



# Second amendment to the 2023 Universal Registration Document



Construisons pour que le monde bouge.

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**Construisons pour que le monde bouge.**

## **Second amendment to the 2023 Universal Registration Document**

2023 Universal Registration Document filed with the Autorité des Marchés Financiers on April 11, 2024 under number D.24-0275.

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Second amendment to the 2023 Universal Registration Document filed with the Autorité des Marchés Financiers on September 30, 2024 under number D.24-0275-A02.

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



This second amendment to the Universal Registration Document was filed on September 30, 2024, with the AMF, as the competent authority under Regulation (EU) 2017/1129, without prior approval, in accordance with Article 9 of the regulation.

The universal registration document can be used for the purposes of a public offering of securities or for the admission of securities to trading on a regulated market if it is supplemented by a note on the securities and, where relevant, a summary and all amendments to the universal registration document are included. These are approved by the AMF in accordance with Regulation (EU) 2017/1129.

# **1** RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

The purpose of CIC Pillar 3 report is to provide information supplementary to the minimum regulatory requirements concerning capital and risks called for in Pillars 1 and 2 of the Basel Accords, in the form of additional data concerning capital and risks. These supplements are in line with the guidelines relating to the publication requirements under Section 8 of Regulation (EU) No. 575/2013 of June 26, 2013 and Regulation (EU) No. 2019/876 (CRR2) of May 20, 2019, amending Regulation (EU) No. 575/2013.

CIC, through its Pillar 3, provides relevant, consistent and comparable regulatory information to interested parties. This is done in compliance with the five principles laid down by the Basel Committee: clear, comprehensive, relevant information for users, consistent over time and comparable from one bank to another.

CIC is continuing its prudential momentum by strengthening its capital and its ability to withstand any crisis regardless of its origin: financial, economic, health, etc. This is reflected in the constant strengthening of the risk measurement and monitoring system as evidenced by the elements presented in this “Pillar 3” section.

In particular, this section includes the disclosures required by IFRS 7 – Financial instrument disclosures on credit risk, Capital Markets and Asset-liability management.

## **1.1** KEY INDICATORS (EU KM1)

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### **TABLE 2: KEY INDICATORS (EU KM1)**

(in € millions or as a percentage)

	06/30/2024	03/31/2024	12/31/2023	09/30/2023	06/30/2023
<b>AVAILABLE EQUITY</b>					
1 – Common Equity Tier 1 (CET1) capital	18,673	18,284	18,489	18,020	17,974
2 – Tier 1 capital (Tier1)	18,673	18,284	18,489	18,020	17,974
3 – Total equity	21,935	21,575	20,957	20,673	20,635
<b>RISK-WEIGHTED ASSETS</b>					
4 – Total amount of risk-weighted assets	151,302	147,094	145,323	141,722	139,268
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
5 – Common Equity Tier 1 capital ratio	12.3 %	12.4 %	12.7 %	12.7 %	12.9 %
6 – Tier 1 capital ratio	12.3 %	12.4 %	12.7 %	12.7 %	12.9 %
7 – Total equity ratio	14.5 %	14.7 %	14.4 %	14.6 %	14.8 %
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
EU 7a – Pillar 2 capital requirements	n/a	n/a	n/a	n/a	n/a
EU 7b – of which: to be met with CET1 capital	n/a	n/a	n/a	n/a	n/a
EU 7c – of which: to be met with Tier 1 capital	n/a	n/a	n/a	n/a	n/a
EU 7d – Total SREP capital requirements	8.0 %	8.0 %	8.0 %	8.0 %	8.0 %
<b>TOTAL BUFFER REQUIREMENT AND TOTAL CAPITAL REQUIREMENT (AS A PERCENTAGE OF THE RISK-WEIGHTED ASSETS)</b>					
8 – Capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
EU 8a – Conservation buffer resulting from the macroprudential or systemic risk observed at the level of a Member State (in %)	n/a	n/a	n/a	n/a	n/a
9 – Countercyclical capital buffer	0.9 %	0.9 %	0.5 %	0.4 %	0.4 %
EU 9a – Systemic risk buffer (in %)	n/a	n/a	n/a	n/a	n/a
10 – Buffer for global systemically important institutions (in %)	n/a	n/a	n/a	n/a	n/a
EU 10a – Buffer for other systemically important institutions (in %)	n/a	n/a	n/a	n/a	n/a
11 – Total buffer requirement	3.4 %	3.4 %	3.0 %	2.9 %	2.9 %
EU 11a – Total capital requirements	11.4 %	11.4 %	11.0 %	10.6 %	10.6 %
12 – CET1 capital available after compliance with the total SREP capital requirements	1.0 %	1.1 %	1.7 %	2.0 %	2.1 %
<b>LEVERAGE RATIO</b>					
13 – Total exposure measurement	407,594	401,793	393,321	403,750	401,978
14 – Leverage ratio	4.6 %	4.6 %	4.7 %	4.5 %	4.5 %
<b>ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE EXPOSURE MEASURE)</b>					
EU 14a – Additional capital requirements to address the risk of excessive leverage	n/a	n/a	n/a	n/a	n/a
EU 14b – of which: to be met with CET1 capital (percentage points)	n/a	n/a	n/a	n/a	n/a
EU 14c – Total SREP leverage ratio requirements	3.0 %	3.0 %	3.0 %	3.0 %	3.0 %
<b>LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE EXPOSURE MEASURE)</b>					
EU 14d – Leverage ratio buffer requirement	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
EU 14e – Total leverage ratio requirement	3.0 %	3.0 %	3.0 %	3.0 %	3.0 %
<b>LIQUIDITY COVERAGE RATIO (LCR)<sup>(1)</sup></b>					
15 – Total liquid assets (HQLA)	54,592	59,491	63,195	66,614	68,142
EU 16a – Cash outflows	64,472	66,634	68,200	70,271	74,154
EU 16b – Cash inflows	26,128	26,048	25,923	24,933	24,703
16 – Total net cash outflows	38,343	40,586	42,278	45,338	49,450
17 – Liquidity coverage ratio (LCR)	142.6 %	146.3 %	149.1 %	147.9 %	140.0 %
<b>NET STABLE FUNDING RATIO (NSFR)</b>					
18 – Total available stable funding	257,493	257,510	247,062	244,760	243,741
19 – Total required stable funding	230,570	229,885	230,104	224,277	223,728
20 – Net stable funding ratio (NSFR)	111.7 %	112.0 %	107.4 %	109.1 %	108.9 %

<sup>(1)</sup> Number of dates used in the calculation of averages: 12.

## 1.2 REGULATORY CAPITAL

### 1.2.1 Composition of regulatory capital

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**TABLE 7: DETAILED INFORMATION ABOUT CAPITAL (EU CC1)**

		06/30/2024	12/31/2023	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES</b>				
1	Capital instruments and related share premium accounts	1,784	1,784	3
	<i>§ of which shares</i>	612	612	-
	<i>§ of which issue premiums</i>	1,172	1,172	-
2	Retained earnings	17,559	16,581	4
3	Accumulated other comprehensive income (and other reserves)	-31	-73	-
3a	Funds for general banking risks	0	0	-
4	Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1	0	0	-
5	Non-controlling interests eligible for CET1	-27	-9	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	423	993	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	19,707	19,277	-
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
7	Additional value adjustments (negative amount)	-300	-79	-
8	Intangible assets (net of related tax liabilities) (negative amount)	-253	-239	1
9	Empty value set in the EU	0	0	-
10	Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
11	Fair value reserves related to gains or losses on cash flow hedges	0	0	-
12	Negative amounts resulting from the calculation of expected losses	-182	-205	-
13	Any increase in equity resulting from securitized assets (negative amount)	0	0	-
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	0	0	-
15	Defined benefit pension fund assets (negative amount)	0	0	-
16	Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	0	0	-
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	0	0	-
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
20	Empty value set in the EU	0	0	-
20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-12	0	-
20b	of which qualifying holdings outside the financial sector (negative amount)	0	0	-
20c	of which securitization positions (negative amount)	-12	0	-



		06/30/2024	12/31/2023	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
20d	of which free deliveries (negative amount)	0	0	-
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
22	Amount exceeding the 17,65% threshold (negative amount)	0	0	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities in which the institution has a significant investment	0	0	-
24	Empty value set in the EU	0	0	-
25	of which deferred tax assets arising from temporary differences	0	0	-
25a	Losses for the current fiscal year (negative amount)	0	0	-
25b	Foreseeable tax expenses relating to CET1 items (negative amount)	0	0	-
26	Empty value set in the EU	0	0	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	-
27a	Other regulatory adjustments	-288	-264	-
28	Total regulatory adjustments to Common Equity Tier (CET 1) capital	-1,035	-788	-
29	Common Equity Tier 1 (CET 1) capital	18,673	18,489	-
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS</b>				
30	Capital instruments and related share premium accounts	0	0	2
31	of which: classified as equity under the applicable accounting basis	0	0	-
32	of which: classified as liabilities under the applicable accounting basis	0	0	-
33	Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	0	0	2
33a	Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	0	0	-
33b	Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	0	0	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including non-controlling interests not included in line 5) issued by subsidiaries and held by third parties	0	0	-
35	of which instruments issued by subsidiaries subject to gradual exclusion	0	0	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	0	-
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	0	-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the institution's own funds (negative amount)	0	0	-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
41	Empty value set in the EU	0	0	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	0	-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	0	-
44	Additional Tier 1 (AT1) capital	0	0	-
45	Tier 1 capital (T1 = CET1 + AT1)	18,673	18,489	-
<b>TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS</b>				
46	Capital instruments and related share premium accounts	3,246	2,456	2

		06/30/2024	12/31/2023	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	0	2
47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	0	-
47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	0	-
48	Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5 or 34) issued by subsidiaries and held by third parties	16	12	-
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0	-
50	Credit risk adjustments	0	0	-
51	Tier 2 (T2) capital before regulatory adjustments	3,262	2,468	-
<b>TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS</b>				
52	Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	0	0	-
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	0	-
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	0	-
54a	Empty value set in the EU	0	0	-
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	0	-
56	Empty value set in the EU	0	0	-
56a	Acceptable deductions of qualifying liabilities that exceed the institution's qualifying liability items	0	0	-
56b	Other T2 regulatory adjustments	0	0	-
57	Total regulatory adjustments to Tier 2 (T2) capital	0	0	-
58	Tier 2 (T2) capital	3,262	2,468	-
59	Total capital (TC = T1 + T2)	21,935	20,957	-
60	Total risk-weighted assets	151,302	145,323	-
<b>CAPITAL RATIOS AND BUFFERS</b>				
61	Common Equity Tier 1 capital (as a percentage of total risk exposure amount)	12.3 %	12.7 %	-
62	Tier 1 capital (as a percentage of the total risk exposure amount)	12.3 %	12.7 %	-
63	Total capital (as a percentage of the total risk exposure amount)	14.5 %	14.4 %	-
64	Institution-specific buffer requirement (CET1 requirement in accordance with Art. 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of the risk exposure amount)	3.4 %	3.0 %	-
65	<i>of which capital conservation buffer requirement</i>	2.5 %	2.5 %	-
66	<i>of which: countercyclical capital buffer requirement</i>	0.9 %	0.5 %	-
67	<i>of which systemic risk buffer requirement</i>	0.0 %	0.0 %	-
67a	<i>of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	0.0 %	0.0 %	-
67b	<i>of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	1.8 %	1.5 %	-
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	7.8 %	8.2 %	-
69	[non-relevant in EU regulations]	-	-	-
70	[non-relevant in EU regulations]	-	-	-
71	[non-relevant in EU regulations]	-	-	-
<b>LOWER LIMITS TO THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)</b>				



		06/30/2024	12/31/2023	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	263	263	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	308	295	-
74	Empty value set in the EU	0	0	-
75	Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	152	122	-
<b>UPPER LIMITS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL</b>				
76	Credit risk adjustments included in T2 in respect of exposures subject to the standardized approach (prior to the application of the cap)	0	0	-
77	Cap on inclusion of credit risk adjustments in T2 under the standardized approach	0	0	-
78	Credit risk adjustments included in T2 in respect of exposures subject to the internal ratings-based approach (prior to the application of the cap)	-112	-135	-
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	577	550	-
<b>CAPITAL INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (APPLICABLE BETWEEN JANUARY 1, 2014 AND JANUARY 1, 2022 ONLY)</b>				
80	Current cap applicable to CET1 instruments subject to gradual exclusion	0	0	-
81	Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	0	0	-
82	Current cap applicable to AT1 instruments subject to gradual exclusion	0	0	-
83	Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	0	0	-
84	Current cap applicable to T2 instruments subject to gradual exclusion	0	0	-
85	Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	0	0	-

The principal characteristics of capital instruments in the format of Appendix 8 to EU Implementing Regulation No. 2021/637 of March 15, 2021 are presented in Appendix 2 (EU CCA).

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

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Carrying amounts as per the published financial statements</b>	<b>Carrying amounts under the regulatory consolidation</b>	<b>Reference with the regulatory capital table (EU CC1)</b>
<b>ASSETS</b>			
Cash, central banks - Assets	42,648	42,648	
Financial assets at fair value through profit or loss	39,670	39,670	
Hedging derivatives - Assets	1,977	1,977	
Financial assets at fair value through shareholders' equity	22,432	22,432	
Securities at amortized cost	4,377	4,944	
Loans and receivables due from credit institutions and similar at amortized cost	48,297	48,297	
Loans and receivables due from customers at amortized cost	251,826	250,974	
Revaluation difference on rate-hedged books	-1,148	-1,148	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	696	696	
Deferred tax assets	435	435	
Accruals and miscellaneous assets	7,229	7,227	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,514	1,514	
Investment property	26	26	
Property, plant and equipment and finance leases	1,791	1,791	
Intangible assets	157	157	1
Goodwill	33	33	1
<b>TOTAL ASSETS</b>	<b>421,960</b>	<b>421,674</b>	

<b>06/30/2024</b> <i>(in € millions)</i>	<b>Carrying amounts as per the published financial statements</b>	<b>Carrying amounts under the regulatory consolidation</b>	<b>Reference with the regulatory capital table (EU CC1)</b>
<b>LIABILITIES</b>			
Central banks - Liabilities	31	31	
Financial liabilities at fair value through profit or loss	25,639	25,639	
Hedging derivatives - Liabilities	864	864	
Due to credit institutions	95,891	95,891	
Due to customers	224,472	224,472	
Debt securities	38,524	38,524	2
Revaluation difference on rate-hedged books	-28	-28	
Current tax liabilities	283	283	
Deferred tax liabilities	283	283	
Accruals and miscellaneous liabilities	10,058	9,772	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,457	1,457	
Subordinated debt issued by bank	4,310	4,310	2
<b>Total shareholders' equity</b>	<b>20,176</b>	<b>20,176</b>	
Shareholders' equity attributable to the group	20,153	20,153	
Share capital and related pay-ins	1,784	1,784	3
Consolidated reserves - group	17,489	17,489	4
Unrealized gains and (losses) recognized directly in shareholders' equity - group	39	39	
Net income - group	841	841	4
Shareholders' equity - Non-controlling interests	23	23	5
<b>TOTAL LIABILITIES</b>	<b>421,960</b>	<b>421,674</b>	

