	-
135 136 137	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0 0	0	C	0	-	(	0 0		0 0	0	(	-	0	(	0 (	) (	0	0	-
138 139	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
140 141	Retail - Other Retail - Of Which: non-SME  Equity																					
142 143 144	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-		0 0		0 0	0	0	-	0				0 0	0	-
					,		1					•	•						•			
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		St 4	Give 2	Given 2	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Class 4	Glass 2	G1	Stock of	Stock of	Stock of	Coverage Ratio -	Glass 4	Glava 2	Size 2	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln F	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145 146	Central banks Central governments	-OK, 70)																				
147 148	Institutions Corporates		0 (	0 0	0	(	0	-	(	0 0		0 0	0	(	) -	0		0 (	) (	0	0	-
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152	Retail - Secured on real estate property  Detail - Secured on real estate property - Of Which SME			0 0	0	(	0	-	(	0		0 0	0	(	-	0				0	0	-
153 154 155 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0 0	0	(	0	-	(	0 0		0 0	0	(	) -	0	(	) (	) (	0	0	-
156 157	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
158 159	Retail - Other Retail - Of Which: non-SME  Equity																					
161 162	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-		0 0		0 0	0	0	-	0				0 0	0	-
				•																		
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln E	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164	Central banks Central governments																					
165 166	Institutions Corporates		0 (	0 0	0	(	0	-	(	0		0 0	0	(	) -	0	(	0 (	) (	0	0	-
167 168 169	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0			_		1 0		0 0			_	0					0	
170 171	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	O O							0									0	
N.A. N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0 0	0	(	0	-	(	0		0 0	0	(	-	0	(	0 (	(	0	0	-
174 175	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
1/6 177 178	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
179 180	Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-		0		0 0	0	0	-	0				0	0	-
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln E	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments																					
183 184	Institutions Corporates		0 (	0 0	0	(	0 0		(	0 0		0 0	0	(	-	0		0 (	) (	0 0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
187 188 189	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		J (	0	0	(	0	-		J 0		U 0	0		-	0		J (	) (	0 	0	
189 190 191	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	(	0	-	(	0 0		0 0	0	C	) -	0	(	) (	) (	0	0	-
192 193	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: non-SME  Equity																					
196 197	Securitisation Other non-credit obligation assets							-				0			-							-
190	IRB TOTAL		<u>,                                     </u>	u <sub>l</sub> U	U		, 0	l		, 0	1	<u>-</u> 1 υ	. U		1	0		-	,	, 0	ı U	

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	101	102	103	104	105 106	107	108	109 11	10 111	112	113	114 <b>Pu</b> l	115 116 plic guarantees - Adverse Scer	117	118	119	120	121	122	123	124	125	126	127 128	129	130
Row Num  (mln EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guarante	provisions for Stage 1	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	ge Ratio - ge 3 exposure	wnich	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2022  Stage 3 exposure  exposure  guaranteed amount	Stage 1	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expos	ns for provisions fo	for Chara 3
Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	5,304	4 4,710	1,230	1,091	. 201	108 1	1 34	99	49.25%	5,272 4,68	82 1,181	1,266	281	179	10 25	126	5 44.88%	5,262	4,720	1,125	1,437	347	2,944	9	19	149 42.79%
Confédération  Nationale du Crédit  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	9,330	0 8,752	2,082	2,591	. 455	190	4 72	147	32.27%	9,481 9,07	79 1,769	2,825	618	381	4 53	170	27.47%	9,610	9,555	1,515	3,048	742	561	4	35	187 25.20%
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL	14,332	2 13,483	3,875	3,875	334	299 25	5 131	148	44.43%	1,698 13,82	27 4,275	4,275	637 5	71 26	52 118	0	0.00%	15,292	14,386	4,664	4,664	918	823	248	100	0 0.00%
					24/42/2024							Pul	olic guarantees - Adverse Scer	nario								24 (42	12022			
Row	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure which	Stock of provisions for Stage 1	Stock of provisions for p	Stock of Coverage Stage 3	ge Ratio - ge 3 exposui	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure  Stage 3 exposure  which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of Stock provisions for Stage 1 Stage	ns for provisions fo	Coverage Ratio - Stage 3
Num  19 Central banks 20 Central governments Institutions  Central governments	2, %)	guaranteed amount		amount	guarante	t exposure	exposure	exposure expo	osure .	guaranteed amount		guaranteed amount	guaranteed amount	exposure	exposure	Stage 3 exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure expos		exposure
Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	5,304	4 4,710	1,230	1,091	. 201	108 1	1 34	99	49.25%	5,272 4,68	82 1,181	1,266	281	179	10 25	126	5 44.88%	5,262	4,720	1,125	1,437	347	2,944	9	19	149 42.79%
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	9,330	0 8,732	0 0	) 0	0	0	0 0	0 -	32.27%	0	0 0	0	0	0	0 0	0	27.47%	9,010	9,555	1,513	3,048	0	0	0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
Securitisation  Other non-credit obligation assets  IRB TOTAL	14,332	2 13,483	3,875	3,875	334	299 25	5 131	148	44.43% 14	1,698 13,82	27 4,275	4,275	637 5	71 26	52 118	0	0.00%	15,292	14,386	4,664	4,664	918	823	248	100	0.00%
					31/12/2021							Pul	olic guarantees - Adverse Scer 31/12/2022	nario								31/12	2/2023			
Row	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure which	Stock of provisions for Stage 1	Stock of provisions for p Stage 2	Stock of Coverage Stage 3	ge Ratio - ge 3 ssure exposu	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure  stage 3 exposure guaranteed	f Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of Stock provisions for Stage 1 Stage	of Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num  37 Central banks Central governments Institutions  (mln EUR,	2, %)	amount		amount	amouni	exposure	exposure	exposure		amount		amount	amount	exposure	exposure	exposure	Схрозите		amount		amount		amount	exposure expos	ure exposure	Ехрозите
Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0		0	0	0	0	0	0 -
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0 0	0		0	0 0	0 -		0	0 0	0	0	0	0 0	0	)) -	0	0	C	0	0	0	0	0	0 -
Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																										
51 52 Securitisation 53 Other non-credit obligation assets 54 IRB TOTAL		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	0	0	0	0	0	0	0 -
					31/12/2021							Pul	olic guarantees - Adverse Scer 31/12/2022	nario								31/12	2/2023			
Row	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	Stock of provisions for Stage 1	Stock of provisions for p	Stage 3 expo	ge Ratio - ge 3 exposure	Stage 1 exposure, of which e guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3  Stage 3 exposure  exposure guaranteed	f Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expose	ns for provisions fo	for Coverage Ratio -
Num  55 Central banks Central governments Institutions Contral governments	(, %)	amount		amount	amount	exposure t	exposure	exposure		amount		amount	amount	ехрозите	exposure	exposure		0	amount		amount	0	amount	exposure expos	one exposure	
Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0 0	0	0 0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	(	0	0	0	0	0	0 -
Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	C	0	0	0	0	0	0 -
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation																										
71 72 Other non-credit obligation assets IRB TOTAL	C	0 0	0	0	0	0	0 0	0 -		0	0 0	0	olic quarantees - 1 des	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -
	Clarent	Stage 1 exposure, of	Store	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock of	Stock of	Stock of Coverage	je Ratio - Stago	Stage 1 exposure, of	Share 2	Stage 2 exposure, of	31/12/2022  Stage 3  Stage 3	f Stock of	Stock of	Stock of	Coverage Ratio -	Clarent	Stage 1 exposure, of	Classe	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of Stock provisions for provision	of Stock of	Coverage Ratio -
Row Num  73 74  Central banks Central governments	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guarante amount	Stage 1	Stage 2 exposure	Stage 3 expo	ge 3 psure Stage : exposu	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stag exposure expos	s for provisions for 2 Stage 3 ure exposure	Stage 3 exposure
75 76 77 78 Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	C	0	0	0	0	0	0 -
Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	(	0	0	0	0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
Equity Securitisation Other non-credit obligation assets IRB TOTAL	(	0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	0	0	0	0	0	0	0 -
					31/12/2021							Pul	olic guarantees - Adverse Scer 31/12/2022	nario								31/12	2/2023			
Row	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 Stage 3 exposure exposure guarante	Stage 1	Stock of provisions for p Stage 2 exposure	expo	ge Ratio - Stage : ge 3 exposu	e guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 Stage 3 exposure which guaranteed	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expose	of Stock of provisions for Stage 3 ure exposure	Coverage Ratio - Stage 3 exposure
Num  91 92 Central banks  Central governments Institutions  Compared to the co	5, %)	amount		amount	amount		exposure	exposure		amount		amount	amount	exposure	exposure	exposure			amount		amount		amount	exposure expos	exposure	
Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail  Potail - Secured on real estate property		0 0	0 0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	)) -	0	0	C	0	0	0	0	0	0 -
98 99 100 101 UNITED STATES Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(	0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0 0	0	) -	0	0	C	0	0	0	0	0	0 -
Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																										

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Confédération Nationale du Crédit Mutuel