12/31/2023 (in € millions)	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CCI)
<b>ASSETS</b>			
Cash, central banks - Assets	45,611	45,611	
Financial assets at fair value through profit or loss	31,677	31,677	
Hedging derivatives - Assets	1,907	1,907	
Financial assets at fair value through shareholders' equity	19,587	19,587	
Securities at amortized cost	4,010	4,498	
Loans and receivables due from credit institutions and similar at amortized cost	47,338	47,338	
Loans and receivables due from customers at amortized cost	252,182	251,412	
Revaluation difference on rate-hedged books	-460	-619	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	624	624	
Deferred tax assets	414	414	
Accruals and miscellaneous assets	5,693	5,691	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,503	1,503	
Investment property	28	28	
Property, plant and equipment and finance leases	1,672	1,672	
Intangible assets	143	143	1
Goodwill	33	33	1
<b>TOTAL ASSETS</b>	<b>411,961</b>	<b>411,517</b>	

12/31/2023 (in € millions)	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CCI)
<b>LIABILITIES</b>			
Central banks - Liabilities	31	31	
Financial liabilities at fair value through profit or loss	17,572	17,572	
Hedging derivatives - Liabilities	1,597	1,597	
Due to credit institutions	96,258	96,258	
Due to customers	230,348	230,348	
Debt securities	34,784	34,784	2
Revaluation difference on rate-hedged books	-26	-186	
Current tax liabilities	376	376	
Deferred tax liabilities	292	292	
Accruals and miscellaneous liabilities	5,808	5,523	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	0	0	
Subordinated debt issued by bank	1,318	1,318	2
<b>Total shareholders' equity</b>	<b>3,305</b>	<b>3,305</b>	
Shareholders' equity attributable to the group	20,299	20,299	
<i>Share capital and related pay-ins</i>	20,278	20,278	3
<i>Consolidated reserves - group</i>	1,784	1,784	4
<i>Unrealized gains and (losses) recognized directly in shareholders' equity - group</i>	16,500	16,500	
<i>Net income - group</i>	8	8	4
Shareholders' equity - Non-controlling interests	1,986	1,986	5
<b>TOTAL LIABILITIES</b>	<b>411,961</b>	<b>411,517</b>	

## 1.2.2 Capital requirements

Update of Table 9 of the 2023 Universal Registration Document, page 236

**TABLE 9: OVERVIEW OF RWAS – MINIMUM CAPITAL REQUIREMENTS (EU OV1)**

<i>(in € millions)</i>	RWAs (Risk weighted assets)		Minimum capital requirements
	06/30/2024	12/31/2023	06/30/2024
<b>Credit risk (excl. counterparty risk – CCR)</b>	<b>132,433</b>	<b>128,201</b>	<b>10,595</b>
of which standard approach	20,416	21,183	1,633
of which simple IRB approach (F-IRB)	43,776	41,788	3,502
of which referencing approach	8,486	8,172	679
of which equities under the simple weighting method	13,134	13,239	1,051
of which advanced IRB approach (A-IRB)	46,023	43,334	3,682
<b>Counterparty credit risk (CCR)</b>	<b>2,484</b>	<b>2,444</b>	<b>199</b>
of which standard approach	1,794	1,931	143
of which internal model method (IMM)	0	0	0
of which exposure on a CCP	22	25	2
of which credit valuation adjustment - CVA	281	286	22
of which other RCCs	387	202	31
<b>Settlement risk</b>	<b>0</b>	<b>4</b>	<b>0</b>
<b>Securitization exposure in the banking book</b>	<b>1,877</b>	<b>1,792</b>	<b>150</b>
of which SEC-IRBA approach	0	0	0
of which SEC-ERBA approach	1,498	1,487	120
of which SEC-SA approach	379	306	30
of which 1,250 % deduction	0	0	0
<b>Market risk</b>	<b>2,430</b>	<b>1,773</b>	<b>194</b>
of which standard approach	2,430	1,773	194
of which internal model-based approaches (IMM)	0	0	0
<b>Major risks</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Operational risk</b>	<b>11,700</b>	<b>10,500</b>	<b>936</b>
of which base indicator approach	405	355	32
of which standard approach	31	30	2
of which advanced measurement approach	11,263	10,116	901
<b>Amounts less than deduction thresholds (subject to 250% risk weighting)</b>	<b>379</b>	<b>608</b>	<b>30</b>
<b>Floor adjustment</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>151,302</b>	<b>145,323</b>	<b>12,074</b>

## 1.3 PRUDENTIAL INDICATORS

### 1.3.1 Solvency ratio

Update of Table 11 of the 2023 Universal Registration Document, page 238

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

(in € millions)	06/30/2024	12/31/2023
010 Total risk-weighted assets	151,302	145,323
020 Countercyclical buffer ratio specific to the institution	1.0000%	0.4912%
030 Required countercyclical buffer specific to the institution	1,341	714

Update of Table 12 of the 2023 Universal Registration Document, page 238

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

(in € millions)	06/30/2024												
	General credit exposures		Relevant credit exposures – market risk			Capital requirements							
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposures. Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Countercyclical buffer ratio (in %)
France	12,945	242,315	1,640	0	2,938	259,838	7,539	48	51	7,638	95,469	72.95 %	1.0 %
Germany	1,251	1,023	253	0	630	3,156	157	6	6	169	2,117	1.62 %	0.8 %
United Kingdom	594	3,299	183	0	612	4,688	248	8	15	271	3,382	2.58 %	2.0 %
Luxembourg	4,122	1,629	53	0	49	5,852	347	1	1	349	4,362	3.33 %	0.5 %
The Netherlands	218	2,048	225	0	620	3,112	121	5	7	133	1,665	1.27 %	2.0 %
Australia	25	2,524	118	0	324	2,990	142	1	4	147	1,843	1.41 %	1.0 %
Ireland	74	912	2	0	131	1,119	59	0	2	62	771	0.59 %	1.5 %
Norway	15	493	19	0	0	527	18	1	0	19	234	0.18 %	2.5 %
Czech Republic	71	4	0	0	0	75	5	0	0	5	65	0.05 %	1.8 %
Hong Kong	24	1,383	15	0	0	1,422	63	0	0	63	785	0.60 %	1.0 %
Sweden	34	169	25	0	0	228	12	2	0	14	173	0.13 %	2.0 %
Slovakia	51	1	0	0	0	52	4	0	0	4	50	0.04 %	1.5 %
Denmark	19	76	29	0	0	123	6	0	0	6	77	0.06 %	2.5 %
Croatia	2	82	0	0	0	84	5	0	0	5	65	0.05 %	1.5 %
Roumania	33	4	15	0	0	52	2	0	0	2	31	0.02 %	1.0 %
Bulgaria	2	0	0	0	0	2	0	0	0	0	2	– %	2.0 %
Lithuania	5	1	0	0	0	6	0	0	0	0	5	– %	1.0 %
Slovenia	8	1	0	0	0	9	1	0	0	1	8	0.01 %	0.5 %
Estonia	2	0	0	0	0	2	0	0	0	0	2	– %	1.5 %
Cyprus	5	4	0	0	0	9	1	0	0	1	7	0.01 %	1.0 %
Iceland	2	0	0	0	0	2	0	0	0	0	1	– %	2.5 %

12/31/2023

12/31/2023	General credit exposures		Relevant credit exposures – market risk			Capital requirements							
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposures. Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit risk exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Counter-cyclical buffer ratio (in %)
(in € millions)													
France	14,569	240,716	1,326	0	3,204	259,815	7,291	40	57	7,388	92,355	72.95 %	0.5 %
United Kingdom	593	3,307	116	0	441	4,457	228	5	13	246	3,071	2.43 %	2.0 %
Luxembourg	3,861	1,878	26	0	74	5,838	336	0	1	337	4,219	3.33 %	0.5 %
Australia	138	2,242	50	0	228	2,658	135	1	3	140	1,745	1.38 %	1.0 %
Germany	1,223	1,048	343	0	584	3,198	158	7	6	171	2,139	1.69 %	0.8 %
The Netherlands	212	1,885	166	0	581	2,844	108	3	7	118	1,479	1.17 %	1.0 %
Ireland	76	1,021	3	0	179	1,279	62	0	3	65	816	0.64 %	1.0 %
Hong Kong	23	1,251	15	0	0	1,289	51	0	0	51	642	0.51 %	1.0 %
Norway	14	476	26	0	0	516	19	2	0	20	256	0.20 %	2.5 %
Sweden	54	141	38	0	0	233	11	1	0	12	146	0.12 %	2.0 %
Czech Republic	88	5	0	0	0	94	7	0	0	7	92	0.07 %	2.0 %
Denmark	32	34	29	0	0	95	4	1	0	6	70	0.06 %	2.5 %
Slovakia	45	1	0	0	0	46	4	0	0	4	44	0.04 %	1.5 %
Croatia	3	79	0	0	0	82	5	0	0	5	64	0.05 %	1.0 %
Roumania	22	3	2	0	0	27	2	0	0	2	21	0.02 %	1.0 %
Bulgaria	4	0	0	0	0	4	0	0	0	0	3	0.00 %	2.0 %
Lithuania	7	0	0	0	0	7	0	0	0	0	6	0.00 %	1.0 %
Cyprus	5	5	0	0	0	10	1	0	0	1	8	0.01 %	0.5 %
Slovenia	6	1	0	0	0	7	0	0	0	0	6	0.00 %	0.5 %
Islande	1	0	0	0	0	1	0	0	0	0	1	0.00 %	2.0 %
Estonia	1	0	0	0	0	1	0	0	0	0	1	0.00 %	1.5 %

### 1.3.2 Leverage ratio

Update of Table 14 of the 2023 Universal Registration Document, page 241

**TABLE 14: LEVERAGE RATIO – JOINT STATEMENT (EU LR2-LRCOM)**

(in € millions)		Leverage ratio exposures under the CRR	
		06/30/2024	12/31/2023
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral) <sup>(1)</sup>	401,764	388,442
2	Addition of the amount of collateral provided for derivatives, when collateral is deducted from balance sheet assets in accordance with the applicable accounting framework	0	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided under derivative transactions)	-1,169	-2,087
4	(Adjustment for securities received as part of securities financing transactions that are recognized as assets)	0	0
5	(Adjustment for general credit risk of balance sheet items)	0	0
6	(Amounts of assets deducted when determining Tier 1 capital)	-182	-205
<b>7</b>	<b>Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>400,414</b>	<b>386,149</b>
<b>DERIVATIVES EXPOSURES</b>			
8	Replacement cost of all derivative transactions (net of cash margin call adjustments)	2,398	2,400
EU-8a	Derogation for derivatives: contribution of replacement costs under the simplified standardized approach	0	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	2,641	2,479



(in € millions)		Leverage ratio exposures under the CRR	
		06/30/2024	12/31/2023
EU-9a	Derogation for derivatives: contribution of potential future exposure under the simplified standardized approach	0	0
EU-9b	Exposure determined by applying the original exposure method	97	106
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	0	0
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	0	0
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	0	0
11	Effective notional amount adjusted for credit derivatives sold	6,464	5,756
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-4,516	-3,237
<b>13</b>	<b>Total derivative exposures</b>	<b>7,084</b>	<b>7,504</b>
<b>SFT EXPOSURES</b>			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	24,033	19,688
15	(Net value of cash payables and receivables of gross SFT assets)	-9,582	-7,207
16	Counterparty risk exposure for SFTs	0	0
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429e (5) and Article 222 of CRR	0	0
17	Exposures when the institution acts as an agent	0	0
EU-17a	(CCP leg exempt from client-cleared SFTs)	0	0
<b>18</b>	<b>Total exposure from securities financing transactions</b>	<b>14,451</b>	<b>12,481</b>
<b>OTHER OFF-BALANCE-SHEET EXPOSURES</b>			
19	Off-balance sheet exposures at gross notional amount	72,495	72,832
20	(Adjustments for conversion into equivalent credit amounts)	-42,973	-43,227
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0	0
<b>22</b>	<b>Total other off-balance sheet exposures</b>	<b>29,522</b>	<b>29,605</b>
<b>EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)</b>			
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-29,068	-28,855
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-14,809	-13,564
<b>EU-22k</b>	<b>Total exempt exposures</b>	<b>-43,877</b>	<b>-42,419</b>
<b>CAPITAL AND TOTAL EXPOSURE MEASUREMENT</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>18,673</b>	<b>18,489</b>
<b>24</b>	<b>Total exposure measurement</b>	<b>407,594</b>	<b>393,321</b>
<b>LEVERAGE RATIO</b>			
25	Leverage ratio (%)	4.6%	4.7%
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	4.6%	4.7%
26	Minimum leverage ratio regulatory requirement (%)	3.0%	3.0%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%	0.0%
EU-26b	of which: to be composed of CET1 capital	0.0%	0.0%
27	Leverage ratio buffer requirement (%)	0.0%	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
<b>CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES</b>			
EU-27b	Transitional arrangements chosen to define the measurement of capital	n/a	n/a
<b>PUBLICATION OF AVERAGE VALUES</b>			
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	23,335	19,485
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	14,451	12,481
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	416,478	400,325

(in € millions)		Leverage ratio exposures under the CRR	
		06/30/2024	12/31/2023
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	416,478	400,325
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	4.5%	4.6%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	4.5%	4.6%

(1) Repurchase and security lending/borrowing transactions.

Update of Table 15 of the 2023 Universal Registration Document, page 243

**TABLE 15: SUMMARY OF RECONCILIATION BETWEEN ACCOUNTING ASSETS AND EXPOSURES FOR LEVERAGE RATIO PURPOSES (EU LRI-LRSUM)**

(in € millions)		06/30/2024	12/31/2023
<b>1</b>	<b>TOTAL ASSETS UNDER THE REPORTED FINANCIAL STATEMENTS</b>	<b>422,120</b>	<b>411,961</b>
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	0	0
3	(Adjustment for securitized exposures that meet significant risk transfer requirements)	0	0
4	(Adjustment for temporary exemption of exposures to central banks)	0	0
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting framework but excluded from the total exposure measure under Article 429a (1) (i) of the CRR)	0	0
6	Adjustment for normalized purchases and sales of financial assets recognized at the trade date	0	0
7	Adjustment for qualifying centralized cash management system transactions	0	0
8	Adjustment for derivative financial instruments	-2,552	-2,169
9	Adjustment for securities financing transactions (SFT)	-7,350	-6,065
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	37,451	29,605
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital)*	0	0
EU-11a	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (c) of the CRR)	-29,068	-28,855
EU-11b	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR)	-14,809	-13,564
12	Other adjustments	1,802	2,407
<b>13</b>	<b>TOTAL LEVERAGE RATIO EXPOSURE</b>	<b>407,594</b>	<b>393,321</b>

\* The total amount of the asset is presented in accordance with accounting standards.

Update of Table 16 of the 2023 Universal Registration Document, page 244

**TABLE 16: BREAKDOWN OF EXPOSURES ON THE BALANCE SHEET – EXCLUDING DERIVATIVES, SFTS AND EXEMPT EXPOSURES (EU LR3-LRSPL)**

		06/30/2024	12/31/2023
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<i>(in € millions)</i>			
<b>EU-1</b>	<b>TOTAL BALANCE SHEET EXPOSURES OF WHICH:</b>	<b>351,284</b>	<b>346,571</b>
EU-2	Trading book exposures	12,528	9,029
EU-3	Banking book exposures, of which:	338,755	337,542
EU-4	Secured bonds	1,474	1,037
EU-5	Exposures treated as sovereigns	62,893	65,628
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	255	223
EU-7	Institutions	12,246	11,093
EU-8	Secured by real estate mortgages	133,129	133,096
EU-9	Retail exposures	31,859	31,853
EU-10	Corporate exposures	71,162	70,371
EU-11	Exposures in default	3,873	3,583
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	21,865	20,656

## 1.4 CREDIT RISK

### 1.4.1 Exposures

Update of Table 20 of the 2023 Universal Registration Document, page 254

**TABLE 20: MATURITY OF NET ON- AND OFF-BALANCE SHEET EXPOSURES (EU CR1-A)**

06/30/2024 <i>(in € millions)</i>	Net exposure value					No stated term	Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years			
Loans and advances	98,500	58,821	130,213	124,860	5,433	417,826	
Debt securities	838	2,549	6,813	7,770	6,495	24,465	
<b>TOTAL</b>	<b>99,338</b>	<b>61,371</b>	<b>137,026</b>	<b>132,630</b>	<b>11,927</b>	<b>442,292</b>	

12/31/2023 <i>(in € millions)</i>	Net exposure value					No stated term	Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years			
Loans and advances	100,210	56,047	129,796	127,068	5,483	418,604	
Debt securities	895	2,417	5,236	6,920	6,498	21,966	
<b>TOTAL</b>	<b>101,105</b>	<b>58,464</b>	<b>135,033</b>	<b>133,987</b>	<b>11,981</b>	<b>440,570</b>	

### 1.4.2 Credit quality of assets

Update of Table 21 of the 2023 Universal Registration Document, page 255

**TABLE 21: CREDIT QUALITY OF FORBORNE EXPOSURES (EU CQ1)**

06/30/2024 <i>(in € millions)</i>	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions		Collateral and financial guarantees received on restructured exposure	
	Gross restructured performing loans	Restructured non-performing loans		On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures		
		Of which defaulted	Of which impaired					
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	
Loans and advances	1,070	1,848	1,848	1,848	-37	-679	1,759	1,055
Central banks	0	0	0	0	0	0	0	0
Public administration	0	2	2	2	0	0	2	2
Credit institutions	7	0	0	0	0	0	0	0
Other financial corporations	60	93	93	93	-3	-74	61	13
Non-financial corporations	829	1,543	1,543	1,543	-31	-535	1,425	920
Households	174	210	210	210	-4	-70	272	121
<b>DEBT INSTRUMENTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOAN COMMITMENTS GIVEN</b>	<b>46</b>	<b>173</b>	<b>173</b>	<b>173</b>	<b>-1</b>	<b>0</b>	<b>81</b>	<b>0</b>
<b>TOTAL</b>	<b>1,116</b>	<b>2,020</b>	<b>2,020</b>	<b>2,020</b>	<b>-38</b>	<b>-679</b>	<b>1,840</b>	<b>1,055</b>

12/31/2023	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions	Collateral and financial guarantees received on restructured exposure	
<i>(in € millions)</i>	Gross restructured performing loans	Restructured non-performing loans		On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures	
		Of which defaulted	Of which impaired				
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0
Loans and advances	932	1,722	1,722	1,722	-33	-631	1,593
Central banks	0	0	0	0	0	0	0
Public administration	0	3	3	3	0	0	2
Credit institutions	6	0	0	0	0	0	0
Other financial corporations	87	94	94	94	-5	-74	84
Non-financial corporations	700	1,398	1,398	1,398	-24	-488	1,247
Households	139	227	227	227	-4	-69	260
<b>DEBT INSTRUMENTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOAN COMMITMENTS GIVEN</b>	<b>24</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>-4</b>	<b>0</b>	<b>16</b>
<b>TOTAL</b>	<b>957</b>	<b>1,797</b>	<b>1,797</b>	<b>1,797</b>	<b>-37</b>	<b>-631</b>	<b>1,609</b>

Update of Table 22 of the 2023 Universal Registration Document, page 256

**TABLE 22: QUALITY OF RENEGOTIATION (FORBEARANCE) (EUCQ2)**

CIC's NPE rate does not exceed the 5% threshold, so this table is not produced.

Update of Table 23 of the 2023 Universal Registration Document, page 256

**TABLE 23: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY REMAINING MATURITY (EU CQ3)**

06/30/2024  (in € millions)	Gross carrying amount/nominal amount												
	Performing loans				Non-performing loans								
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days			Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years	Of which loans in default	
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>53,800</b>	<b>53,800</b>	<b>215,201</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>284,386</b>	<b>283,533</b>	<b>1,355,085</b>	<b>7,287</b>	<b>2,341</b>	<b>359</b>	<b>625</b>	<b>2,465</b>	<b>583</b>	<b>282</b>	<b>631</b>	<b>7,287</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	1,557	1,498	7,426	51	42	0	1	5	0	2	0	51	
Credit institutions	35,572	35,569	144,152	2	0	1	0	0	0	0	0	2	
Other financial corporations	14,439	14,427	64,658	194	42	5	33	32	67	6	8	194	
Non-financial corporations	151,178	150,488	735,143	6,138	1,919	293	524	2,229	450	242	482	6,138	
<i>Of which: SMEs</i>	125,070	124,551	614,884	5,309	1,385	268	461	2,060	416	241	479	5,309	
Households	81,640	81,551	403,705	902	337	60	67	198	66	32	142	902	
<b>DEBT INSTRUMENTS</b>	<b>28,161</b>	<b>28,161</b>	<b>108,520</b>	<b>103</b>	<b>103</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103</b>	
Central banks	1,416	1,416	5,662	0	0	0	0	0	0	0	0	0	
Public administration	9,626	9,626	38,501	0	0	0	0	0	0	0	0	0	
Credit institutions	4,585	4,585	17,808	1	1	0	0	0	0	0	0	1	
Other financial corporations	10,461	10,461	40,531	1	1	0	0	0	0	0	0	1	
Non-financial corporations	2,073	2,073	6,018	100	100	0	0	0	0	0	0	100	
<b>OFF-BALANCE SHEET COMMITMENTS</b>	<b>83,705</b>	<b>0</b>	<b>0</b>	<b>577</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>577</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	10,712	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,289	0	0	7	0	0	0	0	0	0	0	7	
Other financial corporations	3,307	0	0	2	0	0	0	0	0	0	0	2	
Non-financial corporations	57,043	0	0	559	0	0	0	0	0	0	0	559	
Households	8,353	0	0	9	0	0	0	0	0	0	0	9	
<b>TOTAL</b>	<b>450,053</b>	<b>365,494</b>	<b>1,678,806</b>	<b>7,966</b>	<b>2,444</b>	<b>359</b>	<b>625</b>	<b>2,465</b>	<b>583</b>	<b>282</b>	<b>631</b>	<b>7,966</b>	



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	Gross carrying amount/nominal amount											
	Performing loans					Non-performing loans						
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days	Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years	Of which loans in default		
<i>(in € millions)</i>												
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>53,413</b>	<b>53,413</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>287,332</b>	<b>286,409</b>	<b>923</b>	<b>6,946</b>	<b>2,223</b>	<b>320</b>	<b>489</b>	<b>2,436</b>	<b>647</b>	<b>214</b>	<b>618</b>	<b>6,946</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,625	1,575	50	13	7	0	3	0	0	2	0	13
Credit institutions	37,696	37,693	3	5	4	0	0	0	0	0	0	5
Other financial corporations	13,945	13,932	13	177	53	4	7	31	67	8	6	177
Non-financial corporations	152,046	151,278	768	5,871	1,800	271	433	2,218	515	168	465	5,871
Of which: SMEs	124,890	124,322	568	4,865	1,314	218	380	1,868	456	167	463	4,865
Households	82,021	81,932	89	880	359	43	46	186	65	35	146	880
<b>DEBT INSTRUMENTS</b>	<b>24,764</b>	<b>24,764</b>	<b>0</b>	<b>81</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>81</b>
Central banks	1,664	1,664	0	0	0	0	0	0	0	0	0	0
Public administration	8,135	8,135	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,910	3,910	0	1	1	0	0	0	0	0	0	1
Other financial corporations	9,384	9,384	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,671	1,671	0	78	78	0	0	0	0	0	0	78
<b>OFF-BALANCE SHEET COMMITMENTS</b>	<b>75,721</b>	<b>0</b>	<b>0</b>	<b>427</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>427</b>
Central banks	7	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,356	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,552	0	0	35	0	0	0	0	0	0	0	35
Other financial corporations	2,706	0	0	3	0	0	0	0	0	0	0	3
Non-financial corporations	56,040	0	0	383	0	0	0	0	0	0	0	383
Households	9,061	0	0	5	0	0	0	0	0	0	0	5
<b>TOTAL</b>	<b>441,230</b>	<b>364,586</b>	<b>923</b>	<b>7,454</b>	<b>2,303</b>	<b>320</b>	<b>489</b>	<b>2,436</b>	<b>647</b>	<b>214</b>	<b>618</b>	<b>7,454</b>

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**TABLE 24: CREDIT QUALITY OF EXPOSURES BY GEOGRAPHIC AREA (EU CQ4)**

06/30/2024	Total outstandings/gross nominal amount				Accumulated impairment	Impairment of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing loans	Of which loans in default	Of which loans subject to impairment			
<i>(in € millions)</i>							
<b>BALANCE SHEET EXPOSURE</b>	<b>319,937</b>	<b>7,389</b>	<b>7,389</b>	<b>318,833</b>	<b>-3,893</b>	<b>0</b>	<b>0</b>
France	255,598	6,351	6,351	254,782	-3,502	-	0
United States of America	10,902	43	43	10,899	-44	-	0
Switzerland	10,224	445	445	10,203	-101	-	0
Luxembourg	7,359	147	147	7,295	-60	-	0
United Kingdom	3,955	26	26	3,882	-28	-	0
Germany	3,692	32	32	3,673	-5	-	0
Singapore	3,856	0	0	3,856	-1	-	0
Ireland	2,954	14	14	2,940	-7	-	0
Australia	2,739	0	0	2,739	-2	-	0
The Netherlands	2,360	2	2	2,342	-6	-	0
Belgium	2,069	57	57	2,026	-40	-	0
Japan	1,607	55	55	1,607	-9	-	0
Canada	1,536	1	1	1,529	-4	-	0
Spain	1,510	10	10	1,497	-6	-	0
Other countries	9,576	206	206	9,563	-77	-	0
<b>OFF-BALANCE SHEET EXPOSURE</b>	<b>84,282</b>	<b>577</b>	<b>577</b>	<b>0</b>	<b>0</b>	<b>316</b>	<b>0</b>
France	56,089	561	561	-	-	273	-
United States of America	12,624	0	0	-	-	3	-
Switzerland	2,658	2	2	-	-	6	-
Luxembourg	1,930	12	12	-	-	8	-
United Kingdom	1,911	0	0	-	-	3	-
The Netherlands	1,485	0	0	-	-	1	-
Australia	1,202	0	0	-	-	1	-
Singapore	885	0	0	-	-	0	-
Other countries	5,498	1	1	-	-	20	-
<b>TOTAL</b>	<b>404,219</b>	<b>7,966</b>	<b>7,966</b>	<b>318,833</b>	<b>-3,893</b>	<b>316</b>	<b>0</b>

Countries with insignificant balance sheet or off-balance sheet exposures are included in the "Other countries" line.

12/31/2023	Total outstandings/gross nominal amount					Accu- mulated impairment	Impairment of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing loans			Of which loans subject to impairment	Of which loans in default 15,230			
<i>(in € millions)</i>								
<b>BALANCE SHEET EXPOSURE</b>	<b>319,123</b>	<b>7,027</b>	<b>7,027</b>	<b>318,128</b>	<b>-3,682</b>	<b>0</b>	<b>0</b>	
France	257,301	6,076	6,076	256,516	-3,313	0	0	
Switzerland	10,341	398	398	10,332	-93	0	0	
United States of America	10,241	46	46	10,238	-50	0	0	
Luxembourg	7,864	138	138	7,812	-66	0	0	
Germany	3,521	14	14	3,504	-9	0	0	
Singapore	3,442	1	1	3,442	-1	0	0	
United Kingdom	3,572	36	36	3,567	-19	0	0	
Ireland	3,033	16	16	3,030	-7	0	0	
Australia	2,327	1	1	2,327	-2	0	0	
The Netherlands	2,065	3	3	2,051	-5	0	0	
Belgium	2,017	46	46	1,948	-40	0	0	
Japan	1,838	58	58	1,838	-10	0	0	
Spain	1,332	7	7	1,324	-6	0	0	
Canada	1,022	0	0	1,010	-3	0	0	
Other countries	9,210	187	187	9,191	-58	0	0	
<b>OFF-BALANCE SHEET EXPOSURE</b>	<b>76,148</b>	<b>427</b>	<b>427</b>	<b>0</b>	<b>0</b>	<b>343</b>	<b>0</b>	
France	55,344	420	420	0	0	302	0	
United States of America	5,136	0	0	0	0	3	0	
Switzerland	3,193	0	0	0	0	5	0	
United Kingdom	1,950	0	0	0	0	4	0	
Luxembourg	1,665	6	6	0	0	10	0	
The Netherlands	1,275	0	0	0	0	1	0	
Singapore	1,124	0	0	0	0	1	0	
Australia	1,088	0	0	0	0	1	0	
Other countries	5,373	0	0	0	0	18	0	
<b>TOTAL</b>	<b>395,271</b>	<b>7,454</b>	<b>7,454</b>	<b>318,128</b>	<b>-3,682</b>	<b>343</b>	<b>0</b>	

Countries with balance sheet or off-balance sheet exposures of less than €1 billion are included in the "Other countries" line.

Update of Table 25 of the 2023 Universal Registration Document, page 260

**TABLE 25: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)**

06/30/2024	Gross carrying amount					Cumulative negative changes in fair value due to credit risk on non-performing exposures
	(in € millions)	Of which non-performing	Of which defaulted	Of which loans and advances subject to impairment	Accumulated impairment	
Agriculture, forestry and fishing	4,128	152	152	4,128	-78	0
Extractive industries	557	8	8	557	-7	0
Manufacturing industry	11,038	650	650	11,038	-303	0
Production and distribution of electricity, gas, steam and air conditioning	2,673	40	40	2,673	-29	0
Water production and distribution	836	24	24	836	-13	0
Construction	7,823	576	576	7,823	-264	0
Retail	12,314	844	844	12,314	-459	0
Transport and storage	7,410	150	150	7,409	-72	0
Accommodation and catering	4,322	417	417	4,322	-186	0
Information and communication	2,937	132	132	2,937	-50	0
Financial and insurance activities	11,591	336	336	11,591	-234	0
Real estate activities	50,689	1,170	1,170	50,689	-577	0
Professional, scientific and technical activities	15,296	969	969	15,296	-510	0
Administrative and support services activities	6,433	254	254	6,433	-113	0
Public administration and defense, compulsory social security	94	0	0	94	0	0
Teaching	894	21	21	894	-11	0
Human health and social action	4,924	75	75	4,924	-46	0
Arts, entertainment and recreational activities	852	57	57	852	-29	0
Other services	12,504	262	262	12,504	-227	0
<b>TOTAL</b>	<b>157,317</b>	<b>6,138</b>	<b>6,138</b>	<b>157,315</b>	<b>-3,207</b>	<b>0</b>

12/31/2023	Gross carrying amount					Cumulative negative changes in fair value due to credit risk on non-performing exposures
	(in € millions)	Of which non-performing	Of which defaulted	Of which loans and advances subject to impairment	Accumulated impairment	
Agriculture, forestry and fishing	4,044	129	129	4,044	-71	0
Extractive industries	531	11	11	531	-6	0
Manufacturing industry	11,273	673	673	11,273	-317	0
Production and distribution of electricity, gas, steam and air conditioning	2,624	42	42	2,624	-21	0
Water production and distribution	789	23	23	789	-13	0
Construction	8,101	548	548	8,101	-264	0
Retail	12,546	782	782	12,546	-432	0
Transport and storage	7,418	136	136	7,416	-68	0
Accommodation and catering	4,277	405	405	4,277	-187	0
Information and communication	2,732	113	113	2,732	-48	0
Financial and insurance activities	11,738	475	475	11,738	-289	0
Real estate activities	50,076	1,084	1,084	50,076	-545	0
Professional, scientific and technical activities	16,088	715	715	16,088	-340	0
Administrative and support services activities	6,240	215	215	6,240	-112	0
Public administration and defense, compulsory social security	93	0	0	93	0	0
Teaching	900	18	18	900	-10	0
Human health and social action	4,835	64	64	4,835	-43	0
Arts, entertainment and recreational activities	858	55	55	858	-28	0
Other services	12,756	385	385	12,756	-223	0
<b>TOTAL</b>	<b>157,917</b>	<b>5,872</b>	<b>5,872</b>	<b>157,915</b>	<b>-3,020</b>	<b>0</b>

Update of Table 26 of the 2023 Universal Registration Document, page 261

**TABLE 26: MEASUREMENT OF COLLATERAL: LOANS AND ADVANCES (EU CQ6)**

CIC's NPE rate does not exceed the 5% threshold, so this table is not produced.