			10	1 1	102	103	104	105	106	107	108	109	110	111	112	113	114 CON	nfédération N	<u>116</u>	117	118	119	120 1	1 122	123	124	125 126	127	128	129	130
						203	101	103	100	10/	100	107		111	112		P	Public guarantees -	· Adverse Scenario	0				122	123	121	120	127	120		130
Row Num 109 110		(ml Central banks Central governments	Stag expo EUR, %)	e 1 expos	age 1 sure, of which ranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - tage 3 exp sposure	Stage 1 exposure, of which guaranteed amount	Avnosure	Stage 2 exposure, of which guaranteed amount	31/12/2023  Stage 3 exposure which guarantee amount	d	ns for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
111 112 113 114 115 116 117 118 119 120 121 122 123	LUXEMBOURG	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0			0	0	0	0		0	0	0	0 -		0	0 (		0	0	0	0 0	0 -
124 125		Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0					0	0	•		0	0		0							0		
126		IRB TOTAL		<u> </u>	0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	0	)  0	-	<u> </u>	<u> </u>	<u> </u>	<u> </u>	)	<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	0 (	)  0	<u> </u>	<u> </u>	<u> </u>	0 0	<u> </u>
																	Р	Public guarantees -		0											
				Sta	age <b>1</b>		Stage 2	31/12	/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Stock of _		Stage 1		Stage 2	31/12/2023 Stage 3	Stock	of Stock of	Stock of	
Row Num 127 128		Central banks Central governments	Stag expo	sure WI	sure, of which ranteed nount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	rage Ratio - Sta tage 3 exp xposure	exposure, of which guaranteed amount	Staye 2	exposure, of which guaranteed amount	Stage 3 exposure exposure guarantee amount	Stage	s for provisions for Stage 2 ure exposure	r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129 130		Institutions Corporates		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0 -		0	0 (	0 0	0	0	0	0 0	0 -
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																													
133 134		Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
135 136	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
138		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
140 141		Retail - Other Retail - Of Which: non-SME  Equity																													
142 143		Securitisation Other non-credit obligation assets																													
144		IRB TOTAL		U <sub>I</sub>	<u> </u>	<b>U</b>	<b>U</b>	<u> </u>	U <sub>1</sub>	<b>U</b>	<u> </u>	<u>,                                    </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	U	)	<u> </u>	U	<u> </u>	- υ <sub> </sub> -	<u> </u>	<b>U</b>	0 0	<u>,                                    </u>	<u> </u>	<u> </u>	<u> </u>	0 0	υ <u> </u> -
																	P	Public guarantees -	· Adverse Scenario	0											
				Sta	age <b>1</b>		Stage 2	31/12	/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Stock of Cov		Stage 1		Stage 2	31/12/2023 Stage 3	- Stock	of Stock of	Stock of	
Row			Stag expo	wl	sure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for	rage Ratio - tage 3 exp	SUITE WITHCIT	eynosure	exposure, of which	Stage 3 exposure, which	of provisior Stage	ns for provisions fo	r provisions for Stage 3	Coverage Ratio - Stage 3 exposure
<b>Num</b> 145		Central banks (ml	EUR, %)	guard am	ranteed nount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		amount	exposure	exposure	exposure	posure	guaranteed amount		guaranteed amount	guarantee	exposi	ure exposure	exposure	exposure
146 147		Central governments Institutions																													
148 149		Corporates  Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
150 151		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
153 154	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0 -		0	0 (	0 0	0	0	0	0 0	0 -
155 156		Retail - Qualifying Revolving Retail - Other Retail																													
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																													
160 161		Securitisation Other non-credit obligation assets																													
162		IRB TOTAL		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
																	P	Public guarantees -		0											
					age 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Stock of Gard	<b>.</b>	Stage 1		Stage 2	31/12/2023 Stage 3	_ Stock	of Stock of	Stock of	
Row Num			Stag expo	e 1 expos sure guar	sure, of hich ranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	rage Ratio - tage 3 posure exp	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure, which guarantee	Stage		r provisions for Stage 3	Coverage Ratio - Stage 3 exposure
<b>Num</b> 163		Central banks	EUR, %)	am	ranteed nount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure		amount		amount	amount		ure exposure	exposure	
164 165		Central governments Institutions Corporates		0	0	0	0	0	0	0	0	0	-	0	0	0	0		0	0	0	0 -		0	0 (	) 0	0	0	0	0 (	0 -
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		3		0	3	J	9					3			3		9	3											
169 170		Retail Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0 -		0	0 (	0 0	0	0	0	0 0	0 -
174 175		Retail - Other Retail  Retail - Other Retail - Of Which: SME																													
176 177		Retail - Other Retail - Of Which: non-SME <b>Equity</b>																													
178 179		Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0	0		-	0	0	0	0		0	•	0	01-			0 (		0			0 0	0 -
100		IRB IOIAL		<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>								,	<u> </u>			<u> </u>			<u> </u>		-		<u> </u>	<u> </u>	
								31/12	/2021								P	Public guarantees - 31/12/		0							31/12/2023				
			Stag		age 1 sure, of	Stone 3	Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stone 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	rage Ratio -	Stage 1 exposure, of	f Stone 2	Stage 2 exposure, of	Stage 3	of Stock	of Stock of	Stock of provisions for	Coverage Ratio -
Row Num		(m)	Stag expo EUR, %)	guar	anteeu	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure		tage 3 posure Sta	sure guaranteed	evnosure	exposure, of which guaranteed	Stage 3 exposure, which guarantee	d		Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181 182		Central banks Central governments		am	nount		amount		amount						amount		amount		amount					amount		amount	amount				
183 184		Institutions Corporates		0	0	0	0	0	0	0	0	) 0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							0				0	0	0 -
187 188 189	D.L. A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U	U	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	U -		U	(	0	U	U	U	0 (	υ <del>-</del>
190 191	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0 0	0 -
192 193		Retail - Other Retail  Retail - Other Retail - Of Which: SME																													
194 195		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																													
197 198		Other non-credit obligation assets  IRB TOTAL		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0 -		0	0 0	0 0	0	0	0	0 0	0 -

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		1	2	3	4	5	6 <b>Moratori</b> a		8	9	10	11	12
7	(mln El	Exposure values UR, %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments				oracoma		oracorra			Схроош С	САРОЗНІС	САРОЗИГС	
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions												
Confédération	Corporates of which: SME Retail	1,804		1,378					101	2	7 56	4	29.1
Nationale du Crédit	of which: SME  Secured by mortgages on immovable property	1,80-	1,073	1,370	1,304	323	JZI	102	101	21	30	7.	70.0
Mutuel	of which: non-SME  Items associated with particularly high risk	C	0 0	0	0	0	0	0	0	(	0	(	) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	2,097	7 1,965	1,635	1,618	354			108	30	0 60	43	39.1
]					Stage 1		Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Rat
	(min El	Exposure values UR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions		9 204	189	107	17	4-7						. 29.1
	Corporates of which: SME Retail	209							10		7 7		29.1
FRANCE	of which: SME Secured by mortgages on immovable property	303	313	100	173	70	,3	10	10		,		10.7
	of which: non-SME  Items associated with particularly high risk		0 0	0	0	0	0	0	0		0		)   -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	859	9 836	737	730	106	105	16	16	10	D 11		3 16.
							Moratoria 31/12						
	(mln El	Exposure values UR, %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments												
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions												
	Corporates of which: SME Retail	1,070	0 978	776	773	235	234	59	59	18	3 45	20	48.3
GERMANY	of which: SME Secured by mortgages on immovable property	27076											
	of which: non-SME  Items associated with particularly high risk  Covered bonds	C	0 0	0	0	0	0	0	0		0		) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	1,070	0 978	776	773	235	234	59	59	18	3 45	29	48.3
1					Stage 1		Moratoria 31/12 Stage 2	a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Rati
	Central banks	Exposure values UR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0 0	0	0	0	0	0	0	) (			) -
BELGIUM	of which: SME  Secured by mortgages on immovable property		0			0		0					
	of which: non-SME  Items associated with particularly high risk	(	0 0	0	0	0	0	0	0		0	(	) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	(	0 0	0	0	0	0	0	0		0 0	(	)   -
							Moratoria						
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3
	Central banks Central governments	UR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates	C	0 0	0	0	0	0	0	0	) (	0 0		) -
CWITZEDLAND	of which: SME  Retail	161	1 145	116	116	12	2 12	32	32	2 1	1 3	1:	. 34.0
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: non-SME	(	0 0	0	0	0	0	0	0		) (	(	) -
	Items associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures												
	Standardised Total	161	1 145	116	116	12	. 12	32	32	<u>1</u>	<u>ı j</u> 3	1	. 34.

13	14	15	16	17		ntees - Actual	20	21	22	23	24
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0	0	0 0	0 0	0	0 0	0	0	000000000000000000000000000000000000000	0	(	
0 0	0 0	0 0	<u> </u>	0	0 0	0 0	0	0		(	) - ) - ) -
0	0	0	0	0	0 Public guara	0 ntees - Actual	0	0	C	C	) -
posure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat Stage 3
	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
0 0	0 0	0 0	0 0	0	000000000000000000000000000000000000000	0 0	0	000000000000000000000000000000000000000		(	) -
0	0	0	0	-	0	0	0	0	0	(	) -
0	0	0	0	0	Public guara	ntees - Actual	0	0	C	(	)  -
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
0	0	0	0	0	0	) 0	0	0			) -
0 0 0	0 0 0	0 0 0	0	0 0	000000000000000000000000000000000000000	0 0 0	0 0	0 0 0			) - ) - ) -
0	0	0	0	0	0	0	0	0	C	(	) -
0	0	0	0	0	0	0	0	0			) -
			Stage 1			ntees - Actual 2/2020	Stage 3				
posure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ras Stage 3 exposure
0	0	0 0	0	0	0 0	0	0	0 0	0	0	) - ) - ) -
0 0	0 0	0 0	0 0	0	0 0	0 0	0	0		(	) - ) -
0	0	0	0	0			0	0	C	(	) -
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
cposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0	0 0	0 0	0 0	0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	) (		) -
0 0	0	0	0	0	0	0 0	0	0			) - ) -

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		1	2	3	4	Confedérat 5	ion National	7	Mutuel 8	9	10	11	12
					Cl		Moratoria 31/12/		Cl	CI.	Cl. d	CI.	
		Exposure value (mln EUR, %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments	(MIN EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates		0 0		0		0	(	0				0 -
LINITED CTATEC	of which: SME  Retail  of which: SME		7 7	(	5 0	C	0	1	1 0	(	) (		0 26.
UNITED STATES	Secured by mortgages on immovable property of which: non-SME		0 0	C	0	C	0	(	0	(	) (		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total		7 7	(	5 0	C	0	1	. 0	(	) (		0 26.
							Moratoria 31/12,						
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
	Central banks	(mln EUR, %)	amounts	exposure	moratoria	exposure	moratoria	exposure	moratoria	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0 0	C	0	C	0	(	0	(			0 -
LUXEMBOURG	of which: SME Secured by mortgages on immovable property						0						
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0 0		J U	C	0	(	0		)		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity												
	Securitisation Other exposures Standardised Total		0 0	C	0 0	C	0	(	0 0	(	) (		0 -
•			-				Moratoria						
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12/ Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	Central banks	(mln EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities												
	Public sector entities  Multilateral Development Banks  International Organisations												
	Institutions Corporates of which: SME		0 0	C	0 0	C	0	(	0	(	) (		0 -
SPAIN	Retail of which: SME Secured by mortgages on immovable property		0 0	C	0	C	0	(	0	(	) (		0 -
	of which: non-SME  Items associated with particularly high risk		0 0	C	0	C	0	(	0	(	0		0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
3	Standardised Total		0 0	C	0 0		0 Moratoria	- Actual	0 0		)  (		0 -
					Stage 1		31/12/ Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Rati
		(mln EUR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates		0 0	C	0 0	C	0	(	0 0	(			0 -
N.A.	of which: SME  Retail  of which: SME		0 0	C	0	C	0	(	0	(	) (		0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	C	0 0	C	0	(	0	(			0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total		0 0	C	0	C	0 Moratoria	( Astron	0	(			0 -
					Stage 1		31/12/ Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure value (mln EUR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments	( 2019 10)			moracona		- moracoria		moracoria	- exposure	Схрозите	Схрозиге	
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates		0 0		0) 0		0	(	) 0	(			0 -
N.A.	of which: SME  Retail  of which: SME		0 0	C	0 0	C	0	(	0 0	(			0 -
IV.A.	Secured by mortgages on immovable property of which: non-SME		0 0	C	0 0	C	0	(	0	(	) (		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total		0 0	0	0 0	0	0	(	0	(	) (		0 -
							Moratoria 31/12/						
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	Central banks	(mln EUR, %)	amounts	- Skposul e	moratoria	- Okposul e	moratoria	- Aposule	moratoria	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0 0	0	0	C	0	(	0	(			0 -
			0		. 0	, , ,	U	(	. 0				<u> </u>
N.A.	of which: SME  Secured by mortgages on immovable property  of which: pen SME		0	-		-	_		1			1	0
N.A.	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds		0 0	C	0	C	0	(	0	(	(		0 -
N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	C	0 0	C	0	(	0				0 -