Update of Table 27 of the 2023 Universal Registration Document, page 261

**TABLE 27: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (EU CQ7)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Collateral obtained by taking possession (accumulated)			
	Value at initial recognition	Cumulative negative change	Value at initial recognition	Cumulative negative change
Property, plant and equipment	0	0	0	0
Other than property, plant and equipment	4	-1	4	-1
<i>Residential real estate property</i>	4	-1	4	-1
<i>Commercial property</i>	0	0	0	0
<i>Real estate property</i>	0	0	0	0
<i>Equity and debt instruments</i>	0	0	0	0
<i>Other</i>	0	0	0	0
<b>TOTAL</b>	<b>4</b>	<b>-1</b>	<b>4</b>	<b>-1</b>

Update of Table 28 of the 2023 Universal Registration Document, page 261

**TABLE 28: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION: BREAKDOWN BY ISSUE DATE (CQ8)**

CIC's NPE rate does not exceed the 5% threshold, so this table is not produced.

Update of Table 29 of the 2023 Universal Registration Document, page 262

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

06/30/2024 (in € millions)	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received		
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	53,800	53,772	28	0	0	0	0	0	0	0	0	0	0	0	0
<b>LOANS AND ADVANCES</b>	284,386	264,775	19,519	7,287	0	7,134	-970	-321	-647	-2,849	0	-2,815	0	191,848	3,645
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,557	1,525	32	51	0	49	0	0	0	-7	0	-6	0	931	40
Credit institutions	35,572	35,568	4	2	0	2	-2	-1	-1	0	0	0	0	1,866	0
Other financial corporations	14,439	13,993	432	194	0	193	-33	-21	-12	-131	0	-130	0	6,565	44
Non-financial corporations	151,178	137,551	13,553	6,138	0	5,997	-785	-274	-510	-2,423	0	-2,393	0	108,768	3,044
Of which: small- and medium-sized enterprises	125,070	112,920	12,084	5,309	0	5,182	-641	-221	-420	-2,132	0	-2,103	0	95,968	2,553
Households	81,640	76,137	5,498	902	0	895	-149	-25	-124	-288	0	-285	0	73,718	518
<b>DEBT INSTRUMENTS</b>	28,161	27,062	10	103	0	103	-16	-15	-1	-62	0	-59	0	0	0
Central banks	1,416	1,416	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	9,626	9,626	0	0	0	0	-1	-1	0	0	0	0	0	0	0
Credit institutions	4,585	4,453	0	1	0	1	-2	-2	0	-1	0	-1	0	0	0
Other financial corporations	10,461	10,139	1	1	0	1	-11	-11	0	-1	0	-1	0	0	0
Non-financial corporations	2,073	1,428	9	100	0	100	-2	-1	-1	-60	0	-57	0	0	0
<b>OFF-BALANCE SHEET OUTSTANDINGS</b>	83,705	81,804	1,898	577	0	570	-183	-84	-98	-133	0	-133	0	14,671	147
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	10,712	10,712	0	0	0	0	0	0	0	0	0	0	0	570	0
Credit institutions	4,289	4,089	201	7	0	7	-3	-2	-1	-1	0	-1	0	230	4
Other financial corporations	3,307	3,275	32	2	0	2	-6	-5	-1	-1	0	-1	0	779	1
Non-financial corporations	57,043	55,724	1,316	559	0	552	-171	-75	-96	-131	0	-131	0	11,514	137
Households	8,353	8,004	349	9	0	9	-2	-2	-1	0	0	0	0	1,577	6
<b>TOTAL</b>	<b>450,053</b>	<b>427,413</b>	<b>21,455</b>	<b>7,966</b>	<b>0</b>	<b>7,807</b>	<b>-1,168</b>	<b>-420</b>	<b>-746</b>	<b>-3,044</b>	<b>0</b>	<b>-3,007</b>	<b>0</b>	<b>206,519</b>	<b>3,792</b>

The Crédit Mutuel group applies local law and write-offs are only recorded once all rights of recovery have been extinguished.



12/31/2023	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received			
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans	
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3					
<i>(in € millions)</i>																
<b>DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS</b>	<b>53,413</b>	<b>53,404</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOANS AND ADVANCES</b>	<b>287,332</b>	<b>271,777</b>	<b>15,475</b>	<b>6,946</b>	<b>0</b>	<b>6,784</b>	<b>-933</b>	<b>-338</b>	<b>-595</b>	<b>-2,673</b>	<b>0</b>	<b>-2,639</b>	<b>0</b>	<b>193,584</b>	<b>3,463</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,625	1,586	39	13	0	10	0	0	0	-2	0	-2	0	1,019	5	
Credit institutions	37,696	37,696	0	5	0	5	-1	-1	0	0	0	0	0	1,520	0	
Other financial corporations	13,945	13,547	382	177	0	176	-36	-21	-15	-118	0	-118	0	7,222	54	
Non-financial corporations	152,046	141,802	10,183	5,871	0	5,720	-754	-290	-464	-2,265	0	-2,234	0	108,927	2,867	
Of which: small- and medium-sized enterprises	124,890	115,785	9,045	4,865	0	4,730	-609	-231	-377	-1,924	0	-1,895	0	95,320	2,322	
Households	82,021	77,146	4,871	880	0	873	-141	-26	-116	-287	0	-285	0	74,895	536	
<b>DEBT INSTRUMENTS</b>	<b>24,764</b>	<b>23,772</b>	<b>14</b>	<b>81</b>	<b>0</b>	<b>81</b>	<b>-18</b>	<b>-17</b>	<b>-1</b>	<b>-61</b>	<b>0</b>	<b>-58</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks	1,664	1,664	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	8,135	8,135	0	0	0	0	-5	-5	0	0	0	0	0	0	0	0
Credit institutions	3,910	3,798	0	1	0	1	-2	-2	0	-1	0	-1	0	0	0	0
Other financial corporations	9,384	9,132	1	2	0	2	-9	-9	0	-1	0	-1	0	0	0	0
Non-financial corporations	1,671	1,043	13	78	0	78	-2	-2	-1	-59	0	-56	0	0	0	0
<b>OFF-BALANCE SHEET OUTSTANDINGS</b>	<b>75,721</b>	<b>74,304</b>	<b>1,416</b>	<b>427</b>	<b>0</b>	<b>357</b>	<b>-190</b>	<b>-105</b>	<b>-85</b>	<b>-152</b>	<b>0</b>	<b>-152</b>	<b>0</b>	<b>15,611</b>	<b>113</b>	
Central banks	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,356	3,356	0	0	0	0	0	0	0	0	0	0	0	518	0	
Credit institutions	4,552	4,374	178	35	0	35	-3	-2	-1	-16	0	-16	0	103	3	
Other financial corporations	2,706	2,649	57	3	0	3	-8	-6	-2	-1	0	-1	0	716	1	
Non-financial corporations	56,040	55,185	854	383	0	314	-177	-95	-81	-135	0	-135	0	12,275	107	
Households	9,061	8,734	327	5	0	5	-3	-2	-1	0	0	0	0	1,999	3	
<b>TOTAL</b>	<b>441,230</b>	<b>423,257</b>	<b>16,914</b>	<b>7,454</b>	<b>0</b>	<b>7,222</b>	<b>-1,142</b>	<b>-460</b>	<b>-681</b>	<b>-2,886</b>	<b>0</b>	<b>-2,849</b>	<b>0</b>	<b>209,195</b>	<b>3,576</b>	

Update of Table 30 of the 2023 Universal Registration Document, page 263

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

<i>(in € millions)</i>	<b>06/30/2024</b>	<b>12/31/2023</b>
	<b>Gross carrying amount</b>	<b>Gross carrying amount</b>
<b>INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES</b>	<b>6,946</b>	<b>5,798</b>
Additions to non-performing portfolios	1,685	2,676
Exits from non-performing portfolios	-1,344	-1,528
<i>Exits due to losses</i>	-78	-167
<i>Exits due to other reasons</i>	-1,266	-1,362
<b>FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES</b>	<b>7,287</b>	<b>6,946</b>

Update of Table 31 of the 2023 Universal Registration Document, page 263

**TABLE 31: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES AND ASSOCIATED CUMULATIVE NET RECOVERIES (EU CR2A)**

CIC's NPE rate does not exceed the 5% threshold, so this table is not produced.

### 1.4.3 Standardized approach (EU CRD)

Exposures treated using the standardized method are given in the table below.

CIC uses the evaluations of rating agencies (Standard & Poor's, Moody's and Fitch Ratings) to measure the sovereign risk in its exposures linked to central governments and central banks. Since September 2017, it has relied primarily on the estimates provided by the Banque de France with regard to its corporate exposures.

The cross-reference table used to match the credit quality steps to the external ratings adopted is the one required by the regulation.

Update of Table 32 of the 2023 Universal Registration Document, page 264

**TABLE 32: BREAKDOWN OF EXPOSURES UNDER THE STANDARDIZED APPROACH (EU CR5)**

06/30/2024	Weighting																Total	Of which not rated	
	0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1 250 %	Other	Deducted			
(in € millions)																			
<b>Category of exposure</b>																			
1 – Central governments and central banks	60,213	0	0	0	614	0	202	0	0	65	0	152	0	0	0	0	0	61,246	0
2 – Regional or local authorities	112	0	0	0	194	0	54	0	0	0	0	0	0	0	0	0	0	360	0
3 – Public sector (Public organizations excluding central governments)	16,288	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,288	0
4 – Multilateral development banks	293	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	293	0
5 – International organizations	198	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	198	0
6 – Institutions (banks)	4,489	0	0	0	1,377	0	152	0	0	56	0	0	0	0	0	0	0	6,074	0
7 – Companies	0	0	0	0	361	0	985	0	0	8,086	0	0	0	0	0	0	0	9,432	0
8 – Retail customers	0	0	0	0	0	0	0	0	2,531	0	0	0	0	0	0	0	0	2,531	0
9 – Exposures secured by real estate mortgages	0	0	0	0	0	5,122	3,146	0	181	591	0	0	0	0	0	0	0	9,040	0
10 – Exposures in default	4	0	0	0	0	0	0	0	0	893	364	0	0	0	0	0	0	1,260	0
11 – Exposures presenting a particularly high risk	0	0	0	0	0	0	0	0	0	0	1,946	0	0	0	0	0	0	1,946	0
12 – Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 – Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 – Exposures in the form of UCIT shares or equities	114	0	0	0	0	0	0	0	0	9	222	0	0	20	0	0	0	365	0
15 – Equity exposure	0	0	0	0	0	0	0	0	0	250	0	0	0	0	0	0	0	250	0
16 – Other assets	0	0	0	0	9	0	24	0	0	984	0	0	0	0	47	0	0	1,063	0
<b>17 – TOTAL</b>	<b>81,710</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,555</b>	<b>5,122</b>	<b>4,564</b>	<b>0</b>	<b>2,712</b>	<b>10,933</b>	<b>2,532</b>	<b>152</b>	<b>0</b>	<b>20</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>110,347</b>	<b>0</b>

Totals include outstandings weighted at 250%, which are deferred assets.

The exposure to governments and central banks is nearly entirely weighted at 0%. The capital requirements for this book demonstrate a sovereign risk for CIC limited to high-quality counterparties.

12/31/2023

Weighting

(in € millions)

Category of exposure	0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1250 %	Other	Deducted	Total	Of which not rated
1 – Central governments and central banks	62,589	0	0	0	838	0	205	0	0	37	0	243	0	0	0	0	63,913	0
2 – Regional or local authorities	72	0	0	0	207	0	7	0	0	0	0	0	0	0	0	0	286	0
3 – Public sector (Public organizations excluding central governments)	15,226	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,226	0
4 – Multilateral development banks	290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	290	0
5 – International organizations	213	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	213	0
6 – Institutions (banks)	4,643	0	0	0	1,048	0	17	0	0	112	0	0	0	0	0	0	5,820	0
7 – Companies	0	0	0	0	373	0	1,188	0	0	8,833	0	0	0	0	0	0	10,394	0
8 – Retail customers	0	0	0	0	0	0	0	0	2,531	0	0	0	0	0	0	0	2,531	0
9 – Exposures secured by real estate mortgages	0	0	0	0	0	5,398	3,024	0	203	609	0	0	0	0	0	0	9,234	0
10 – Exposures in default	3	0	0	0	0	0	0	0	0	770	408	0	0	0	0	0	1,182	0
11 – Exposures presenting a particularly high risk	0	0	0	0	0	0	0	0	0	0	2,003	0	0	0	0	0	2,003	0
12 – Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 – Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 – Exposures in the form of UCIT shares or equities	132	0	0	0	0	0	1	0	0	8	198	0	0	20	0	0	359	0
15 – Equity exposure	0	0	0	0	0	0	0	0	0	275	0	0	0	0	0	0	275	0
16 – Other assets	0	0	0	0	8	0	29	0	0	915	0	0	0	0	43	0	996	0
<b>17 – TOTAL</b>	<b>83,169</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,474</b>	<b>5,398</b>	<b>4,471</b>	<b>0</b>	<b>2,734</b>	<b>11,559</b>	<b>2,609</b>	<b>243</b>	<b>0</b>	<b>20</b>	<b>43</b>	<b>0</b>	<b>112,720</b>	<b>0</b>

Totals include outstandings weighted at 250%, which are deferred assets.

The exposure to governments and central banks is nearly entirely weighted at 0%. The capital requirements for this book demonstrate a sovereign risk for CIC limited to high-quality counterparties.

## 1.4.4 Internal rating systems (EU CRE)

Update of Table 33 Document d'enregistrement universel 2023 page 268

**TABLE 33: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRBA METHOD**

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

06/30/2024  
(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CORPORATES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	3,003	950	34	3,324
	0.25 to <0.50	8,350	1,497	40	8,944
	0.50 to <0.75	3,502	203	52	3,609
	0.75 to <2.50	16,981	3,673	40	18,435
	of which [0.75 to <1.75]	11,994	2,561	38	12,961
	of which [1.75 to <2.50]	4,988	1,112	44	5,474
	2.50 to <10.00	9,847	2,216	43	10,794
	of which [2.50 to <5.00]	7,105	1,617	44	7,822
	of which [5.00 to <10.00]	2,742	599	38	2,972
	10.00 to <100.00	1,365	189	39	1,439
	of which [10.00 to <20.00]	702	95	34	735
	of which [20.00 to <30.00]	626	91	44	666
	of which [30.00 to <100.00]	37	3	45	38
	100.00 (default)	1,459	187	79	1,606
	<b>Subtotal</b>	<b>44,507</b>	<b>8,916</b>	<b>41</b>	<b>48,150</b>
<i>of which: Specialized financing</i>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	1,471	26.78	2.5	916	28	2	1
0.38	5,297	23.53	2.5	2,720	30	8	3
0.67	2,147	18.63	2.5	1,094	30	5	3
1.43	10,827	24.14	2.5	9,577	52	63	44
1.18	7,470	24.53	2.5	6,440	50	37	24
2.01	3,357	23.23	2.5	3,137	57	25	20
4.39	5,839	25.19	2.5	8,348	77	117	105
3.44	4,054	25.98	2.5	5,810	74	70	64
6.88	1,785	23.13	2.5	2,537	85	47	41
19.03	1,177	24.13	2.5	1,723	120	65	114
12.05	532	24.82	2.5	814	111	22	24
25.65	614	23.67	2.5	866	130	41	57
37.74	31	18.96	2.7	43	112	3	33
100.00	1,674	57.39	2.5	912	57	870	836
<b>5.57</b>	<b>28,432</b>	<b>25.14</b>	<b>2.5</b>	<b>25,291</b>	<b>53</b>	<b>1,129</b>	<b>1,107</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



06/30/2024

(in € millions)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	0	0	0	0
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	1,261	319	40	1,388
0.25 to <0.50	5,059	603	44	5,325
0.50 to <0.75	2,937	173	55	3,031
0.75 to <2.50	9,401	1,334	42	9,966
of which [0.75 to <1.75]	7,056	1,023	41	7,476
of which [1.75 to <2.50]	2,345	311	47	2,490
2.50 to <10.00	4,384	688	50	4,726
of which [2.50 to <5.00]	3,397	574	51	3,692
of which [5.00 to <10.00]	987	114	41	1,034
10.00 to <100.00	502	71	39	530
of which [10.00 to <20.00]	294	40	34	308
of which [20.00 to <30.00]	208	31	45	222
of which [30.00 to <100.00]	0	0	0	0
100.00 (default)	804	62	89	859
<b>Subtotal</b>	<b>24,349</b>	<b>3,250</b>	<b>45</b>	<b>25,825</b>
<b>RETAIL CUSTOMERS</b>				
0 to <0.15	72,109	5,961	32	73,989
of which [0 to <0.10]	45,995	4,543	30	47,374
of which [0.10 to <0.15]	26,115	1,418	35	26,616
0.15 to <0.25	1,780	620	28	1,955
0.25 to <0.50	25,472	2,974	30	26,361
0.50 to <0.75	6,217	306	32	6,316
0.75 to <2.50	17,374	2,376	33	18,155
of which [0.75 to <1.75]	13,345	1,606	32	13,860
of which [1.75 to <2.50]	4,029	770	34	4,295
2.50 to <10.00	10,731	1,249	30	11,102
of which [2.50 to <5.00]	6,655	898	29	6,913
of which [5.00 to <10.00]	4,076	351	32	4,189
10.00 to <100.00	3,301	190	32	3,362
of which [10.00 to <20.00]	1,384	105	29	1,415
of which [20.00 to <30.00]	1,432	38	44	1,448
of which [30.00 to <100.00]	486	47	27	498
100.00 (default)	2,909	85	78	2,975
<b>Subtotal</b>	<b>139,894</b>	<b>13,761</b>	<b>31</b>	<b>144,215</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	895	27.79	2.5	324	23	1	0
0.36	3,616	23.22	2.5	1,382	26	5	2
0.67	1,839	18.68	2.5	891	29	4	2
1.44	6,842	24.96	2.5	4,717	47	35	26
1.22	5,073	25.19	2.5	3,420	46	23	14
2.09	1,769	24.29	2.5	1,297	52	12	12
4.15	3,474	25.37	2.5	3,058	65	49	53
3.38	2,584	25.82	2.5	2,309	63	32	32
6.91	890	23.79	2.5	749	72	17	20
18.06	697	23.09	2.5	488	92	22	57
12.08	344	23.30	2.5	261	85	9	12
26.36	353	22.81	2.5	227	102	13	14
0.00	0	0.00	0.0	0	0	0	31
100.00	1,144	53.55	2.5	497	58	431	372
<b>5.18</b>	<b>18,507</b>	<b>25.00</b>	<b>2.5</b>	<b>11,356</b>	<b>44</b>	<b>546</b>	<b>512</b>
0.08	1,681	14.63	0.0	2,160	3	9	8
0.05	1,287	13.97	0.0	924	2	3	2
0.13	394	15.81	0.0	1,236	5	5	5
0.18	168	22.91	0.0	140	7	1	1
0.34	570	20.07	0.0	2,937	11	19	27
0.54	95	16.19	0.0	868	14	6	15
1.42	524	21.90	0.0	4,998	28	56	115
1.19	322	22.79	0.0	3,593	26	38	78
2.16	202	19.03	0.0	1,405	33	17	37
4.96	314	26.08	0.0	5,668	51	142	261
3.76	171	27.36	0.0	3,252	47	71	117
6.95	142	23.98	0.0	2,416	58	71	144
20.51	111	23.17	0.0	2,783	83	162	213
14.09	43	24.64	0.0	1,034	73	50	78
23.33	54	18.11	0.0	1,333	92	61	82
30.55	14	33.67	0.0	416	83	51	53
100.00	86	54.51	0.0	1,178	40	1,534	1,344
<b>3.23</b>	<b>3,549</b>	<b>18.62</b>	<b>0.0</b>	<b>20,732</b>	<b>14</b>	<b>1,927</b>	<b>1,983</b>

06/30/2024 (en millions d'euros)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Exposures secured by real estate mortgages</i>					
	0 to <0.15	64,615	1,153	36	65,025
	of which [0 to <0.10]	41,705	755	36	41,978
	of which [0.10 to <0.15]	22,910	399	34	23,047
	0.15 to <0.25	215	8	34	218
	0.25 to <0.50	18,552	336	34	18,667
	0.50 to <0.75	5,098	72	35	5,123
	0.75 to <2.50	11,398	287	32	11,491
	of which [0.75 to <1.75]	8,372	195	32	8,434
	of which [1.75 to <2.50]	3,026	92	33	3,057
	2.50 to <10.00	5,560	104	31	5,592
	of which [2.50 to <5.00]	3,172	68	31	3,193
	of which [5.00 to <10.00]	2,388	36	32	2,400
	10.00 to <100.00	1,955	23	32	1,962
	of which [10.00 to <20.00]	717	12	30	721
	of which [20.00 to <30.00]	1,180	10	35	1,184
	of which [30.00 to <100.00]	57	1	23	58
	100.00 (default)	1,227	11	34	1,231
	<b>Subtotal</b>	<b>108,621</b>	<b>1,995</b>	<b>35</b>	<b>109,309</b>
<i>of which: SMEs</i>					
	0 to <0.15	6,206	118	32	6,244
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	6,206	118	32	6,244
	0.15 to <0.25	83	2	26	83
	0.25 to <0.50	4,954	105	31	4,987
	0.50 to <0.75	116	4	25	117
	0.75 to <2.50	4,889	140	30	4,930
	of which [0.75 to <1.75]	3,784	109	30	3,817
	of which [1.75 to <2.50]	1,104	31	30	1,114
	2.50 to <10.00	2,189	60	28	2,206
	of which [2.50 to <5.00]	1,336	42	28	1,347
	of which [5.00 to <10.00]	854	18	30	859
	10.00 to <100.00	605	8	29	607
	of which [10.00 to <20.00]	296	5	29	298
	of which [20.00 to <30.00]	252	2	32	252
	of which [30.00 to <100.00]	57	1	23	57
	100.00 (default)	367	4	32	368
	<b>Subtotal</b>	<b>19,409</b>	<b>441</b>	<b>30</b>	<b>19,543</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	415	13.24	0.0	1,752	3	7	7
0.05	284	12.42	0.0	739	2	2	2
0.13	131	14.74	0.0	1,013	4	4	5
0.18	2	16.55	0.0	13	6	0	0
0.32	105	15.75	0.0	1,716	9	10	15
0.55	38	14.75	0.0	695	14	4	13
1.46	58	17.16	0.0	3,058	27	29	75
1.19	42	17.44	0.0	2,008	24	18	45
2.20	16	16.40	0.0	1,050	34	11	30
5.03	29	18.67	0.0	3,294	59	52	136
3.74	16	19.43	0.0	1,683	53	23	56
6.73	13	17.66	0.0	1,611	67	29	80
20.09	11	17.16	0.0	1,886	96	68	115
13.80	4	17.74	0.0	644	89	18	37
23.41	7	16.11	0.0	1,153	97	45	70
30.61	0	31.52	0.0	90	156	6	8
100.00	9	43.65	0.0	487	40	500	321
<b>2.02</b>	<b>666</b>	<b>14.85</b>	<b>0.0</b>	<b>12,902</b>	<b>12</b>	<b>670</b>	<b>681</b>
0.13	34	16.01	0.0	244	4	1	1
0.00	0	0.00	0.0	0	0	0	0
0.13	34	16.01	0.0	244	4	1	1
0.18	1	15.40	0.0	4	5	0	0
0.41	23	18.30	0.0	523	10	4	5
0.50	1	16.90	0.0	13	11	0	0
1.36	22	19.02	0.0	1,194	24	13	28
1.13	17	19.63	0.0	865	23	9	18
2.18	5	16.93	0.0	329	30	4	10
5.45	10	23.18	0.0	1,426	65	27	66
3.98	6	24.58	0.0	805	60	13	26
7.75	4	20.99	0.0	621	72	14	40
21.29	3	19.83	0.0	559	92	26	52
13.95	2	20.40	0.0	264	89	9	20
27.87	1	16.47	0.0	205	81	12	23
30.53	0	31.77	0.0	89	157	6	8
99.99	3	44.67	0.0	121	33	155	104
<b>3.65</b>	<b>96</b>	<b>18.82</b>	<b>0.0</b>	<b>4,083</b>	<b>21</b>	<b>226</b>	<b>256</b>

06/30/2024

(en millions d'euros)

of which: Non-SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	58,409	1,035	36	58,781
of which [0 to <0.10]	41,705	755	36	41,978
of which [0.10 to <0.15]	16,704	280	35	16,803
0.15 to <0.25	132	6	35	135
0.25 to <0.50	13,598	232	35	13,680
0.50 to <0.75	4,981	68	36	5,006
0.75 to <2.50	6,509	147	35	6,561
of which [0.75 to <1.75]	4,588	86	35	4,618
of which [1.75 to <2.50]	1,922	61	35	1,943
2.50 to <10.00	3,371	44	35	3,386
of which [2.50 to <5.00]	1,836	26	36	1,845
of which [5.00 to <10.00]	1,535	18	34	1,541
10.00 to <100.00	1,350	14	34	1,355
of which [10.00 to <20.00]	421	6	31	423
of which [20.00 to <30.00]	928	8	36	931
of which [30.00 to <100.00]	1	0	0	1
100.00 (default)	860	7	35	863
<b>Subtotal</b>	<b>89,211</b>	<b>1,553</b>	<b>36</b>	<b>89,766</b>
of which: Revolving				
0 to <0.15	1,242	3,105	11	1,568
of which [0 to <0.10]	983	2,709	11	1,268
of which [0.10 to <0.15]	259	397	11	301
0.15 to <0.25	239	365	11	278
0.25 to <0.50	607	688	11	681
0.50 to <0.75	131	109	11	142
0.75 to <2.50	633	452	11	683
of which [0.75 to <1.75]	357	279	11	387
of which [1.75 to <2.50]	277	173	11	296
2.50 to <10.00	324	133	11	339
of which [2.50 to <5.00]	178	84	11	187
of which [5.00 to <10.00]	146	49	11	152
10.00 to <100.00	111	20	11	113
of which [10.00 to <20.00]	49	10	12	51
of which [20.00 to <30.00]	61	10	11	62
of which [30.00 to <100.00]	0	0	8	0
100.00 (default)	87	0	10	87
<b>Subtotal</b>	<b>3,374</b>	<b>4,872</b>	<b>11</b>	<b>3,892</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	381	12.94	0.0	1,509	3	5	5
0.05	284	12.42	0.0	739	2	2	2
0.13	97	14.26	0.0	769	5	3	3
0.18	1	17.26	0.0	9	7	0	0
0.29	82	14.83	0.0	1,193	9	6	10
0.55	37	14.70	0.0	682	14	4	13
1.53	36	15.76	0.0	1,864	28	16	47
1.24	25	15.62	0.0	1,143	25	9	27
2.21	11	16.09	0.0	722	37	7	20
4.75	19	15.73	0.0	1,868	55	25	70
3.57	10	15.66	0.0	878	48	10	30
6.16	9	15.80	0.0	990	64	15	40
19.55	8	15.96	0.0	1,327	98	42	64
13.70	2	15.87	0.0	379	90	9	17
22.20	6	16.01	0.0	947	102	33	47
36.07	0	13.64	0.0	1	85	0	0
100.00	7	43.21	0.0	366	42	345	217
<b>1.67</b>	<b>571</b>	<b>13.98</b>	<b>0.0</b>	<b>8,819</b>	<b>10</b>	<b>444</b>	<b>426</b>
0.07	270	32.60	0.0	25	2	0	0
0.06	232	32.60	0.0	17	1	0	0
0.13	38	32.60	0.0	8	3	0	0
0.17	48	32.61	0.0	9	3	0	0
0.35	99	32.60	0.0	41	6	1	1
0.55	16	32.61	0.0	12	9	0	0
1.45	116	32.60	0.0	124	18	3	2
1.08	61	32.61	0.0	57	15	1	1
1.94	55	32.61	0.0	67	23	2	1
4.70	58	32.61	0.0	141	42	5	4
3.43	30	32.60	0.0	64	34	2	1
6.26	28	32.60	0.0	77	51	3	2
18.77	20	32.60	0.0	104	92	7	4
15.56	8	32.62	0.0	43	85	3	1
21.29	12	32.58	0.0	61	97	4	2
38.36	0	35.66	0.0	0	111	0	0
100.04	13	55.99	0.0	58	66	45	54
<b>3.58</b>	<b>642</b>	<b>33.13</b>	<b>0.0</b>	<b>516</b>	<b>13</b>	<b>61</b>	<b>65</b>

06/30/2024

(in € millions)

of which: Other - retail customers

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	6,252	1,702	67	7,396
of which [0 to <0.10]	3,307	1,080	76	4,128
of which [0.10 to <0.15]	2,946	622	52	3,268
0.15 to <0.25	1,326	248	54	1,459
0.25 to <0.50	6,313	1,949	36	7,013
0.50 to <0.75	989	125	49	1,050
0.75 to <2.50	5,343	1,638	39	5,981
of which [0.75 to <1.75]	4,616	1,132	37	5,039
of which [1.75 to <2.50]	727	505	43	942
2.50 to <10.00	4,847	1,012	32	5,171
of which [2.50 to <5.00]	3,306	746	31	3,534
of which [5.00 to <10.00]	1,541	266	36	1,637
10.00 to <100.00	1,236	147	35	1,287
of which [10.00 to <20.00]	617	83	31	644
of which [20.00 to <30.00]	190	18	66	203
of which [30.00 to <100.00]	428	46	27	440
100.00 (default)	1,594	74	84	1,657
<b>Subtotal</b>	<b>27,900</b>	<b>6,895</b>	<b>45</b>	<b>31,013</b>
of which: SMEs				
0 to <0.15	1,054	223	29	1,119
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	1,054	223	29	1,119
0.15 to <0.25	835	81	24	854
0.25 to <0.50	4,270	1,426	24	4,613
0.50 to <0.75	541	58	25	555
0.75 to <2.50	4,093	882	26	4,325
of which [0.75 to <1.75]	3,696	801	26	3,904
of which [1.75 to <2.50]	397	81	30	422
2.50 to <10.00	4,277	874	26	4,502
of which [2.50 to <5.00]	2,958	649	25	3,123
of which [5.00 to <10.00]	1,319	225	27	1,379
10.00 to <100.00	1,061	130	28	1,097
of which [10.00 to <20.00]	541	76	27	561
of which [20.00 to <30.00]	92	8	35	95
of which [30.00 to <100.00]	428	46	27	440
100.00 (default)	1,303	68	85	1,361
<b>Subtotal</b>	<b>17,433</b>	<b>3,742</b>	<b>27</b>	<b>18,426</b>



Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.09	996	23.04	0.0	382	5	1	1
0.05	771	24.00	0.0	167	4	1	0
0.13	225	21.82	0.0	215	7	1	1
0.18	118	22.02	0.0	117	8	1	0
0.38	366	30.35	0.0	1,180	17	8	12
0.52	41	21.00	0.0	161	15	1	1
1.35	350	29.79	0.0	1,815	30	24	38
1.21	219	31.00	0.0	1,529	30	19	32
2.11	130	23.32	0.0	287	30	5	5
4.91	227	33.68	0.0	2,233	43	85	121
3.79	125	34.25	0.0	1,506	43	46	59
7.33	102	32.45	0.0	728	44	39	62
21.30	79	31.50	0.0	793	62	87	94
14.29	31	31.74	0.0	347	54	29	39
23.50	35	25.39	0.0	120	59	12	10
30.53	13	33.95	0.0	325	74	46	45
100.01	63	62.50	0.0	633	38	989	969
<b>7.44</b>	<b>2,240</b>	<b>30.11</b>	<b>0.0</b>	<b>7,314</b>	<b>24</b>	<b>1,196</b>	<b>1,237</b>
0.13	38	22.73	0.0	63	6	0	0
0.00	0	0.00	0.0	0	0	0	0
0.13	38	22.73	0.0	63	6	0	0
0.18	12	17.73	0.0	48	6	0	0
0.40	82	33.55	0.0	817	18	6	10
0.50	7	19.47	0.0	66	12	1	1
1.34	75	31.42	0.0	1,288	30	18	32
1.24	66	32.55	0.0	1,189	30	16	29
2.22	9	20.98	0.0	99	23	2	3
4.94	84	34.71	0.0	1,943	43	77	114
3.82	54	35.23	0.0	1,332	43	42	56
7.49	30	33.54	0.0	612	44	35	58
21.71	33	32.24	0.0	669	61	77	87
14.22	15	32.34	0.0	298	53	26	37
25.12	5	23.66	0.0	46	48	6	5
30.53	13	33.96	0.0	325	74	46	45
100.00	33	61.80	0.0	535	39	802	787
<b>10.33</b>	<b>364</b>	<b>33.53</b>	<b>0.0</b>	<b>5,429</b>	<b>29</b>	<b>981</b>	<b>1,031</b>



06/30/2024 (in € millions)		Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Non-SMEs</i>					
	PD range				
	0 to <0.15	5,198	1,479	73	6,277
	of which [0 to <0.10]	3,307	1,080	76	4,128
	of which [0.10 to <0.15]	1,892	399	64	2,149
	0.15 to <0.25	492	166	68	605
	0.25 to <0.50	2,043	523	68	2,400
	0.50 to <0.75	447	68	70	495
	0.75 to <2.50	1,249	755	54	1,655
	of which [0.75 to <1.75]	919	331	65	1,135
	of which [1.75 to <2.50]	330	424	45	520
	2.50 to <10.00	570	137	72	669
	of which [2.50 to <5.00]	348	97	65	411
	of which [5.00 to <10.00]	222	41	87	258
	10.00 to <100.00	175	18	85	190
	of which [10.00 to <20.00]	76	7	80	82
	of which [20.00 to <30.00]	98	11	90	108
	of which [30.00 to <100.00]	0	0	59	0
	100.00 (default)	292	6	81	296
	<b>Subtotal</b>	<b>10,467</b>	<b>3,152</b>	<b>67</b>	<b>12,587</b>
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>184,401</b>	<b>22,677</b>	<b>35</b>	<b>192,365</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.08	958	23.09	0.0	320	5	1	1
0.05	771	24.00	0.0	167	4	1	0
0.13	187	21.35	0.0	152	7	1	0
0.17	106	28.08	0.0	69	11	0	0
0.33	284	24.21	0.0	363	15	2	2
0.55	34	22.72	0.0	95	19	1	1
1.40	275	25.52	0.0	527	32	6	6
1.12	153	25.66	0.0	340	30	3	3
2.02	121	25.22	0.0	188	36	3	3
4.68	143	26.74	0.0	290	43	8	7
3.56	71	26.79	0.0	174	42	4	3
6.45	72	26.65	0.0	116	45	4	4
18.92	46	27.20	0.0	124	65	10	7
14.73	16	27.58	0.0	49	60	3	2
22.07	30	26.91	0.0	74	69	6	4
31.64	0	26.94	0.0	0	84	0	0
99.99	30	65.69	0.0	98	33	187	182
<b>3.20</b>	<b>1,876</b>	<b>25.11</b>	<b>0.0</b>	<b>1,885</b>	<b>15</b>	<b>215</b>	<b>205</b>
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
-	<b>3,577</b>	-	<b>2.5</b>	<b>46,023</b>	<b>24</b>	<b>3,057</b>	<b>3,089</b>

Central governments and central banks are permanently under the standardized approach, specialized financing under the slotting criteria method and equities under the simple weighting method.

12/31/2023

(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>CORPORATES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	3,235	983	0	3,453
	0.25 to <0.50	9,678	1,949	0	10,062
	0.50 to <0.75	3,470	222	38	3,576
	0.75 to <2.50	17,626	3,625	40	18,271
	of which [0.75 to <1.75]	12,951	2,607	39	13,371
	of which [1.75 to <2.50]	4,675	1,018	42	4,900
	2.50 to <10.00	9,162	1,864	45	9,442
	of which [2.50 to <5.00]	6,799	1,472	45	7,059
	of which [5.00 to <10.00]	2,363	392	43	2,383
	10.00 to <100.00	1,253	216	33	1,167
	of which [10.00 to <20.00]	579	74	38	552
	of which [20.00 to <30.00]	641	135	42	580
	of which [30.00 to <100.00]	32	7	29	35
	100.00 (default)	1,724	202	78	1,464
	<b>Subtotal</b>	<b>46,149</b>	<b>9,062</b>	<b>41</b>	<b>47,435</b>
<i>of which: Specialized financing</i>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.24	1,559	26.77	3	945	27	2	1
0.38	6,001	23.54	3	3,037	30	9	4
0.67	2,091	18.60	3	1,056	30	4	3
1.40	10,964	24.01	3	9,295	51	60	48
1.17	7,865	24.49	3	6,595	49	38	27
2.01	3,099	22.71	3	2,700	55	22	21
4.32	4,973	25.29	3	7,313	77	101	109
3.47	3,565	26.09	3	5,304	75	64	74
6.81	1,408	22.92	3	2,009	84	37	35
19.70	961	23.74	3	1,348	115	54	75
12.06	444	24.65	3	586	106	16	19
25.89	480	23.17	3	723	125	35	54
37.76	37	18.93	2	39	112	2	1
100.00	1,564	67.81	3	616	42	960	859
<b>5.12</b>	<b>28,113</b>	<b>25.30</b>	<b>3</b>	<b>23,609</b>	<b>50</b>	<b>1,192</b>	<b>1,099</b>
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

12/31/2023

(in € millions)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	0	0	0	0
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	1,442	373	0	1,504
0.25 to <0.50	5,769	773	0	5,896
0.50 to <0.75	2,917	187	41	3,009
0.75 to <2.50	9,671	1,196	43	9,779
of which [0.75 to <1.75]	7,398	848	42	7,442
of which [1.75 to <2.50]	2,273	347	47	2,337
2.50 to <10.00	3,985	491	52	4,000
of which [2.50 to <5.00]	3,203	404	51	3,235
of which [5.00 to <10.00]	783	87	54	765
10.00 to <100.00	575	55	39	528
of which [10.00 to <20.00]	306	28	40	292
of which [20.00 to <30.00]	269	28	0	236
of which [30.00 to <100.00]	0	0	37	0
100.00 (default)	900	73	89	788
<b>Subtotal</b>	<b>25,259</b>	<b>3,148</b>	<b>45</b>	<b>25,505</b>
<b>RETAIL CUSTOMERS</b>				
0 to <0.15	74,476	6,584	28	76,303
of which [0 to <0.10]	47,120	4,959	27	48,440
of which [0.10 to <0.15]	27,356	1,625	33	27,863
0.15 to <0.25	1,817	652	24	1,965
0.25 to <0.50	23,015	2,509	30	23,408
0.50 to <0.75	10,103	1,204	27	9,740
0.75 to <2.50	17,043	2,649	32	17,222
of which [0.75 to <1.75]	13,196	1,680	31	13,059
of which [1.75 to <2.50]	3,847	970	34	4,163
2.50 to <10.00	9,940	1,076	31	9,672
of which [2.50 to <5.00]	4,699	499	32	4,644
of which [5.00 to <10.00]	5,240	577	30	5,028
10.00 to <100.00	3,097	151	33	2,907
of which [10.00 to <20.00]	1,226	71	32	1,154
of which [20.00 to <30.00]	1,346	41	42	1,355
of which [30.00 to <100.00]	525	39	27	399
100.00 (default)	3,169	81	79	2,793
<b>Subtotal</b>	<b>142,662</b>	<b>14,906</b>	<b>29</b>	<b>144,010</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.24	967	27.69	3	350	23	1	0
0.36	4,077	23.18	3	1,488	25	5	2
0.67	1,729	18.63	3	856	28	4	2
1.42	6,837	25.11	3	4,570	47	34	28
1.21	5,261	25.21	3	3,345	45	22	16
2.09	1,576	24.76	3	1,226	52	12	13
4.01	2,821	25.78	3	2,591	65	41	45
3.32	2,167	26.22	3	2,049	63	28	29
6.91	654	23.91	3	542	71	13	16
18.45	589	23.35	3	493	93	23	23
12.07	304	23.90	3	255	87	8	10
26.36	285	22.66	3	238	101	14	13
0.00	0	0.00	0	0	0	0	0
100.00	1,066	64.68	3	351	45	490	357
<b>4.82</b>	<b>18,086</b>	<b>25.34</b>	<b>3</b>	<b>10,699</b>	<b>42</b>	<b>597</b>	<b>458</b>
0.08	1,684,352	14.57	0	2,241	3	9	8
0.05	1,280,604	13.86	0	949	2	3	3
0.13	403,748	15.81	0	1,293	5	6	5
0.18	165,710	22.08	0	135	7	1	1
0.32	532,840	18.46	0	2,368	10	14	18
0.54	145,707	23.12	0	1,657	17	12	28
1.47	516,681	22.09	0	4,812	28	55	114
1.25	315,587	23.43	0	3,516	27	39	81
2.14	201,094	17.89	0	1,296	31	16	33
5.14	298,060	25.68	0	4,989	52	129	241
3.53	141,695	24.47	0	2,106	45	39	70
6.63	156,365	26.79	0	2,883	57	89	171
21.49	104,038	22.63	0	2,438	84	147	203
14.71	39,032	24.05	0	859	74	42	67
23.26	53,472	18.16	0	1,244	92	57	76
35.06	11,534	33.71	0	335	84	47	60
100.00	81,599	55.65	0	1,085	39	1,473	1,294
<b>3.03</b>	<b>3,528,987</b>	<b>18.49</b>	<b>0</b>	<b>19,726</b>	<b>14</b>	<b>1,840</b>	<b>1,906</b>



12/31/2023

(en millions d'euros)

of which: Exposures secured by real estate mortgages

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	66,479	1,532	36	67,024
of which [0 to <0.10]	42,625	1,021	36	42,994
of which [0.10 to <0.15]	23,854	511	35	24,030
0.15 to <0.25	216	12	33	220
0.25 to <0.50	17,936	404	34	18,074
0.50 to <0.75	5,354	104	34	5,390
0.75 to <2.50	10,480	368	33	10,602
of which [0.75 to <1.75]	7,499	222	32	7,570
of which [1.75 to <2.50]	2,981	147	34	3,032
2.50 to <10.00	4,967	122	32	5,006
of which [2.50 to <5.00]	2,561	61	33	2,581
of which [5.00 to <10.00]	2,407	61	30	2,425
10.00 to <100.00	1,748	23	34	1,756
of which [10.00 to <20.00]	607	10	34	611
of which [20.00 to <30.00]	1,099	11	35	1,103
of which [30.00 to <100.00]	42	2	25	42
100.00 (default)	1,169	7	34	1,173
<b>Subtotal</b>	<b>108,351</b>	<b>2,574</b>	<b>35</b>	<b>109,244</b>
of which: SMEs				
0 to <0.15	6,710	152	32	6,758
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	6,710	152	32	6,758
0.15 to <0.25	87	3	26	88
0.25 to <0.50	4,508	111	31	4,543
0.50 to <0.75	645	20	25	650
0.75 to <2.50	4,399	148	30	4,443
of which [0.75 to <1.75]	3,419	119	30	3,455
of which [1.75 to <2.50]	980	29	30	988
2.50 to <10.00	1,847	69	28	1,867
of which [2.50 to <5.00]	867	30	30	876
of which [5.00 to <10.00]	980	39	27	990
10.00 to <100.00	507	9	30	510
of which [10.00 to <20.00]	243	5	31	244
of which [20.00 to <30.00]	224	2	32	225
of which [30.00 to <100.00]	41	2	25	41
100.00 (default)	355	3	33	356
<b>Subtotal</b>	<b>19,057</b>	<b>513</b>	<b>30</b>	<b>19,214</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.08	418,873	13.24	0	1,815	3	7	7
0.05	284,640	12.40	0	761	2	2	2
0.13	134,233	14.75	0	1,054	4	5	5
0.18	1,717	15.79	0	13	6	0	0
0.32	101,647	15.44	0	1,625	9	9	13
0.55	38,807	16.29	0	771	14	5	14
1.48	53,993	17.17	0	2,861	27	27	67
1.20	37,710	17.67	0	1,848	24	16	40
2.17	16,283	15.93	0	1,013	33	10	27
5.07	26,327	18.47	0	2,956	59	47	121
3.64	13,570	17.92	0	1,267	49	17	42
6.58	12,757	19.05	0	1,689	70	31	80
20.36	10,486	16.89	0	1,675	95	61	102
13.93	3,368	17.50	0	542	89	15	31
23.35	6,918	16.00	0	1,068	97	41	64
35.05	200	30.99	0	65	152	5	7
100.00	9,071	44.85	0	454	39	492	319
<b>1.90</b>	<b>660,921</b>	<b>14.78</b>	<b>0</b>	<b>12,169</b>	<b>11</b>	<b>648</b>	<b>643</b>
0.13	35,682	15.97	0	263	4	1	1
0.00	0	0.00	0	0	0	0	0
0.13	35,682	15.97	0	263	4	1	1
0.18	614	15.43	0	4	5	0	0
0.40	20,569	17.13	0	438	10	3	4
0.53	2,862	28.52	0	129	20	1	2
1.40	20,255	19.27	0	1,117	25	12	26
1.17	15,540	19.95	0	826	24	8	17
2.18	4,715	16.91	0	292	30	4	9
5.66	8,455	23.39	0	1,251	67	24	57
3.84	4,024	22.62	0	468	53	7	15
7.27	4,431	24.07	0	783	79	17	42
21.94	2,716	19.58	0	466	91	22	43
14.47	1,262	20.30	0	218	90	7	17
27.66	1,266	16.64	0	185	82	10	19
35.07	188	31.46	0	63	154	5	7
100.01	2,432	45.66	0	115	32	154	104
<b>3.46</b>	<b>93,585</b>	<b>18.80</b>	<b>0</b>	<b>3,783</b>	<b>20</b>	<b>218</b>	<b>236</b>