13	14	15	16	17	18 Public guara	19 ntees - Actual	20	21	22	23	24
osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
			amount		aniount		aniount				
0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0	0 0	0 0	0 0 0	0 0 0 0	(	) C	-
0	0	C	<u>'</u>	0		ļ		0			<u> </u>
0	0	C	0	0	'	0 ntees - Actual	0	0	C		-
osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
			amount		amount		amount				
0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0	0 0 0	0	0	0 0	0 0 0	(	0 0	-
0	0	C	1	0	· ·	0		0			
0	0	C	0	0	0	0	0	0	C		-
osure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of which	Stage 2 exposure		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
	aniounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposur
0 0	0 0	000000000000000000000000000000000000000	0	0 0	0	0 0	0	0 0	C	0	-
0 0	0 0	0 0	0	0 0	0	0 0 0	0	0 0 0	C	0	-
0	0	0	0	0	0	0	0	0	(		-
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
osure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage :
0	0	0	0 0	0		0		0			-
0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0	0 0 0	0	0	0 0	0 0 0 0	(		-
0	0		Stage 1	0	Public guara 31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	-
osure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposur
0	0	C	0	0	0	0	) 0	0			-
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0	0	0 0 0	0 0 0 0	(		- - -
0	0	C	0	0	Public guara	ntees - Actual	0	0	C	) (	-
osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0	() ()	) C	- - - -
0	0	0	0	0	0	0	0	0	C	0	-

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	20	21 EU-	wide S			<b>edit ris</b> lu Crédit Mu		D-19 S	<b>STA</b>	39	40	41	47	43	44	45
Row Num	(mln El	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 Confédération	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	1	186 18 277 237	3 126	6 3	4	1 8 2	2 35.49%		5 18	8	5 28	3 1	2	35.49%	186	18	3 6	3	3 1	2	35.49% 59.13%
Nationale du Créc Mutuel 12 13 14 15 16 17 18 19	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity Securitisation Other exposures		0 (		0 0		0	0 -			0		0	0	-	0	0		0	0 0	0	-
Row Num	Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	31/12/2022 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	1,554  Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  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
22 23 24 25 26 27 28	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	JR, 70)	186		6 3	exposure	1	2 35.49%	6 186	5. 15	8	exposure	exposure 1	exposure 2	35.49%	186	18	3	exposure	exposure	exposure 2	35.49%
30 31 32 33 34 35 36 37 38	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)		468 80	5 11	1 10		3	2 16.75%		3 86	0	1 10	0 0	0	16.75%	468	86	5 11	10	0 0	0	16.75%
39 40 41 42	Equity Securitisation Other exposures Standardised Total	7	737 100	5 16	31/12/2021		4	3 16.64%	6 737	7 100	-	13 atoria - Baseline Sc 31/12/2022		3	16.64%	737	106	5 16	31/12/2023	3 4	3	16.64%
Row Num  43 44 45 46 47 48 49	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	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
51 52 53 54 55 56 57 58 59 60	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity	8	0 0	5 115	5 18 0 0	4	0	0 - 23.429	6 817	7 99	9 15	5 18 0 0	3 45	0	17.38%	817	99	) 155	0	7 12	96	-
62 63	Other exposures Standardised Total		Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	7 23.42%  Coverage Ratio		7 99 Stage 2		atoria - Baseline Sc 31/12/2022 Stock of provisions for		Stock of provisions for	17.38%  Coverage Ratio -	817 Stage 1	99 Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of	62.05%  Coverage Ratio -
Num  64 65 66 67 68 69 70	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
71 72 73 74 75 76 77 78 79 80 81 82	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds  Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity		0 0		0 0		0	0 -			0		0 0	0	-	0	0		0		0	-
83 84 Row	Other exposures Standardised Total	Stage 1	Stage 2	Stage 3	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	0 - Coverage Ratio Stage 3	Stage 1	Stage 2		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	- Coverage Ratio - Stage 3
85 86 87 88 89 90 91	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		exposure 0	exposure	exposure  0 0	exposure	exposure	exposure	exposure	exposure	exposure 0	exposure	exposure  0	exposure	exposure	exposure 0	exposure	exposure	exposure	exposure  0 0	exposure  0	exposure
93 94 95 96 97 98 99 100 101 102 103	of which: SME  Retail		0 0		0 0		0	0 -			0		0 0	0	-	0	0		0	0 0	0	-
Row Num	of which: SNE Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Standardised Total  Central banks Central banks Central bonks Central sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Secured by mortgages on immovable property of which: non-SNE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Securities of which: SNE Secured by mortgages on immovable property of which: non-SNE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	17.38%  Coverage Ratio - Stage 3	Stage 1 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stage 3 exposure	- Covera

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25   26   27   28   29   30   31   32   33   34   35   36   37   38	39							
Stage 1 exposure   Stage 2 exposure   Stage 2 exposure   Stage 3 exposure   Stage 2 exposure   Stage 3 expos		39	40	41			44	45
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	io - Stage 1	tage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	posure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage R Stage 3 exposur
Multilateral Development Banks								
International Organisations Institutions  Institutions								
Corporates         0		0	0		0	0	0	0 -
UNITED STATES  of which: SME Secured by mortgages on immovable property  of which: SME Secured by mortgages on immovable property		0	0		0	0	0	0
of which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	)	0	0	0	0 -
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Claims on institutions and corporates with a ST credit assessment  Equity  Collective investments undertakings (CIU)  Equity  Collective investments undertaking (CIU)  Equity  Collective investments undertaking (CIU)  Equity  Collective investme								
Securitisation         Other exposures         Other expos		0	0		0	0	0	0 -
Moratoria - Baseline Scenario					24/42/222			
31/12/2021  Stage 1 Stage 2 Stage 3 Stage 3 Provisions for provisions for provisions for provisions for Stage 3 Stage	io - Stage 1	tage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage R
Stage 1 Stage 2 Stage 3 provisions for provisions for exposure exp	exposure	posure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
Central governments Regional governments or local authorities  Central governments or local authorities								
Public sector entities Multilateral Development Banks International Organisations  Multilateral Development Banks  Multila								
Institutions         Corporates         0		0	0		0	0	0	0 -
LUXEMBOURG         Retail         0		0	0		0	0	0	0 -
of which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	)	0	0	0	0 -
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Claims on institutions and corporates with a ST credit assessment  Equity  Collective investments undertakings (CIU)  Equity  Collective invest								
Securitisation Other exposures Standardised Total Other of the securitisation or the securities or the s		0	0	)	0	0	0	0 -
Moratoria - Baseline Scenario								
31/12/2021  Stage 1 Stage 2 Stage 3 exposure exposure exposure exposure exposure  Stock of provisions for provisions for exposure	io - Stage 1	tage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage R
(mln EUR, %) exposure exposure exposure exposure exposure exposure exposure exposure	exposure		exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
Central banks Central governments Regional governments or local authorities								
Public sector entities Multilateral Development Banks International Organisations  Multilateral Development Banks International Organisations								
Institutions         Corporates         0		0	0		0	0	0	0 -
SPAIN         Retail         0		0	0	)	0	0	0	0 -
of which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0		0	0	0	0 -
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Collective investments undertakings (CIU)  Equity  Collective investments undertakings (CIU)  Equity  Collective investments undertakings (CIU)  Collective investments undertakings (CIU)  Equity  Collective investments undertakings (CIU)  Equity  Collective investments undertakings (CIU)  Equity								
Securitisation Other exposures Standardised Total Other of the standard of the		0	0	)	0	0	0	0 -
Moratoria - Baseline Scenario					•			
31/12/2021  Stage 1 Stage 2 Stage 3 Stage 3 Stock of provisions for provisions for provisions for Stage 3 Stag	io - Stage 1	tage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for		Stock of provisions for	Coverage R
Stage 1 Stage 2 Stage 3 provisions for exposure	Stage 1 exposure	posure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
Central governments Regional governments or local authorities Public sector entities								
Multilateral Development Banks								
International Organisations  Tractitutions								
Institutions         Corporates         0		0	0		0	0	0	0 -
Institutions		0	0		0	0	0	0 -
N.A.    Institutions		0	0		0	0	0	0 - 0 -
Institutions		0	0		0	0	0	0 -
N.A.    Institutions		0	0		0	0	0	0 -
N.A.    Institutions		0	0		0	0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Institutions	io - Stage 1	0 0 0	0 0 0	Stage 3	0 0 31/12/2023 Stock of provisions for		0 0 0 0 Stock of provisions for	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Institutions	io - Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 Stage 2 exposure	Stage 3 exposure	1	Stock of	0 0 Stock of provisions for Stage 3 exposure	0 - 0 - 0 - Coverage R Stage 3 exposur
Institutions	io - Stage 1 exposure	0 0 0 0	0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    Destitutions	io - Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    Mark   M	io - Stage 1 exposure	0 0 0 0 0 tage 1 posure	O O Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.   State	io - Stage 1 exposure	0	O O Stage 2 exposure  0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    Institutions	io - Stage 1 exposure	0	O O O O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    N.A.   Formation   Control plants   Control plant	io - Stage 1 exposure	0	O O O O O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    N.A.	io - Stage 1 exposure	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage :
N.A.    N.A.   Section   S	io - Stage 1 exposure	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0	Stage 3	Stage :
N.A.  N.A.    Second Se		0	0	exposure	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023 Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0	Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.    N.A.   Second by support set interests expected with prescription of the presc		0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  0 0 0 Stock of	Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.    N.A.   Section   S		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3
NA.    No.   Control bank   Control		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3
NA. N.A. P. Conditions    Conditions		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3
N.A.    Note that the property of the property		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3
NA   1		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3
N.A.    No.   Control of the control		0	0	exposure  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - Coverage R Stage 3

AUTHORITY															fédération N	lationale du (															
		46	47	48	49	50	51	52	53	54	55	56	57	58		60 ublic guarantees - B			63	64	65	66	67	68	69	70	71	72	73	74	75
			Stage 1 exposure, of		Stage 2 exposure, of	31/12/20	2021 Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	verage Ratio -		Stage 1		Stage 2	31/12/20	O22 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	erage Ratio -
Row Num	(mln EUR, %	Stage 1 exposure  6)	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for p Stage 2 exposure		Stage 3 exposure
1 2	Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
3 4	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
6 7	International Organisations Institutions																														
Confédération	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
Nationale du Crédi	of which: SME  Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
Mutuel  13  14  15	of which: non-SME  Items associated with particularly high risk  Covered bonds																														
16 17	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)																														
18 19	Equity Securitisation Other exposures																														
21	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
						31/12/20										ublic guarantees - Ba 31/12/20	022	•								31/12	2/2023				
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	verage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for p	Stock of coverage Cov	erage Ratio - Stage 3
22	Central banks (mln EUR, %	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Stage 3 exposure
23 24	Central governments Regional governments or local authorities																														
25 26	Public sector entities  Multilateral Development Banks International Organisations																														
28 29	Institutions	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
30 31	Corporates of which: SME  Retail	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
32 FRANCE 33 34	of which: SME  Secured by mortgages on immovable property  of which: non-SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
35 36	Items associated with particularly high risk Covered bonds																														
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
40 41	Equity Securitisation Other exposures																														
42	Standardised Total	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/20							Stago 1			ublic guarantees - Ba	022						Stage 1		Stage 2	31/12	2/2023 Stage 3				
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	provisions for	provisions for	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1			erage Ratio - Stage 3 exposure
43	Central banks	6)	amount		amount		amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure		amount		amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure		amount		amount		amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Kposure
45 46	Central governments Regional governments or local authorities Public sector entities																														
47 48	Multilateral Development Banks International Organisations Institutions																														
50 51	Corporates of which: SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
52 53 GERMANY	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
55 56	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0		0	0	0	0	U	0 -		0	0	U	0	0	0	0	0	0		0	C		0	0		0	0	0 -	
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
60 61	Equity Securitisation																														
63	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	С	0	0	0	0	0	0	0 -	
						31/12/20	2021									ublic guarantees - Ba 31/12/20										31/12	2/2023				
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	verage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for p	OVISIONS TO	erage Ratio - Stage 3
Num 64	(mln EUR, %	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
65 66	Central governments Regional governments or local authorities																														
67 68 69	Public sector entities  Multilateral Development Banks International Organisations																														
70 71	Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
72 73 74 BELGIUM	of which: SME  Retail  of which: SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
75 76	Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
77 78	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
80 81	Collective investments undertakings (CIU)  Equity  Securitisation																														
82 83 84	Securitisation Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
					·	•	·		·				,	·	Pı	ublic guarantees - B		•				·									
			Stage 1 exposure, of		Stage 2 exposure, of	31/12/20	2021 Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	verage Ratio -	Si	Stage 1 exposure, of		Stage 2 exposure, of	31/12/20	Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of provisions for p	Stock of Cove	erage Ratio -
Num	(mln EUR, %	Stage 1 exposure  6)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	rovisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
85 86	Central banks Central governments		amount		amoun):		amoun):						amount.		amount		amount						amount		amount		amount				
87 88 89	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
90 91	International Organisations Institutions																														
92 93 94	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
95 96 SWITZERLAND	of which: SME	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0		0	0	0	0	0	0	0 -	
97 98	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds																														
100 101	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
102 103	Equity Securitisation																														
105	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	

		46	47	48	49	50 51	52	53	54	55	56 5	57 58	Confederation 59	n Nationale du	Credit Muti	Jei 62	63	64	65 66	67	68	69	70	71	72	73	74	75
						31/12/2021								Public guarantees - B 31/12/2	022								31/12	2/2023				
Row Num		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, which	of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure guara	ge 1 sure, of Stage nich exposi	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for pro Stage 2 exposure		age Ratio - cage 3 posure	Stage 1 exposure, which e guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities	_	guaranteed amount		guaranteed amount	guarantee	OVERGUE	Stage 2 exposure	exposure	exposure	guara	ount	guaranteed amount		guaranteed amount	Stage 1 exposure	exposure	exposure	posure	guarante	ed	guaranteed amount		guaranteed amount	Stage 1 exposure	exposure	exposure	exposure
110 111 112	Multilateral Development Banks International Organisations Institutions																											
113 114 115	Corporates of which: SME Retail	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0 0	0 0	0	0 -	
UNITED STATES	Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
119 120 121	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																											
123 124 125	Equity Securitisation Other exposures																											
126	Standardised Total	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0 Public guarantees - B	0 Baseline Scenario	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/2021 Stage 3		Stock of	Stock of	Coverno Patio	Sta	ge 1		31/12/2	2022 Stage 3	Stock of	Stock of	Stock of Cavarr	one Bakin	Stage 1	-5	Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	overse Betie
Row Num	(mln EUR, %	Stage 1 exposure %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, which guarantee amount	provisions for		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expos exposure guara	sure, of Stage nich exposu	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure	Stock of visions for Stage 3 exposure	age Ratio - cage 3 posure exposu	Stage 1 exposure, which guarante	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for public Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
127 128 129	Central banks Central governments Regional governments or local authorities																											
130 131 132	Public sector entities Multilateral Development Banks International Organisations																											
133 134 135	Institutions Corporates of which: SME	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0		0 0	0	0 -	
140 141	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																											
143 144 145	Collective investments undertakings (CIU)  Equity  Securitisation																											
146 147	Other exposures Standardised Total	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0 0	0	0 -	
			Short		Stage 2	31/12/2021 Stage 3						go 1		Public guarantees - B	022							Charles	31/12	2/2023 Stage 3				
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure, which	of provisions for	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	ge 1 sure, of nich anteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure	Stock of visions for Stage 3 exposure	age Ratio - tage 3 posure exposu	Stage 1 exposure, which e guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure		overage Ratio - Stage 3
148 149	Central banks Central governments		amount		amount	guarantee	exposure	exposure	exposure	exposure	guard	ount	guaranteed		guaranteed amount	exposure	exposure	exposure	posure	guarante	<del>c</del> u	amount		guaranteed amount	exposure	exposure	exposure	exposure
150 151 152	Regional governments or local authorities Public sector entities Multilateral Development Banks																											
153 154 155	International Organisations Institutions Corporates	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
156 157 158 SPAIN	of which: SME  Retail of which: SME	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0 0	0 0	0	0 -	
159 160 161	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
162 163 164	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																											
165 166 167	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0 -		0	0	0	0			0	0 -	
100	Standardised Fotal				9		ŭ.	<b>9</b>	<u> </u>		J J	9	ŭ l	Public guarantees - B		٦	J T	J.		9		<u> </u>			ı	ű	g <sub>1</sub>	
Row		Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Stage 3 exposure  Stage 3 exposure  which	of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	ge 1 sure, of Stage nich exposi	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for pro	Stock of Covera	age Ratio - Stage exposure	Stage 1 exposure, which guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
169	Central banks	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guarantee amount	ed Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure guara	exposi ount	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	posure Stage exposu	e guarante amount	ed exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
170 171 172	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																											
173 174 175	International Organisations Institutions	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0-		0	0	0 0	0		0	0	0-	
177 178 179 <b>N.A.</b>	Corporates of which: SME  Retail of which: SME	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0 0	0	0 -	
180 181 182	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
183 184 185	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																											
186 187 188	Equity Securitisation Other exposures																											
189	Standardised Total	0	0	0	0	0	0	0 (	0  0 -		0	0	0	0 0 Public guarantees - B	0 Baseline Scenario	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 expos	ge 1 sure, of Stage	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3	Stock of provisions for	Stock of provisions for pro	Stock of Cover	age Ratio -	Stage 1 exposure,	of Stage 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for p	Stock of Co	overage Ratio -
Num	(min EUR, %	exposure	exposure, of which guaranteed amount	CAPOSUIC	exposure, of which guaranteed amount	Stage 3 which guarantee amount	provisions to	r provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 when the stage of the s	sure, of Stage exposu	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stock of visions for Stage 3 exposure	sage 3 Stage posure exposu	exposure, which guarante	of Stage 2 ed exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
191 192 193	Central banks Central governments Regional governments or local authorities Public sector entities																											
194 195 196	Multilateral Development Banks International Organisations Institutions																											
197 198 199	Corporates of which: SME Retail	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0 0	0	0 -	
200 N.A. 201 202	of which: SME  Secured by mortgages on immovable property  of which: non-SME	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
203 204 205	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																											
206 207 208	Collective investments undertakings (CIU) Equity Securitisation																											
209 210	Other exposures Standardised Total	0	0	0	0	0	0	0 (	0 0 -		0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/2021 Stage 3					Sta	ge <b>1</b>	Stage 2	Public guarantees - B 31/12/2						Stage 1		Stage 2	31/12	2/2023 Stage 3				
Row Num	(mln EUR, %	Stage 1 exposure %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure exposure guarantee amount	of provisions fo	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expos exposure guara	sure, of Stage exposu	_	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure		age Ratio - cage 3 posure	03/10 0 011140	of Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
212 213 214 215 216	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																											
217 218 219	Institutions Corporates of which: SME	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
220 221 222 N.A.	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0 (	0 0 -	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
223 224 225	of which: non-SME  Items associated with particularly high risk  Covered bonds																											
226 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																											
229 230	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0 (	0 0-	-	0	0	0	0 0	0	0	0	0 -		0	0	0 0	0		0	0	0 -	
	Standardised Total	0	0	0	0	0	0	0	0  0-	-	0	0	0	01 0	0	0	0	0 -		0	0	0 0	0	)	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY		76	77	70	70	90	01	20	21 EU-				edit ris u Crédit Mut		D-19 S	TA	01	02	02	04	05	06
		70	//	/6	31/12/2021	60	01	02	0.3	07	oo Mora	otoria - Adverse So 31/12/2022	enario	00	69	90	91	92	31/12/2023	94	95	90
Row Num	(mln EUD 0/	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 Nationale du Créd	Ketali	18	36 18 39 25:	8 6 1 1,081	exposure  5 3	exposure	exposure  1	2 35.49% 7 4.35%	186	18 230	3 6	exposure  3 22	1 51	exposure  2  78	35.49%	186	18	3 6 4 1,081	exposure  3 25	exposure  1 43	exposure  2 104	35.49%
Mutuel  12 13 Mutuel 15 16 17	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 (	0 0	0	(	0 (	0 -	0	0		0	0	0	-	0	C		0	0	0	-
18 19 20 21	Equity Securitisation Other exposures Standardised Total	1,52	27:	1 1,087	7 18	45	5 49	5 4.17%	1,505	250	1,087	25	52	79	7.31%	1,460	254	1,087	28	44	105	9.63%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	Mora 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	31/12/2023  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
22 23 24 25 26 27	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
28 29 30 31 32 FRANCE 33 34	Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME	46	66 18 68 86 0 0	8 6 6 11	5 3 1 10 0 0	3	3 3 0	2 35.49% 2 16.75% 0 -	186 468	8 86	5 11	10	3	2	35.49% 16.75%		18 86	5 11	10	3	2	35.49% 16.75%
35 36 37 38 39 40	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
42	Standardised Total	73	100	6 16	5 0	(	0	0.00%	737	106		13 itoria - Adverse Sc	enario 4	3	16.64%	737	106	5 16	13	4	3	16.64%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 (	0 0	0 0		0 (0	0 -	0	0			0	0	-	0	C		0	0	0	-
51 52 53 54 55 56 57	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds	79	0 (	5 1,070 0 0	0 18	45	5 4!	5 4.23% 0 -	768	144	1,070	) 12	0	0	7.17%	723	148	3 1,070	0	0	0	9.52%
58 59 60 61 62 63	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	79	00 165	5 1,070	0 18	45	5 4	5 4.23%	768	3 144	1,070	12	48	77	7.17%	723	148	3 1,070	15	40	102	9.52%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
70 71 72 73 74 BELGIUM	Institutions Corporates of which: SME Retail of which: SME		0 (	0 0	0 0	(	0 (	0 -	0	0 0	) (	0 0	0	0	-	0	C	) (	0	0	0	-
75 76 77 78 79 80 81 82	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 (	0 0	0	(	0 (	0 -	0	0		0	0	0	-	0	C		0	0	0	-
83 84	Other exposures Standardised Total		0 (	0 0	0	(	0 (	0 -	0	0	) (	otoria - Adverse Sc	0 enario	0	-	0	C	) (	0	0	0	-
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90 91	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
92 93 94 95 96 97 98	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (	0 0	0 0		0 (0	0 -	0	0 0			0	0	-	0	0		0	0	0	-
99 100 101 102 103	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
104 105	Other exposures Standardised Total		0 (	0 0	0	(	0	0 -	0	0	) (	0	0	0	-	0	C	) (	0	0	0	-