12/31/2023

(en millions d'euros)

of which: Non-SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	59,769	1,381	36	60,266
of which [0 to <0.10]	42,625	1,021	36	42,994
of which [0.10 to <0.15]	17,144	359	36	17,272
0.15 to <0.25	129	9	36	133
0.25 to <0.50	13,428	293	35	13,531
0.50 to <0.75	4,710	85	36	4,740
0.75 to <2.50	6,081	221	35	6,159
of which [0.75 to <1.75]	4,080	103	35	4,115
of which [1.75 to <2.50]	2,002	118	35	2,043
2.50 to <10.00	3,120	53	36	3,139
of which [2.50 to <5.00]	1,693	31	36	1,704
of which [5.00 to <10.00]	1,427	22	35	1,435
10.00 to <100.00	1,241	14	36	1,246
of which [10.00 to <20.00]	365	5	36	367
of which [20.00 to <30.00]	875	9	36	878
of which [30.00 to <100.00]	1	0	0	1
100.00 (default)	814	5	34	818
<b>Subtotal</b>	<b>89,294</b>	<b>2,060</b>	<b>36</b>	<b>90,031</b>
of which: Revolving				
0 to <0.15	1,266	3,225	5	1,415
of which [0 to <0.10]	998	2,818	5	1,128
of which [0.10 to <0.15]	268	406	5	286
0.15 to <0.25	237	368	5	255
0.25 to <0.50	602	686	5	635
0.50 to <0.75	128	104	5	133
0.75 to <2.50	612	457	5	636
of which [0.75 to <1.75]	342	280	5	356
of which [1.75 to <2.50]	271	177	5	280
2.50 to <10.00	324	139	5	332
of which [2.50 to <5.00]	176	88	5	180
of which [5.00 to <10.00]	149	51	6	151
10.00 to <100.00	105	20	6	106
of which [10.00 to <20.00]	45	10	6	46
of which [20.00 to <30.00]	60	10	6	60
of which [30.00 to <100.00]	0	0	5	0
100.00 (default)	80	0	5	80
<b>Subtotal</b>	<b>3,354</b>	<b>4,998</b>	<b>5</b>	<b>3,591</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	383,191	12.94	0	1,552	3	6	6
0.05	284,640	12.40	0	761	2	2	2
0.13	98,551	14.27	0	791	5	3	3
0.18	1,103	16.04	0	9	7	0	0
0.29	81,078	14.87	0	1,187	9	6	9
0.55	35,945	14.62	0	642	14	4	12
1.54	33,738	15.66	0	1,743	28	15	41
1.23	22,170	15.75	0	1,022	25	8	23
2.16	11,568	15.46	0	721	35	7	18
4.71	17,872	15.54	0	1,705	54	23	65
3.54	9,546	15.51	0	799	47	9	27
6.11	8,326	15.58	0	906	63	14	38
19.71	7,770	15.78	0	1,209	97	39	59
13.58	2,106	15.65	0	323	88	8	14
22.25	5,652	15.84	0	884	101	31	45
34.37	12	17.35	0	2	114	0	0
100.01	6,639	44.50	0	339	41	338	215
<b>1.57</b>	<b>567,336</b>	<b>13.92</b>	<b>0</b>	<b>8,385</b>	<b>9</b>	<b>430</b>	<b>407</b>
0.07	281,171	32.60	0	23	2	0	0
0.06	241,473	32.60	0	16	1	0	0
0.13	39,698	32.60	0	8	3	0	0
0.17	47,857	32.60	0	9	3	0	0
0.35	100,398	32.60	0	38	6	1	1
0.55	16,538	32.59	0	12	9	0	0
1.45	115,806	32.61	0	116	18	3	2
1.07	60,184	32.60	0	52	15	1	1
1.94	55,622	32.60	0	64	23	2	1
4.72	59,913	32.61	0	139	42	5	4
3.42	30,921	32.60	0	61	34	2	1
6.27	28,992	32.61	0	77	51	3	2
18.92	19,945	32.59	0	98	92	7	4
15.64	8,073	32.64	0	39	85	2	1
21.32	11,757	32.60	0	59	97	4	2
36.08	115	33.49	0	0	111	0	0
100.01	12,469	56.28	0	53	66	41	51
<b>3.60</b>	<b>654,097</b>	<b>33.13</b>	<b>0</b>	<b>487</b>	<b>14</b>	<b>57</b>	<b>62</b>

	Expositions au bilan brutes initiales	Expositions hors- bilan avant prise en compte des CCF	CCF moyen pondéré	Exposition après CCF et après ARC
<i>of which: Other - retail customers</i>				
0 to <0.15	6,732	1,827	64	7,865
of which [0 to <0.10]	3,497	1,120	73	4,318
of which [0.10 to <0.15]	3,235	707	49	3,546
0.15 to <0.25	1,363	272	50	1,490
0.25 to <0.50	4,478	1,419	41	4,700
0.50 to <0.75	4,621	996	29	4,217
0.75 to <2.50	5,951	1,824	38	5,984
of which [0.75 to <1.75]	5,356	1,178	36	5,133
of which [1.75 to <2.50]	595	646	42	851
2.50 to <10.00	4,648	815	35	4,334
of which [2.50 to <5.00]	1,963	350	38	1,883
of which [5.00 to <10.00]	2,685	465	32	2,452
10.00 to <100.00	1,244	108	38	1,045
of which [10.00 to <20.00]	574	51	36	497
of which [20.00 to <30.00]	188	20	63	192
of which [30.00 to <100.00]	482	37	27	356
100.00 (default)	1,920	73	84	1,540
<b>Subtotal</b>	<b>30,957</b>	<b>7,334</b>	<b>44</b>	<b>31,174</b>
<i>of which: SMEs</i>				
0 to <0.15	1,213	266	27	1,252
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	1,213	266	27	1,252
0.15 to <0.25	910	111	24	927
0.25 to <0.50	2,595	867	24	2,447
0.50 to <0.75	4,070	890	24	3,592
0.75 to <2.50	4,852	909	26	4,421
of which [0.75 to <1.75]	4,479	818	26	4,036
of which [1.75 to <2.50]	373	91	28	384
2.50 to <10.00	4,078	673	26	3,658
of which [2.50 to <5.00]	1,621	266	27	1,478
of which [5.00 to <10.00]	2,457	407	26	2,180
10.00 to <100.00	1,069	89	28	854
of which [10.00 to <20.00]	496	42	29	413
of which [20.00 to <30.00]	90	9	31	85
of which [30.00 to <100.00]	482	37	27	356
100.00 (default)	1,646	67	85	1,263
<b>Subtotal</b>	<b>20,433</b>	<b>3,872</b>	<b>26</b>	<b>18,414</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.09	984,308	22.68	0	403	5	2	1
0.05	754,491	23.55	0	172	4	1	0
0.13	229,817	21.63	0	231	7	1	1
0.18	116,136	21.22	0	114	8	1	0
0.33	330,795	28.16	0	705	15	4	5
0.54	90,362	31.54	0	875	21	7	14
1.44	346,882	29.69	0	1,835	31	25	45
1.33	217,693	31.29	0	1,616	31	22	40
2.12	129,189	20.02	0	219	26	4	5
5.27	211,820	33.47	0	1,894	44	76	116
3.40	97,204	32.67	0	778	41	21	27
6.70	114,616	34.09	0	1,117	46	56	89
23.63	73,607	31.26	0	665	64	79	97
15.58	27,591	31.30	0	278	56	25	34
23.33	34,797	26.04	0	117	61	12	9
35.06	11,219	34.02	0	270	76	42	53
100.00	60,059	63.86	0	579	38	941	923
<b>6.89</b>	<b>2,213,969</b>	<b>29.80</b>	<b>0</b>	<b>7,070</b>	<b>23</b>	<b>1,135</b>	<b>1,201</b>
0.13	41,073	22.47	0	69	6	0	0
0.00	0	0.00	0	0	0	0	0
0.13	41,073	22.47	0	69	6	0	0
0.18	12,572	17.86	0	53	6	0	0
0.33	47,936	32.09	0	367	15	3	3
0.53	57,635	32.88	0	749	21	6	13
1.46	77,601	31.93	0	1,386	31	21	40
1.38	68,621	32.93	0	1,294	32	19	38
2.22	8,980	21.43	0	92	24	2	2
5.37	67,417	34.81	0	1,606	44	68	108
3.36	25,770	34.47	0	611	41	17	23
6.74	41,647	35.04	0	995	46	51	85
24.69	27,919	32.25	0	542	63	69	90
15.69	11,758	32.19	0	228	55	21	32
25.05	5,011	25.10	0	44	51	5	5
35.06	11,150	34.03	0	270	76	42	53
100.00	30,821	62.96	0	490	39	760	740
<b>9.59</b>	<b>362,974</b>	<b>33.50</b>	<b>0</b>	<b>5,261</b>	<b>29</b>	<b>927</b>	<b>995</b>

12/31/2023

(in € millions)

of which: Non-SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	5,519	1,561	70	6,613
of which [0 to <0.10]	3,497	1,120	73	4,318
of which [0.10 to <0.15]	2,022	442	62	2,294
0.15 to <0.25	453	161	69	563
0.25 to <0.50	1,883	551	67	2,252
0.50 to <0.75	551	106	70	624
0.75 to <2.50	1,099	915	51	1,563
of which [0.75 to <1.75]	877	360	61	1,097
of which [1.75 to <2.50]	222	555	44	467
2.50 to <10.00	570	142	75	676
of which [2.50 to <5.00]	342	84	74	404
of which [5.00 to <10.00]	228	57	76	272
10.00 to <100.00	176	19	82	191
of which [10.00 to <20.00]	78	8	72	84
of which [20.00 to <30.00]	97	11	91	107
of which [30.00 to <100.00]	0	0	96	0
100.00 (default)	274	6	68	277
<b>Subtotal</b>	<b>10,525</b>	<b>3,461</b>	<b>65</b>	<b>12,760</b>
<b>EQUITIES</b>				
0 to <0.15	0	0	0	0
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	0	0	0	0
0.25 to <0.50	0	0	0	0
0.50 to <0.75	0	0	0	0
0.75 to <2.50	0	0	0	0
of which [0.75 to <1.75]	0	0	0	0
of which [1.75 to <2.50]	0	0	0	0
2.50 to <10.00	0	0	0	0
of which [2.50 to <5.00]	0	0	0	0
of which [5.00 to <10.00]	0	0	0	0
10.00 to <100.00	0	0	0	0
of which [10.00 to <20.00]	0	0	0	0
of which [20.00 to <30.00]	0	0	0	0
of which [30.00 to <100.00]	0	0	0	0
100.00 (default)	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>188,811</b>	<b>23,967</b>	<b>34</b>	<b>191,445</b>

# 1

## RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.08	943,235	22.72	0	333	5	1	1
0.05	754,491	23.55	0	172	4	1	0
0.13	188,744	21.17	0	161	7	1	0
0.17	103,564	26.74	0	61	11	0	0
0.33	282,859	23.90	0	339	15	2	1
0.55	32,727	23.88	0	125	20	1	1
1.39	269,281	23.34	0	449	29	5	5
1.12	149,072	25.25	0	323	29	3	3
2.04	120,209	18.85	0	127	27	2	3
4.69	144,403	26.27	0	289	43	8	7
3.54	71,434	26.11	0	167	41	4	3
6.40	72,969	26.50	0	122	45	5	4
18.91	45,688	26.83	0	123	64	10	7
15.00	15,833	26.92	0	50	59	3	2
21.95	29,786	26.79	0	73	69	6	5
39.90	69	29.39	0	0	76	0	0
99.99	29,238	67.90	0	89	32	181	183
<b>3.01</b>	<b>1,850,995</b>	<b>24.47</b>	<b>0</b>	<b>1,809</b>	<b>14</b>	<b>208</b>	<b>206</b>
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>0.00</b>	<b>3,557,100</b>	<b>0.00</b>	<b>3</b>	<b>43,334</b>	<b>23</b>	<b>3,032</b>	<b>3,005</b>

Central governments and central banks are permanently under the standardized approach, specialized financing under the slotting criteria method and equities under the simple weighting method.



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**TABLE 33BIS: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6) – IRB METHOD**

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	32,860	1,668	44	34,864
	of which [0 to <0.10]	25,083	1,435	46	27,030
	of which [0.10 to <0.15]	7,777	233	24	7,834
	0.15 to <0.25	476	178	47	560
	0.25 to <0.50	164	261	65	334
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	349	33	43	363
	of which [0.75 to <1.75]	349	33	43	363
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2	4	27	3
	of which [2.50 to <5.00]	2	4	27	3
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	49	51	49	74
	of which [10.00 to <20.00]	17	0	0	17
	of which [20.00 to <30.00]	32	51	49	57
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1	0	0	1
	<b>Subtotal</b>	<b>33,901</b>	<b>2,195</b>	<b>46</b>	<b>36,199</b>
<b>CORPORATES</b>					
	0 to <0.15	4,097	10,339	58	8,546
	of which [0 to <0.10]	2,268	4,955	65	3,851
	of which [0.10 to <0.15]	1,828	5,384	53	4,695
	0.15 to <0.25	4,190	9,705	56	9,660
	0.25 to <0.50	5,952	9,762	59	11,759
	0.50 to <0.75	6,120	6,679	53	9,693
	0.75 to <2.50	2,656	1,240	67	3,489
	of which [0.75 to <1.75]	2,656	1,240	67	3,489
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,774	1,240	56	3,473
	of which [2.50 to <5.00]	2,774	1,240	56	3,473
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	592	532	69	961
	of which [10.00 to <20.00]	592	532	69	961
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	803	337	92	1,112
	<b>Subtotal</b>	<b>27,184</b>	<b>39,834</b>	<b>58</b>	<b>48,693</b>

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.03	210	43.86	2.5	4,258	12	4	3
0.01	143	43.48	2.5	779	3	1	2
0.10	67	45.15	2.5	3,479	44	4	0
0.22	42	47.69	2.6	404	72	1	0
0.42	32	42.92	2.5	297	89	1	0
0.00	0	0.00	0.0	0	0	0	0
0.98	29	45.00	2.5	470	129	2	0
0.98	29	45.00	2.5	470	129	2	0
0.00	0	0.00	0.0	0	0	0	0
2.70	8	45.55	2.5	5	169	0	0
2.70	8	45.55	2.5	5	169	0	0
0.00	0	0.00	0.0	0	0	0	0
18.23	34	45.01	2.4	214	289	6	3
10.13	1	45.02	0.0	43	250	1	0
20.67	33	45.00	2.4	171	300	5	3
0.00	0	0.00	0.0	0	0	0	0
103.79	3	46.71	2.3	0	0	1	1
<b>0.08</b>	<b>358</b>	<b>43.92</b>	<b>2.5</b>	<b>5,649</b>	<b>16</b>	<b>14</b>	<b>8</b>
0.08	191	45.00	2.5	2,511	29	3	3
0.05	91	45.00	2.5	880	23	1	1
0.11	100	45.00	2.5	1,631	35	2	2
0.20	165	43.20	2.5	4,515	47	8	4
0.33	348	44.79	2.5	7,381	63	17	0
0.73	261	44.50	2.5	8,611	89	31	16
1.40	211	44.80	2.5	3,970	114	22	8
1.40	211	44.80	2.5	3,970	114	22	8
0.00	0	0.00	0.0	0	0	0	0
3.91	212	44.99	2.5	5,267	152	61	29
3.91	212	44.99	2.5	5,267	152	61	29
0.00	0	0.00	0.0	0	0	0	0
10.13	54	44.93	2.5	2,053	214	48	144
10.13	54	44.93	2.5	2,053	214	44	76
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	2.0	0	0	4	68
100.00	46	45.00	2.5	0	0	607	559
<b>3.14</b>	<b>1,488</b>	<b>44.47</b>	<b>2.5</b>	<b>34,308</b>	<b>70</b>	<b>798</b>	<b>763</b>