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## 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BA EUROPEAN BANKING AUTHORITY								20	21 EU-		tress Ton nfédération				D-19 S	STA						
		76	77	78	79 <b>31/12/2021</b>	80	81	82	83	84	85 <b>Mora</b> t	86 coria - Adverse Sce 31/12/2022	87 nario	88	89	90	91	92	93 <b>31/12/2023</b>	94	95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities	(mln EUR, %)			exposure	exposure	exposure	Схробиге				exposure	exposure	exposure	САРОЗИГС				exposure	exposure	exposure	CAPOSALC
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates of which: SME Retail		0	0 0	0 (			-	0	0	0	0	0	0	-	C	0 0		0 0		0	-
UNITED STATES	of which: SME  Secured by mortgages on immovable property of which: non-SME		0	0 (	0 (			-	0	0	0	0	0	0	-	C	0 0		0 0		0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU)	ent																				
	Equity Securitisation Other exposures																					
	Standardised Total		0		U COLUMN	)  (	)  (	-	U	0	Mora	toria - Adverse Sce	nario	υ <u> </u> -	-		J  0		0	J	0	-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks Central governments	(mln EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0 (	0 (	) (	) (	) -	0	0	0	0	0	0	-	C	0 0	)	0 0	) 0	0	-
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0 0	0 (	) ( ) (	) (	-	0	0	0	0	0	0	-	C	0 0	)	0 0		0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme	ent																				
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	-	0	0	0 Mora	0 coria - Adverse Sce	0 nario	0	-	C	0		0 0	0	0	-
		Stage 1	Stage 2	Stage 3	31/12/2021  Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	Central banks	(mln EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME		0	0 (	0 (	) (	) (	-	0	0	0	0	0	0	-	C	0 0		0 0	0	0	-
SPAIN	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (	0 (	) (	) -	0	0	0	0	0	0	-	C	0	0	0 0	0	0	-
	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessme	ent	0	0	0 (	) (		-	0	0	0	0	0	0	-	C	0	)	0 0	) C	0	-
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (	) (	) (	-	0	0	0 Mora	0 coria - Adverse Sce	0 nario	0	-	C	0 0		0 0	0	0	-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks	(mln EUR, %)	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME		0	0 (	0 (	) (	) (	) -	0	0	0	0	0	0	-	C	0 0	)	0 0	0	0	-
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (			-	0	0	0	0	0	0	-	C	0		0 (	0	0	-
	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessme	ent	0		U (			-	U	0	0	0	0	U -	-		J C	)			0	-
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0			-	0	0	0 Mora	0 coria - Adverse Sce	0 nario	0	-	C	0		0 0	0	0	-
		Stage 1	Stage 2	Stage 3	31/12/2021  Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration
	Central banks	(mln EUR, %)	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME		0	0 (	0 (	) (	) (	-	0	0	0	0	0	0	-	C	0 0	)	0 0	0	0	-
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (	) (	) (	) -	0	0	0	0	0	0	-	C	0		0 0	0	0	-
	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessme	ent	0	0	0 (	) (		) -	0	0	0	0	0	0	-	C	0	)	0 0	) C	0	-
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (	) (	) (	-	0	0	0 Mora	0 coria - Adverse Sce	0 nario	0	-	C	0 0		0 0	C	0	-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stane 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks	Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0 (	) (	) (	) -	0	0	0	0	0	0	-	C	0 0	)	0 0	0	0	-
N.A.	of which: SME  Retail of which: SME  Secured by mortgages on immovable property		0	0	0 (	) (		) -	0	0	0	0	0	0	-	C	0 0		0 0	C	0	-
	of which: non-SME  Items associated with particularly high risk  Covered bonds	ont .	0	0	0 (	0	) (	-	0	0	0	0	0	0	_	C	0 0		0 0	C	0	-
	Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU)  Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (			) -	0	0	0	0	0	0	-	C			0 0		0	-

AUTHORITY														Cor	fédération N		u Crédit Mut	tuel													
		97	98	99	100	101	102	103	104	105	106	107	108	109			112 - Adverse Scenario		114	115	116	117	118	119	120	121	122	123	124	125	126
			Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of	Coverago Batic		Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	Coverage Patie		Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of C	overage Patie
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount		_		
3 4 5	Regional governments or local authorities  Public sector entities  Multilateral Development Banks																														
6 7 8	International Organisations Institutions Corporates		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
Confédération	of which: SME  Retail	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0 0	0	0	0	0	0	0 -	
Nationale du Crédi Mutuel	of which: SME  Secured by mortgages on immovable property  of which: non-SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	C	0	0	0	0	0	0	0 -	
14 15 16	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
17 18	Collective investments undertakings (CIU) Equity Securitisation																														
20 21	Other exposures Standardised Total	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
						31/12/20	021								Р	Public guarantees · 31/12	- Adverse Scenario	0								31/12	2/2023				
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
22 23 24	Central banks Central governments Regional governments or local authorities																														
25 26 27	Public sector entities  Multilateral Development Banks  International Organisations																														
28 29	Institutions Corporates of which: SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
30 31 32 FRANCE	Retail of which: SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
38 39 40	Collective investments undertakings (CIU)  Equity  Securitisation																														
41 42	Other exposures Standardised Total	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
						31/12/20	021								P	Public guarantees · 31/12	- Adverse Scenario	0								31/12	2/2023				
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which			Stock of provisions for	overage Ratio - Stage 3
43	Central banks (mln EUR, %	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
44 45 46	Central governments Regional governments or local authorities Public sector entities																														
47 48 49	Multilateral Development Banks International Organisations Institutions																														
50 51 52	Corporates of which: SME Retail	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
GERMANY	of which: SME  Secured by mortgages on immovable property  of which: non-SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
56 57	Items associated with particularly high risk Covered bonds																														
58 59 60	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																														
61 62 63	Securitisation Other exposures Standardised Total	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
						24/42/20	224								Р		- Adverse Scenario	0								24/42	. / 2022				
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/20 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
64 65 66	Central banks Central governments Regional governments or local authorities																														
67 68 69	Public sector entities  Multilateral Development Banks  International Organisations																														
70 71 72	Institutions Corporates of which: SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
73 74 BELGIUM	Retail of which: SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
76 77	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0	0	0	0	0	0	0	0 -		U	0	U	U	U	0	0	0	0		0	U	, 0	0	0	0	U	0	0 -	
78 79 80	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
81 82 83	Equity Securitisation Other exposures																														
84	Other exposures Standardised Total		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0 Public quarantees :	- Adverse Scenario	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86	Central banks Central governments		amount		amount		amount	exposure	- cxposule	- CXPOSUIC			amount		amount		amount	- exposure	exposure	- exposure			amount		amount		amount	- exposure	SKPOSUIC S	exposure	
87 88 89	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
90 91 92	International Organisations Institutions		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-	0	0		0	n	0	0	0	01-	
93 94 05 CMITZEDI-AND	Corporates of which: SME Retail of which: SME	C	0 0	0	0	0	0	0	0	0 -	-	0	0	0	0	0	0	0	0	0	-	0	0	0 0	0	0	0	0	0	0 -	
95 96 97	Secured by mortgages on immovable property of which: non-SME	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
98 99 100	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																														
104 105	Other exposures Standardised Total	C	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	

	97	98 99	100	101	102	103	104	105 106	06 107	108		110		113	114	115	116	117	118 1	19 12	20 1	21 12	122	123 124	125	126
Row Num  (min EUR, or the second of the seco	Stage 1 exposure	Stage 1 exposure, of which exposure amount	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2021  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of coverage Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12/2022  Stage 3 exposure which guarante amount	of Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 sposure, of Sta which exponent	ge 2 exposi osure guara amo	sure, of hich anteed	osure guarai	sure, of provi	tock of Stock of provisions for Stage 2 sposure exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Regional governments or local authorities  Public sector entities  Multilateral Development Banks  International Organisations  Institutions  Corporates  of which: SME  Retail	0	0	0 (	0 0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0 (	0 -
116 117 118 119 120 121 121 122  UNITED STATES  of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment 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	0	0	0 (	0 -
Equity Securitisation Other exposures Standardised Total	0	0 Stage 1	0 (	31/12	2/2021 Stage 3	0 Stock of	0 Stock of	0 - Stock of		0 0 0 Stage 1	0	0 Public Stage 2	guarantees - Adverse Sc 31/12/2022 Stage 3		0 0 Stock of	Stock of		0	0 Stage 1	0 Stag	0 lge 2	31/12/2023 Stag	202	0 Stock of	0 Stock of	0 -
Row Num  127 Central banks	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		Stock of Coverage Stage 3 exposure	e Ratio - je 3 sure Stage 1 exposure	exposure, of which guaranteed amount	exposure	which example amount	Stage 3 exposure,  kposure guarante amount	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure g	xposure, of which waranteed amount	ge 2 exposi osure guara amo	anteed expo	ige 3 whi	bich provi	risions for provisions for tage 1 Stage 2 exposure		Coverage Ratio - Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0 (	0 0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0 (	0 -
136 137 138 139 140  Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0	0 0	0	0	0	0 -		0 0	0 0	0	0	0 0	0 0	0 -		0	0	0	0	0	0	0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																										
Standardised Total	0	0	0 0	31/12	2/2021	0	0	0 -		0 0	0		0 guarantees - Adverse Sc 31/12/2022	0 enario	0 0	0 -		0	0	0	0	31/12/2023	0	0	0	0 -
Row Num  (mln EUR, 148  Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for provisions 2 exposure	Stock of overage Stage 3 exposure	e Ratio - ge 3 sure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 sposure, of which uaranteed amount	Stage 3 exposure cposure guarante amount	of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 sposure, of Sta which expo	ge 2 exposi osure guara	sure, of Stanich exponent	ge 3 exposu osure guarai	sure, of provi	tock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 Central governments 150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks 153 International Organisations 154 Institutions																										
Corporates of which: SME  Retail of which: SME  SPAIN of which: SME  Secured by mortgages on immovable property of which: non-SME	0	0 0	0 (	0 0 0	0	0 0	0	0 - 0 - 0 -		0 0 0	0 0	0	0 0	0 0	0 0 0	0 -		0 0	0 0	0 0	0	0 0	0	0 0	0 0	0 - 0 - 0 -
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																										
166 Securitisation 167 Other exposures 168 Standardised Total																										0
Standardised Total	0	0	0 0	0 0	0	0	0	0 -		0 0	0	0 Public	0 guarantees - Adverse Sc	0 enario	0 0	0 -		0	0	0	0	0	0	0	0	υ <u> </u> -
Row Num  (min EUR, o	exposure	Stage 1 exposure, of which exposure guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of coverage Stage 3 exposure	e Ratio - je 3 sure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	guarantees - Adverse Sc 31/12/2022 Stage 3 exposure, which guarante amount	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 sposure, of which exponent exponent	ge 2 sure guara	sure, of Sta hich expo	31/12/2023 Stag exposu exposure guarar amo	age 3 Stree, of provi	tock of stock of provisions for tage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions  (min EUR, or continue) (m	exposure	exposure, of Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for		Stock of ovisions for Stage 3 exposure Coverage expos	e Ratio - Stage 1 ge 3 sure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 sposure, of which uaranteed	31/12/2022 Stage 3	Stock of	provisions for	provisions for		Stage 1 exposure g	xposure, of Sta which expo uaranteed	ge 2 exposi osure guara	sure, of Sta hich expo	Stag	age 3	risions for provisions fo	r provisions for	Stage 3
Row Num  169 170 Central banks Central governments 171 Regional governments or local authorities 172 173 Multilateral Development Banks 174 International Organisations 175 Institutions Corporates 0f which: SME Retail 179 N.A. Secured by mortgages on immovable property 0f which: non-SME	exposure	exposure, of Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for		Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -	e Ratio - Je 3 sure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 sposure, of which uaranteed	31/12/2022 Stage 3	Stock of	provisions for	provisions for		Stage 1 exposure g	xposure, of Sta which expo uaranteed	ge 2 exposi osure guara	sure, of Sta hich expo	Stag	age 3	risions for provisions fo	r provisions for	Stage 3
Row Num  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail 179 Retail 180 Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	exposure, of Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for		Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -	e Ratio - je 3 sure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 sposure, of which uaranteed	31/12/2022 Stage 3	Stock of	provisions for	provisions for		Stage 1 exposure g	xposure, of Sta which expo uaranteed	ge 2 exposi osure guara	sure, of Sta hich expo	Stag	age 3	risions for provisions fo	r provisions for	Stage 3
Row Num  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	exposure	exposure, of Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0	provisions for		Stock of ovisions for Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 -	e Ratio - Je 3 Sure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2  Eposure, of which uaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarante amount  0  0  0  guarantees - Adverse Sc	of provisions for Stage 1 exposure	provisions for	provisions for		Stage 1 exposure g	xposure, of Sta which expo uaranteed	ge 2 exposi osure guara	sure, of Sta hich expo	Stage 3 exposure whit guarant amo	age 3	risions for provisions fo	r provisions for	Stage 3
Row Num  169 170 Central banks Central governments 171 Regional governments or local authorities 172 Public sector entities Multilateral Development Banks 174 International Organisations 175 Institutions Corporates of which: SME Retail 179 N.A. Secured by mortgages on immovable property of which: SME 181 182 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity 187 Securitsation 188 Other exposures 189 Central banks  (min EUR, 9  (min EUR,	%) O O O O O O O O O O O O O O O O O O O	exposure, of Stage 2 exposure	exposure, of which guaranteed amount  0		Stage 3 exposure, of which guaranteed amount  0  0  0	provisions for	provisions for Stage 2 exposure  0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Coverage Stage 8 expose  Exposure  Coverage Stage 8 expose  Coverage Stage 9 expose	ge 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0  Stage 1	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 sposure, of which uaranteed amount  0 0 Public	Stage 3  Approxime  Stage 3  Approxime  Stage 3  Approxime  Stage 3  Approxime  Approximate amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure  g  0 0 0 0 Stage 1 exposure  g	Stage 1	ge 2 expose wh guara amo	ount  State exponent  O  O  O  O  O  O  State exponent  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure whit guarant amo	age 3 sure, of hich anteed nount  0  0  0  0  0  0  0  sure, of provi	risions for provisions fo	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3
Row Num  169 170 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	%) O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0  0  2/2021 Stage 3	provisions for Stage 1 exposure  0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -	ge 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2  sposure, of which uaranteed amount    O  Public  Stage 2  sposure, of which uaranteed exposure, of which uaranteed exposure, of which uaranteed	Stage 3  cposure  Stage 3  exposure  which guarante amount  0  0  guarantees - Adverse Sc 31/12/2022  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure  g  0 0 0 0 Stage 1 exposure  g	Stage 1 cposure, of which uaranteed amount   Stage 1 cposure, of which uaranteed  Stage 2 cposure, of which uaranteed	ge 2 expose wh guara amo	ount  State exponent  O  O  O  O  O  O  State exponent  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure whit guarant amo	age 3 sure, of hich anteed nount  0 0 0 0 0 0 0	provisions for tage 1 Stage 2 exposure  0 0 0 0 Stock of risions for provisions for provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 1 Stock of provisions for provisions for stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  0 - 0 - 0 -  0 -  Coverage Ratio - Stage 3
Row Num  169 170 Central banks Central governments Regional governments or local authorities Public sector entities 171 172 Multilateral Development Banks International Organisations 175 Institutions 176 Corporates of which: SME 180 N.A. Retail 181 Rema associated with particularly high risk Covered bonds 181 182 Lema associated with particularly high risk Covered bonds Calains on institutions and corporates with a ST credit assessment 185 Collective investments undertakings (CIU) 187 188 Covered bonds 189 Central banks Covered bonds Collective investments undertakings (CIU) 187 Securitisation Other exposures 189 Standardised Total  Row Num  Row Row Row Num  Row Row Row Row Row Row Row Row Row Ro	%) O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0  0  2/2021 Stage 3	provisions for Stage 1 exposure  0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -	ge 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2  sposure, of which uaranteed amount    O  Public  Stage 2  sposure, of which uaranteed exposure, of which uaranteed exposure, of which uaranteed	Stage 3  cposure  Stage 3  exposure  which guarante amount  0  0  guarantees - Adverse Sc 31/12/2022  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure  g  0 0 0 0 Stage 1 exposure  g	Stage 1 cposure, of which uaranteed amount   Stage 1 cposure, of which uaranteed  Stage 2 cposure, of which uaranteed	ge 2 expose wh guara amo	ount  State exponent  O  O  O  O  O  O  State exponent  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure whit guarant amo	age 3 sure, of hich anteed nount  0 0 0 0 0 0 0	provisions for tage 1 Stage 2 exposure  0 0 0 0 Stock of risions for provisions for provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 1 Stock of provisions for provisions for stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  0 - 0 - 0 -  0 -  Coverage Ratio - Stage 3
Row Num  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail  N.A.  Recinian Governments Retail  N.A.  N.A.  Secured by more appears on immovable property of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Row Num  Row Row Row Num  Row Row Row Num  Row Row Row Row Num  Row Row Row Row Row Row Row Num  Row Row Row Row Row Row Row Row Row Ro	%) O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0  0  2/2021 Stage 3	provisions for Stage 1 exposure  0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -	ge 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2  sposure, of which uaranteed amount    O  Public  Stage 2  sposure, of which uaranteed exposure, of which uaranteed exposure, of which uaranteed	Stage 3  cposure  Stage 3  exposure  which guarante amount  0  0  guarantees - Adverse Sc 31/12/2022  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure  g  0 0 0 0 Stage 1 exposure  g	Stage 1 cposure, of which uaranteed amount   Stage 1 cposure, of which uaranteed  Stage 2 cposure, of which uaranteed	ge 2 expose wh guara amo	ount  State exponent  O  O  O  O  O  O  State exponent  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure whit guarant amo	age 3 sure, of hich anteed nount  0 0 0 0 0 0 0	provisions for tage 1 Stage 2 exposure  0 0 0 0 Stock of risions for provisions for provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 1 Stock of provisions for provisions for stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  0 - 0 - 0 -  0 -  Coverage Ratio - Stage 3
Row Num  169  Central banks Central governments Regional governments or local authorities Public sector entities International Organisations I	%) O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0  0  2/2021 Stage 3	provisions for Stage 1 exposure  0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -	ge 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 (posure, of which uaranteed amount  O  Public  Stage 2 (posure, of which uaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	31/12/2022 Stage 3 exposure which guarante amount  0  0  0  guarantees - Adverse Sc 31/12/2022 Stage 3 exposure which guarante amount  0  0  0  0  0  0  0  0  0  0  0  0  0	of Stock of provisions for Stage 1 exposure  O Stock of provisions for Stage 1 exposure  O Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure  g  0 0 0 0 Stage 1 exposure  g	Stage 1 cposure, of which uaranteed amount   Stage 1 cposure, of which uaranteed  Stage 2 cposure, of which uaranteed	ge 2 expose wh guara amo	ount  State exponent  O  O  O  O  O  O  State exponent  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure whit guarant amo	age 3 sure, of hich anteed nount  0 0 0 0 0 0 0	provisions for tage 1 Stage 2 exposure  0 0 0 0 Stock of risions for provisions for provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 1 Stock of provisions for provisions for stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  0 - 0 - 0 -  0 -  Coverage Ratio - Stage 3
Row Num  189  Central Janks Central governments Registed over entitles Registed over entitl	Stage 1 exposure %)  Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure  0 0 0 0 Stock of provisions for	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -	e Ratio - Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Stage 2 exposure	Stage 2 (posure, of which uaranteed amount   O  Public  Stage 2 (posure, of which uaranteed amount  O  Public  Stage 2 (posure, of which uaranteed amount  O  Public  Stage 2 (posure, of which uaranteed amount  O  Public	Stage 3  cposure  Stage 3  exposure  which guarante amount  0  0  guarantees - Adverse Sc 31/12/2022  Stage 3	of Stock of provisions for Stage 1 exposure  0	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  g  0  0  0  Stage 1 exposure  g  Stage 1 exposure  g  company to the stage of	Stage 1 (posure, of which uaranteed amount)  Stage 1 (posure, of which uaranteed amount)  Stage 1 (posure, of which uaranteed amount)  O  Stage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 2 osure  expose wh guara amo  0  0  0  0  0  0  0  0  0  0  0  Stage expose wh guara amo  0  0  Stage expose wh guara amo  0  0  0  0  0  0  0  0  0  0  0  0  0	age 2 Sure, of hich exponents  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage xposure white guarant amount of the stage of the st	age 3 sure, of hich anteed nount  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for tage 1 Stage 2 exposure  0 0 0 0 Stock of risions for provisions for provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 1 Stock of provisions for provisions for stage 2 exposure	r provisions for Stage 3 exposure  0	Stage 3 exposure  0 - 0 - 0 -  0 -  Coverage Ratio - Stage 3
Row Num    Security   Central banks   Central banks	Stage 1 exposure %)  Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure	exposure, of which guaranteed amount  O	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Stage 3 exposure  Coverage Stage 6 expose  O -  O -  O -  O -  O -  O -  O -  O	e Ratio - Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Stage 2 exposure	Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public	Stage 3  kposure  O  O  O  O  guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  Guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  O  O  O  O  O  O  O  O  Stage 3  cexposure  which guarante amount  O  O  O  O  Stage 3  cexposure  which guarante amount  Stage 3  stage 3	of Stock of provisions for Stage 1 exposure  0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  g  0  0  0  Stage 1 exposure  g  Stage 1 exposure  g  company to the stage of	Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount	ge 2 osure  exposition white guara amount of the second of	age 2 Sure, of hich exponents  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage xposure white guarant amount of the stage of the st	age 3 sure, of hich anteed nount   age 3 sure, of hich anteed nount	tock of risions for tage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  0	Stage 3 exposure
Row Num  Central banks Central governments Regional	Stage 1 exposure %)  Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure	exposure, of which guaranteed amount  O	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Stage 3 exposure  Coverage Stage 6 expose  O -  O -  O -  O -  O -  O -  O -  O	e Ratio - Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Stage 2 exposure	Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public	Stage 3  kposure  O  O  O  O  guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  Guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  O  O  O  O  O  O  O  O  Stage 3  cexposure  which guarante amount  O  O  O  O  Stage 3  cexposure  which guarante amount  Stage 3  stage 3	of Stock of provisions for Stage 1 exposure  0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  g  0  0  0  Stage 1 exposure  g  Stage 1 exposure  g  company to the stage of	Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount	ge 2 osure  exposition white guara amount of the second of	age 2 Sure, of hich exponents  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage xposure white guarant amount of the stage of the st	age 3 sure, of hich anteed nount   age 3 sure, of hich anteed nount	tock of risions for tage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  0	Stage 3 exposure
Row Num    Central banks   Central governments or local authorities	Stage 1 exposure %)  Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure	exposure, of which guaranteed amount  O	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  O -  O -  O -  Stock of ovisions for Stage 3 exposure  Stage 3 exposure  Coverage Stage 6 expose  O -  O -  O -  O -  O -  O -  O -  O	e Ratio - Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Stage 2 exposure	Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public  Stage 2 sposure, of which uaranteed amount  O  Public	Stage 3  kposure  O  O  O  O  guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  Guarantees - Adverse Sc  31/12/2022  Stage 3  kposure  O  O  O  O  O  O  O  O  O  O  O  O  Stage 3  cexposure  which guarante amount  O  O  O  O  Stage 3  cexposure  which guarante amount  Stage 3  stage 3	of Stock of provisions for Stage 1 exposure  0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  g  0  0  0  Stage 1 exposure  g  Stage 1 exposure  g  company to the stage of	Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  Stage 1 (posure, of which uaranteed amount  O  Stage 1 (posure, of which uaranteed amount	ge 2 osure  exposition white guara amount of the second of	age 2 Sure, of hich exponents  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage xposure white guarant amount of the stage of the st	age 3 sure, of hich anteed nount  0  0  0  0  0  0  0  0  0  0  0  0  0	tock of risions for tage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  0	Stage 3 exposure



### **2021 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	502						
3	Exposure values	SEC-ERBA	6,317						
4		SEC-IAA	0						
5		Total	6,820						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	67	71	74	80	75	91	112
8	REA	SEC-ERBA	1,344	1,496	1,531	1,590	2,560	3,152	3,813
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	1,411	1,567	1,605	1,669	2,635	3,244	3,925
12	Impairments	Total banking book others than assessed at fair value		0	0	0	2	0	0



### **2021 EU-wide Stress Test: Risk exposure amounts**

		1	2	3	4	5	6	7
	_	Actual	:	aseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	270,517	273,003	277,321	285,253	309,935	318,778	330,040
2	Risk exposure amount for securitisations and re-securitisations	1,411	1,567	1,605	1,669	2,635	3,244	3,925
3	Risk exposure amount other credit risk	269,106	271,436	275,715	283,584	307,300	315,534	326,115
4	Risk exposure amount for market risk	3,468	3,468	3,468	3,468	3,589	3,615	3,648
5	Risk exposure amount for operational risk	24,376	24,376	24,376	24,376	27,256	26,879	27,118
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	298,360	300,847	305,164	313,097	340,780	349,272	360,807
8	Total Risk exposure amount (transitional)	298,360	300,847	305,164	313,097	340,780	349,272	360,807
9	Total Risk exposure amount (fully loaded)	298,360	300,847	305,164	313,097	340,780	349,272	360,807



## **2021 EU-wide Stress Test: Capital**

1			comederation rationale ad credit rataer	1	2	3	4	5	6	7	8
1					Actual		<b>Baseline Scenario</b>		Ad	verse Scenario	
March   Marc	RowN			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
A	um 1	Δ									
March   Marc	2					•	·	•			
Applied   Appl	3					•	·			•	
Add					10,323	10,923	10,923	10,923	10,925	10,923	10,923
A					51 200		55 510	57.727	47.005	47.265	46.042
1.00   1.00	5					•		·		•	•
March   Marc	6		Accumulated other comprehensive income		-377	-377	-377	-377	-1,086	-1,086	-1,086
March   Marc	7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-377	-377	-377	-377	-1,086	-1,086	-1,086
No.	8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
Add	9	A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
Add	10	A.1.4	Other Reserves		0	0	0	0	0	0	0
ALT	11	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
MAIL   Continue mention where they ware a size grows   1	12	A.1.6	Minority interest given recognition in CET1 capital		25	25	25	25	25	25	25
MATCH   Control of the Property of the Control of	13	A.1.7	Adjustments to CET1 due to prudential filters		-103	-114	-114	-114	-188	-188	-188
A.222   Continue of the cont	14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-127	-127	-127	-127	-202	-202	-202
### A 25   Control of the Control of	15	A.1.7.2	Cash flow hedge reserve		11	0	0	0	0	0	0
August   Company   Compa	16	A.1.7.3	Other adjustments		13	13	13	13	13	13	13
	17	A.1.8	(-) Intangible assets (including Goodwill)		-5,757	-5,757	-5,757	-5,757	-5,757	-5,757	-5,757
ALIA   Comment of the control of t	18	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-20	-20	-20	-20	-1,470	-1,744	-1,925
ALTO   COMMUNICATION CONTINUES AND ACTION CONTINU	19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-400	-400	-400	-400	-400	-400	-400
March   Company   Compan											
ALIA   Commission of Commiss	20	A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-132	-173	0	-132	-177
## ALEAN   1) Name about to receive the control of	21	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
Alice   Alic	22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A 14	23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
A 14	24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-12	-12	-12	-12	-12	-12	-12
ALIA											
A	25	A.1.15.1	Of which: from securitisation positions (-)		-12	-12	-12	-12	-12	-12	-12
ALEST   Communication of the content and problem on the content of the content	26	A 1 16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
Aut					0		0	0	0	0	0
A   130   1/9 America America, (a) 1/9 America America, (a) 1/9 America,					0		0	0	0	0	0
OWN PARCES   A.1.30					0	0	0	0	0	0	0
A 12.20 ST Considerations to a function scale and services are services as a service of the services are services as a service of the services are services as a service of the services are services are services as a service of the services are services	29				0	0	0	0	0	0	0
No.     No.     No.     No.     No.     No.     No.     No.   No	OWN FUND	S A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
A   A   22	31	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	32	A.1.22			0	0	0	0	0	0	0
	33	A.1.22.1	31/12/17 ("static part")	0	0	0	0	0	0	0	0
A   123-24	34	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
A1.22   Terrollous eligibative (C)   Copie inchange	36	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
A 123.1 Interactional adjustments due to granular based CL1 Lagrani recommens (4/2)  4.1.2.1 Trivis but of adjustments to ten to exchalared minimals information (4/2)  4.1.2.2.1 Trivis but of adjustments to ten to exchalared minimals information (4/2)  4.1.2.2.2 From the increased (RGA disc) and the flower and comments of CL1  4.1.2.2.3 Applications and CRCA disc provisions in mod CL  4.1.2.2.3 From the increased (RGA disc) provisions in mod CL  4.1.2.2.3 From the increased (RGA disc) provisions in mod CL  4.1.2.2.3 From the increased (RGA disc) provisions in mod CL  4.1.2.2.3 From the increased (RGA disc) provisions in mod CL  4.1.2.2.3 From the increased (RGA disc) provisions in mod CL  4.1.2.2.4 Uthor the operation of Global tense in modern mod CL  4.1.2.2.4 Uthor the operation of Global tense in modern mod CL  4.1.2.2.4 Uthor the operation of Global tense in modern modern mod CL  4.1.2.2.4 Uthor the operation of Global tense in modern m	37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
### ### #### #########################	38	A.1.23	Transitional adjustments		144	144	0	0	144	0	0
A 1.23.3 Appetitudes due to PRS 9 passibles all analysements  A 1.23.3 Appetitudes due to PRS 9 passibles all analysements  A 1.23.3 Appetitudes all analysements  A 1.23.3 Provide analysements of PRS possibles and after the A 1.23.3 Provides analysements  A 1.23.3 Provides analysements  A 1.23.4 District analysements  A 2.2 About Too Number of Passible analysements  A 2.3 District analysements  A 2.3 District analysements  A 2.4 Abatiser Text 1 completes the analysements  A 3.4 Text 1 completes the analysements  A 4.4 Abatiser Text 1 completes and after transitional adjustments)  A 5.6 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 4.4 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 5.7 Abatiser Text 2 completes and after transitional adjustments  A 6.7 Abatiser Abatiser Text 2 completes and after transitional adjustments  A 6.7 Abatiser	39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		144	144	0	0	144	0	0
A 1.22.3.1. Peron has increasived risks 9 RC3 productors and of P1.  A 1.22.3.2. Peron has increasived risks 9 RC3 productors and of P1.  A 1.22.3.4. Chee translational odjustments to CP11 coptal  A 1.23.4. Chee translational odjustments to CP11 coptal  A 1.23.4. O'relation due to DP16 has they are found purchashed and on the mouney difference of CP1.  A 1.23.4.1. O'relation due to DP16 has they are found purchashed and pu	40	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
A1.23.3.2 Four the amount of DTAs that is deduced from CETs capital  A1.23.4.4 Other transformal educative entry of CETs Capital  A1.23.4.3 Other transformal educative entry of CETs Capital  A1.23.4.3 Off which cours to DTAs that in your profitability and do not enter from temporary differences  A1.23.4.3 Off which cours to DTAs that in your profitability and do not enter from temporary differences and CETs  A1.23.4.3 Off which cours to DTAs that in your profitability and are from temporary differences and CETs  A1.23.4.3 Off which cours to ameniate gains and bases measured aft and value through other competencies in course and after transformal adjustments)  A2. ADDITIONAL TREE 1 CAPITAL (net of deductions and after transformal adjustments)  A2.1 Additional Title 1 Capital inducements  A2.2 (C) Except deduction from T2 items course T2 toolaid  A2.3 Off which adjustments due to UTRG 3 transformal adjustments)  A2.4 Additional Title 1 Capital competents and deductions  A2.5 TITLE 1 CAPITAL (net of deductions and after transformal adjustments)  A2.6 Additional Title 1 Capital competents and deductions  A2.4 TITLE 2 Capital compotents and deductions  A2.5 Office Title 1 Capital compotents and deductions  A2.6 Office Title 2 Capital compotents and deductions  A2.7 TITLE 2 Capital compotents and deductions  A2.8 TITLE 2 Capital compotents and deductions  A2.9 Office Title 2 Capital compotents an	41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A1.23.3.2 Four the amount of DTAs that is deduced from CETs capital  A1.23.4.4 Other transformal educative entry of CETs Capital  A1.23.4.3 Other transformal educative entry of CETs Capital  A1.23.4.3 Off which core to DTAs that in your profitability and do not enter from temporary differences  A1.23.4.3 Off which core to DTAs that in your profitability and do not enter from temporary differences and CETs  A1.23.4.3 Off which core to DTAs that in your profitability and are from temporary differences and CETs  A1.23.4.3 Off which core to ameniate gains and bases measured aft and value through other competences in the core of the core o	42	A.1.23.3.1			0	0	0	0	0	0	0
A1.23.4.1 Other basistoral educations to CETL Cottal  A1.23.4.1 Of which due to CTAs their ety on future profitability and do not after from tempurary differences on CETL  A1.23.4.2 Of which due to TTAs their ety on future profitability and do not after from tempurary differences on CETL  Instruments of from cold control and control on the control of the control o	43				0	n	0	0	0	0	n
A 1.23.4.1 O'which due to D'As that cely on future profitability and do not arise from temporary differences  A 1.23.4.2 O'which due to D'As that cely on future profitability and since from temporary differences and EET1 or the cell of the cell o	44				n	n	0	0	0	0	
A.1.2.3.4.2 Of exhibit-claim in OTAs that evy in future profile hilly and arise from ferromony differences and CETT 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0	0		0	0	٥	0
A.1.23.4.3 Of which: adjustments of financial sector entities where the institution has a significant investment  A.1.23.4.3 Of which: adjustments  A.2.1 Additional Tier 1 Capital (including and after transitional adjustments)  A.2.1 Additional Tier 1 Capital (including and after transitional adjustments)  A.2.2 Other Additional Tier 1 Capital (including and after transitional adjustments)  A.2.3 Other Additional Tier 1 Capital (including and after transitional adjustments)  A.2.4 Additional Tier 1 Transitional adjustments  A.2.5 Other Additional Tier 1 Transitional adjustments  A.2.6 Other Additional Tier 1 Transitional adjustments  A.2.7 Tier 2 Capital indiruments  A.2.8 Tier 2 Capital indiruments  A.2.9 Tier 2 Capital indiruments  A.2.1 Tier 2 Capital indiruments  A.2.3 Tier 2 transitional adjustments  A.2.4 Tier 2 Capital indiruments  A.2.5 Tier 2 transitional adjustments  A.2.6 Other Tier 2 Capital indiruments  A.2.7 Tier 2 transitional adjustments  A.2.8 Tier 2 transitional adjustments  A.2.9 Tier 2 transitional adjustments  A.2.1 Tier 2 transitional adjustments  A.2.2 Tier 2 transitional adjustments  A.2.3 Tier 2 transitional adjustments  A.3 Tier 2 transitional adjustments  A.4.3 Tier 2 transitional adjustments  A.4.4 Tier 2 transitional adjustments  A.4.5 Tier 2 transitional adjustments  A.4.6 Tier 2 transitional adjustments  A.4.7 Tier 2 transitional adjustments  A.4.8 Tier 2 transitional adjustments  A.4.9 Tier 2 transitional adjustments  A.4.9 Tier 2 transitional			Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0		<u> </u>	<u> </u>	U	U	0
A.2. ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  A.2. ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  A.2.1 Additional Tier 1 Capital instruments  A.2.2 () bicsess deduction from T2 items over T2 capital  A.2.3 () there Additional Tier 1 Liganial components and deductions  A.2.4 Additional Tier 1 transitional adjustments  A.2.5 () Additional Tier 1 transitional adjustments  A.2.6 () Additional Tier 1 transitional adjustments  A.2.7 () Additional Tier 1 transitional adjustments  A.2.8 () Additional Tier 1 transitional adjustments  A.2.9 () A.2.9 () Additional Tier 1 transitional adjustments  A.2.9 () A.2.9 () Additional Tier 1 transitional adjustments  A.2.9 () A.2.9 () Additional Tier 1 transitional adjustments  A.2.9 () A.2.9 () A.2.9 () Additional Tier 1 transitional adjustments  A.2.9 () A.2.9			instruments of financial sector entities where the institution has a significant investment  Of which: due to unrealised gains and lesses measured at fair value through other comprehensive income in		0	0	U	U	0	0	0
A.2.1 Additional Ter 1 Capital instruments  A.2.2 (-) Excess deduction from T2 Rems over T2 capital  D. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47		view of COVID-19 pandemic		0	0	0	0	0	0	0
A 2.2 (-) Excess deduction from T2 ltems over T2 capital 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		490	975	732	490	975	732	490
A.2.3 Other Additional Tier 1 Capital components and deductions  A.2.4 Additional Tier 1 transitional adjustments  A.2.4 Additional Tier 1 transitional adjustments  A.2.4.1 Of which: adjustments due to IFRS 9 transitional arrangements  A.2.4.1 Of which: adjustments due to IFRS 9 transitional arrangements  A.3.1 TIER 1 CAPITAL (net of deductions and after transitional adjustments)  A.4.1 TIER 2 CAPITAL (net of deductions and after transitional adjustments)  A.4.1 Tier 2 Capital instruments  A.4.2 Other Tier 2 Capital components and deductions  A.4.3 Tier 2 transitional adjustments  A.4.4 Tier 2 Capital components and deductions  A.4.3 Tier 2 transitional adjustments  A.4.4 Tier 2 Capital components and deductions  A.4.5 Tier 2 transitional adjustments  A.4.6 Tier 2 Capital components and deductions  A.4.7 Tier 2 Capital components and deductions  A.4.8 Tier 2 transitional adjustments  A.4.9 Tier 2 transitional adjustments  A.4.1 Tier 2 transitional adjustments  A.4.3 Tier 2 transitional arrangements  A.4.3 Tier 2 transitional adjustments  A.4.3 Tier 2 transitional arrangements  A.4.3 Tier 2 transitional arrangements  A.4.3 Tier 2 transitional adjustments  A.4.3 Tier 2 transitional arrangements  A.4.3 Tier 2 transitional adjustments  A.4.3 Tier 2 transitional arrangements  A.4.3 Tier 2 transitional adjustments  A.4.4 Tier 2 Capital components and deductions  A.5 Tier 2 transitional adjustment	49	A.2.1	Additional Tier 1 Capital instruments		4	4	4	4	4	4	4
A.2.4 Additional Tier 1 transitional adjustments	50				0	0	0	0	0	0	0
A.2.4.1 Of which: adjustments due to IFRS 9 transitional arrangements  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51				0	0	0	0	0	0	0
A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments)  56,200 58,740 60,387 62,312 51,058 49,626 48,735  A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)  9,029 9,786 9,524 9,201 10,163 10,213 10,276  A.4.1 Tier 2 Capital instruments  9,913 9,	52				485	971	728	485	971	728	485
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 9,029 9,786 9,524 9,201 10,163 10,213 10,276  A.4.1 Tier 2 Capital instruments 9,913 9,9	53				0	0	0	0	0	0	0
A.4.1 Tier 2 Capital instruments 9,913 9,9	54	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		56,200	58,740	60,387	62,312	51,058	49,626	48,735
A.4.2 Other Tier 2 Capital components and deductions  -496 -202 -464 -787 175 225 288  A.4.3 Tier 2 transitional adjustments  -388 75 75 75 75 75 75 75 75 75 75 75 75 75	55	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,029	9,786	9,524	9,201	10,163	10,213	10,276
A.4.3 Tier 2 transitional adjustments	56	A.4.1	Tier 2 Capital instruments		9,913	9,913	9,913	9,913	9,913	9,913	9,913
A.4.3 Tier 2 transitional adjustments											
A.4.3.1 Of which: adjustments due to IFRS 9 transitional arrangements 0 0 0 0 0 0 0	57	A.4.2	Other Tier 2 Capital components and deductions		-496	-202	-464	-787	175	225	288
A.4.3.1 Of which: adjustments due to IFRS 9 transitional arrangements 0 0 0 0 0 0 0											
	58				-388	75	75	75	75	75	75
A.5 Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	60	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



## **2021 EU-wide Stress Test: Capital**

			Confederation Nationale du Credit Matuel	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		<b>Baseline Scenario</b>		Ac	dverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		298,360	300,847	305,164	313,097	340,780	349,272	360,807
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		18.67%	19.20%	19.55%	19.75%	14.70%	14.00%	13.37%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.84%	19.53%	19.79%	19.90%	14.98%	14.21%	13.51%
66		C.3	Total Capital ratio		21.86%	22.78%	22.91%	22.84%	17.97%	17.13%	16.36%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		55,567	57,621	59,655	61,822	49,939	48,893	48,246
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		55,571	57,626	59,659	61,826	49,943	48,898	48,250
69		D.3	TOTAL CAPITAL (fully loaded)		64,988	67,337	69,108	70,952	60,032	59,036	58,451
70		E.1	Common Equity Tier 1 Capital ratio		18.62%	19.15%	19.55%	19.75%	14.65%	14.00%	13.37%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.63%	19.15%	19.55%	19.75%	14.66%	14.00%	13.37%
72		E.3	Total Capital ratio		21.78%	22.38%	22.65%	22.66%	17.62%	16.90%	16.20%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		741,692	741,692	741,692	741,692	741,692	741,692	741,692
77		H.2	Total leverage ratio exposures (fully loaded)		741,692	741,692	741,692	741,692	741,692	741,692	741,692
78		H.3	Leverage ratio (transitional)		7.58%	7.92%	8.14%	8.40%	6.88%	6.69%	6.57%
79		H.4	Leverage ratio (fully loaded)		7.49%	7.77%	8.04%	8.34%	6.73%	6.59%	6.51%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%
87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (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%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.76%	12.76%	12.76%	12.76%	12.76%	12.76%	12.76%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.49%	8.49%	8.49%	8.49%	8.49%	8.49%	8.49%



### **2021 EU-wide Stress Test: P&L**

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	8,457	7,585	7,388	7,137	7,031	6,494	6,015
2	Interest income	16,427	11,225	10,640	10,368	11,016	10,164	9,551
3	Interest expense	-7,970	-3,639	-3,251	-3,231	-3,985	-3,670	-3,536
4	Dividend income	98	78	81	94	58	61	71
5	Net fee and commission income	6,117	6,097	6,117	6,117	5,506	5,506	5,506
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-42	224	224	224	-855	168	168
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					-2,143		
8	Other operating income not listed above, net	1,640	859	972	1,008	323	727	763
9	Total operating income, net	16,270	14,843	14,782	14,580	9,920	12,955	12,523
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,471	-1,703	-1,328	-900	-4,339	-3,387	-2,603
11	Other income and expenses not listed above, net	-9,908	-10,225	-10,405	-10,564	-10,415	-10,481	-10,522
12	Profit or (-) loss before tax from continuing operations	3,891	2,915	3,050	3,116	-4,834	-913	-603
13	Tax expenses or (-) income related to profit or loss from continuing operations	-781	-699	-732	-748	1,450	274	181
14	Profit or (-) loss after tax from discontinued operations	3						
15	Profit or (-) loss for the year	3,114	2,215	2,318	2,369	-3,384	-639	-422
16	Amount of dividends paid and minority interests after MDA-related adjustments	162	148	155	160	0	0	0
17	Attributable to owners of the parent net of estimated dividends	2,952	2,067	2,163	2,208	-3,384	-639	-422
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



#### **2021 EU-wide Stress Test**

### **Major capital measures and realised losses**

	(mln EUR)	1
Row um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	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 (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)	0	
7	Other material losses and provisions (-)	0	