06/30/2024 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	5,084	0	0	5,084
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	5,084	0	0	5,084
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>5,084</b>	<b>0</b>	<b>0</b>	<b>5,084</b>
<b>TOTAL</b>		<b>66,168</b>	<b>42,029</b>	<b>57</b>	<b>89,976</b>



RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	13,214	260	70	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	13,214	260	70	0
0.00	0	0.00	0.0	0	0	0	0
<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>13,214</b>	<b>260</b>	<b>70</b>	<b>0</b>
<b>0.00</b>	<b>1,846</b>	<b>0.00</b>	<b>2.5</b>	<b>53,170</b>	<b>59</b>	<b>882</b>	<b>771</b>

12/31/2023  
(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>INSTITUTIONS (BANKS)</b>					
	0 to <0.15	30,832	2,033	21	33,911
	of which [0 to <0.10]	24,318	1,930	21	27,400
	of which [0.10 to <0.15]	6,514	103	29	6,511
	0.15 to <0.25	451	146	50	525
	0.25 to <0.50	195	222	65	282
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	382	23	45	392
	of which [0.75 to <1.75]	382	23	45	392
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	5	25	50	18
	of which [2.50 to <5.00]	5	25	50	18
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	92	154	27	134
	of which [10.00 to <20.00]	16	0	0	16
	of which [20.00 to <30.00]	76	154	27	117
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	2	0	0	1
	<b>Subtotal</b>	<b>31,959</b>	<b>2,602</b>	<b>27</b>	<b>35,262</b>
<b>CORPORATES</b>					
	0 to <0.15	3,622	9,651	58	8,455
	of which [0 to <0.10]	1,460	4,029	59	3,378
	of which [0.10 to <0.15]	2,162	5,622	57	5,077
	0.15 to <0.25	4,363	9,591	20	9,371
	0.25 to <0.50	6,452	10,565	59	11,881
	0.50 to <0.75	5,794	6,117	0	8,324
	0.75 to <2.50	2,520	1,278	57	3,140
	of which [0.75 to <1.75]	2,520	1,278	57	3,140
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,985	1,220	55	3,518
	of which [2.50 to <5.00]	2,985	1,220	55	3,518
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	824	616	67	1,147
	of which [10.00 to <20.00]	824	616	67	1,147
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	889	82	94	848
	<b>Subtotal</b>	<b>27,450</b>	<b>39,120</b>	<b>58</b>	<b>46,683</b>

# 1 RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.02	197	44	3	3,754	11	4	3
0.01	144	44	3	861	3	1	2
0.10	53	45	3	2,892	44	3	0
0.22	46	47	3	372	71	1	0
0.42	28	45	2	264	94	1	0
0.00	0	0	0	0	0	0	0
0.98	41	45	3	508	129	2	0
0.98	41	45	3	508	129	2	0
0.00	0	0	0	0	0	0	0
2.67	17	45	3	30	169	0	0
2.67	17	45	3	30	169	0	0
0.00	0	0	0	0	0	0	0
19.39	41	45	3	393	294	12	2
10.14	1	45	0	41	250	1	0
20.67	40	45	3	352	300	11	2
0.00	0	0	0	0	0	0	0
97.71	3	44	2	0	0	1	1
<b>0.12</b>	<b>373</b>	<b>44</b>	<b>3</b>	<b>5,321</b>	<b>15</b>	<b>20</b>	<b>6</b>
0.09	197	45	3	2,506	30	3	2
0.05	85	45	3	764	23	1	0
0.11	112	44	3	1,742	34	2	2
0.20	170	43	3	4,367	47	8	3
0.33	327	45	3	7,455	63	18	107
0.73	231	45	3	7,452	90	27	10
1.40	198	44	3	3,459	110	19	6
1.40	198	44	3	3,459	110	19	6
0.00	0	0	0	0	0	0	0
3.91	205	45	3	5,340	152	62	25
3.91	205	45	3	5,340	152	62	25
0.00	0	0	0	0	0	0	0
10.13	65	45	3	2,452	214	64	87
10.13	65	45	3	2,452	214	52	87
0.00	0	0	0	0	0	0	0
0.00	0	0	2	0	0	12	0
100.00	43	45	3	0	0	485	448
<b>2.72</b>	<b>1,436</b>	<b>44</b>	<b>3</b>	<b>33,032</b>	<b>71</b>	<b>686</b>	<b>689</b>

12/31/2023 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<b>EQUITIES</b>					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>59,409</b>	<b>41,722</b>	<b>56</b>	<b>81,945</b>





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**TABLE 35: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)**

*(in € millions)*

	<b>RWA</b>	<b>EFP</b>
<b>1 – RWAs December 2023</b>	<b>89,736</b>	<b>7,179</b>
2 – Asset amount	2,303	184
3 – Asset quality	2,333	187
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
<b>9 – RWA June 2024</b>	<b>94,372</b>	<b>7,550</b>

*(in € millions)*

	<b>RWA</b>	<b>EFP</b>
<b>1 – RWAs March 2024</b>	<b>90,493</b>	<b>7,239</b>
2 – Asset amount	1,910	153
3 – Asset quality	1,969	157
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
<b>9 – RWA June 2024</b>	<b>94,372</b>	<b>7,550</b>

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**TABLE 38: IRB – SPECIALIZED FINANCING – PROJECTS (EU CR10.1)**

<b>06/30/2024</b> <i>(in € millions)</i>		On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWA	Expected losses
Regulatory categories	Remaining maturity						
Category 1	Less than 2.5 years	153	83	50 %	196	102	0
	2.5 years or more	2,516	591	70 %	2,936	2,141	12
Category 2	Less than 2.5 years	152	78	70 %	198	144	1
	2.5 years or more	1,220	449	90 %	1,543	1,447	12
Category 3	Less than 2.5 years	69	25	115 %	84	101	2
	2.5 years or more	450	98	115 %	520	623	15
Category 4	Less than 2.5 years	12	4	250 %	13	33	1
	2.5 years or more	111	18	250 %	124	324	10
Category 5	Less than 2.5 years	13	0	0 %	13	0	6
	2.5 years or more	16	0	0 %	16	0	8
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>399</b>	<b>190</b>	<b>–</b>	<b>504</b>	<b>381</b>	<b>11</b>
	<b>2.5 YEARS OR MORE</b>	<b>4,312</b>	<b>1,155</b>	<b>–</b>	<b>5,139</b>	<b>4,535</b>	<b>57</b>

<b>12/31/2023</b> <i>(in € millions)</i>		On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWA	Expected losses
Regulatory categories	Remaining maturity						
Category 1	Less than 2.5 years	193	34	50 %	209	109	0
	2.5 years or more	2,459	613	70 %	2,898	2,117	12
Category 2	Less than 2.5 years	114	70	70 %	153	111	1
	2.5 years or more	1,090	490	90 %	1,441	1,352	12
Category 3	Less than 2.5 years	71	30	115 %	88	105	2
	2.5 years or more	593	140	115 %	694	831	19
Category 4	Less than 2.5 years	14	0	250 %	14	37	1
	2.5 years or more	10	14	250 %	20	52	2
Category 5	Less than 2.5 years	4	0	0 %	4	0	2
	2.5 years or more	6	0	0 %	5	0	2
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>397</b>	<b>134</b>	<b>–</b>	<b>467</b>	<b>362</b>	<b>6</b>
	<b>2.5 YEARS OR MORE</b>	<b>4,157</b>	<b>1,256</b>	<b>–</b>	<b>5,058</b>	<b>4,351</b>	<b>46</b>

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**TABLE 39: IRB – SPECIALIZED FINANCING – REAL ESTATE (EU CR10.2)**

<b>06/30/2024</b> <i>(in € millions)</i>		Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Regulatory categories	Remaining maturity						
Category 1	Less than 2.5 years	188	12	50 %	197	103	0
	2.5 years or more	58	22	70 %	75	54	0
Category 2	Less than 2.5 years	36	0	70 %	36	26	0
	2.5 years or more	75	0	90 %	75	70	1
Category 3	Less than 2.5 years	0	0	115 %	0	0	0
	2.5 years or more	0	0	115 %	0	0	0
Category 4	Less than 2.5 years	0	0	250 %	0	0	0
	2.5 years or more	4	0	250 %	4	11	0
Category 5	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	0	0	0 %	0	0	0
TOTAL	<b>LESS THAN 2.5 YEARS</b>	<b>224</b>	<b>12</b>	<b>–</b>	<b>233</b>	<b>129</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>137</b>	<b>22</b>	<b>–</b>	<b>153</b>	<b>135</b>	<b>1</b>

  

<b>12/31/2023</b> <i>(in € millions)</i>		Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Regulatory categories	Remaining maturity						
Category 1	Less than 2.5 years	153	34	50 %	179	93	0
	2.5 years or more	74	15	70 %	85	62	0
Category 2	Less than 2.5 years	25	0	70 %	25	18	0
	2.5 years or more	77	0	90 %	77	72	1
Category 3	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	0	0	0 %	0	0	0
Category 4	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	5	0	250 %	5	12	0
Category 5	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	0	0	0 %	0	0	0
TOTAL	<b>LESS THAN 2.5 YEARS</b>	<b>178</b>	<b>34</b>	<b>–</b>	<b>204</b>	<b>112</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>155</b>	<b>15</b>	<b>–</b>	<b>167</b>	<b>146</b>	<b>1</b>

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**TABLE 40: IRB - SPECIALIZED FINANCING – ASSETS (EU CR10.3)**

**06/30/2024**  
(in € millions)

Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	616	98	50 %	675	352	0
	2.5 years or more	3,466	186	70 %	3,469	2,530	14
Category 2	Less than 2.5 years	0	0	70 %	0	0	0
	2.5 years or more	363	77	90 %	381	357	3
Category 3	Less than 2.5 years	0	0	115 %	0	0	0
	2.5 years or more	53	0	115 %	52	63	1
Category 4	Less than 2.5 years	0	0	250 %	0	0	0
	2.5 years or more	2	0	250 %	1	3	0
Category 5	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	68	0	0 %	68	0	34
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>616</b>	<b>98</b>	<b>–</b>	<b>675</b>	<b>352</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>3,951</b>	<b>263</b>	<b>–</b>	<b>3,972</b>	<b>2,954</b>	<b>52</b>

**12/31/2023**  
(in € millions)

Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	359	3	50 %	356	186	0
	2.5 years or more	3,306	258	70 %	3,350	2,440	13
Category 2	Less than 2.5 years	11	9	70 %	18	13	0
	2.5 years or more	224	33	90 %	232	218	2
Category 3	Less than 2.5 years	2	0	115 %	2	2	0
	2.5 years or more	203	0	115 %	183	220	5
Category 4	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	0	0	0 %	0	0	0
Category 5	Less than 2.5 years	0	0	0 %	0	0	0
	2.5 years or more	73	0	0 %	73	0	37
<b>TOTAL</b>	<b>LESS THAN 2.5 YEARS</b>	<b>371</b>	<b>12</b>	<b>–</b>	<b>376</b>	<b>201</b>	<b>0</b>
	<b>2.5 YEARS OR MORE</b>	<b>3,806</b>	<b>291</b>	<b>–</b>	<b>3,838</b>	<b>2,878</b>	<b>57</b>

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**TABLE 41: IRB – SPECIALIZED FINANCING – COMMODITIES (EU CR10.4)**

CIC has no specialized financing exposure to commodities.

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**TABLE 42: IRB – SPECIALIZED FINANCING - EQUITIES (EUR CR10.5)**

**06/30/2024**  
(in € millions)

Categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	2,982	0	190 %	2,982	5,666	24
Exposures to equities traded on regulated exchanges	238	0	290 %	238	689	2
Other equity exposures	1,832	0	370 %	1,832	6,779	44
<b>TOTAL</b>	<b>5,052</b>	<b>0</b>	<b>–</b>	<b>5,052</b>	<b>13,134</b>	<b>70</b>

**12/31/2023**  
(in € millions)

Categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	2,930	0	190 %	2,930	5,566	23
Exposures to equities traded on regulated exchanges	254	0	290 %	254	737	2
Other equity exposures	1,874	0	370 %	1,874	6,935	45
<b>TOTAL</b>	<b>5,058</b>	<b>0</b>	<b>–</b>	<b>5,058</b>	<b>13,239</b>	<b>70</b>

## 1.5 COUNTERPARTY CREDIT RISK (EU CCRA)

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**TABLE 43: CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)**

<b>06/30/2024</b> <i>(in € millions)</i>	Replace- ment cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Value at risk before CRM	Value at risk after CRM	Value at risk	Risk- weighted exposure amount (RWEA)
EU – Initial exposure method (for derivatives)	43	26	-	1.4	97	97	96.6	29
EU – Simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	-	0
SA-CCR (for derivatives)	1,715	1,774	-	1.4	4,938	4,886	4,882.9	1,794
<i>IMM (for derivatives and SFTs)</i>	-	-	0	0	0	0	0	0
<i>Of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
Of which resulting from netting sets of multi- product agreements	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	24,322	24,322	14,230	307
VaR for SFTs	-	-	-	-	0	0	0	0
<b>TOTAL</b>	-	-	-	-	<b>29,356</b>	<b>29,304</b>	<b>19,209</b>	<b>2,130</b>

<b>12/31/2023</b> <i>(in € millions)</i>	Replace- ment cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Value at risk before CRM	Value at risk after CRM	Value at risk	Risk- weighted exposure amount (RWEA)
EU – Initial exposure method (for derivatives)	28	53	-	1.4	114	114	114.0	31
EU – Simplified SA-CCR (for derivatives)	-	-	-	1.4	0	0	-	0
SA-CCR (for derivatives)	1,746	1,755	-	1.4	5,055	4,901	4,892.0	1,940
<i>IMM (for derivatives and SFTs)</i>	-	-	0	1	0	0	-	0
<i>Of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
Of which resulting from netting sets of multi- product agreements	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	22,181	22,181	12,992	94
VaR for SFTs	-	-	-	-	0	0	0	0
<b>TOTAL</b>	-	-	-	-	<b>27,351</b>	<b>27,196</b>	<b>17,998</b>	<b>2,066</b>

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**TABLE 44: CVA CAPITAL REQUIREMENTS (EU CCR2)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Amount of exposure	RWA	Amount of exposure	RWA
<b>Total portfolios subject to advanced CVA requirement</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
A. VaR component (including x3 multiplier)	-	0	-	0
B. SVaR component under stress (including x3 multiplier)	-	0	-	0
<b>Total portfolios subject to standard CVA requirement</b>	<b>1,074</b>	<b>281</b>	<b>1,030</b>	<b>286</b>
Total of method based on original exposure	0	0	0	0
<b>TOTAL SUBJECT TO CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL REQUIREMENTS</b>	<b>1,074</b>	<b>281</b>	<b>1,030</b>	<b>286</b>

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**TABLE 45: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)**

**At 06/30/2024**  
*(in € millions)*

Exposure categories	Weighting											Total
	0 %	2 %	4 %	10 %	20 %	50 %	70 %	75 %	100 %	150 %	Other	
Central governments and central banks	17	0	0	0	0	0	0	0	0	0	0	17
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	13	0	0	0	0	0	0	0	0	0	0	13
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	309	0	0	147	12	0	0	0	0	0	469
Corporates	1	0	0	0	0	0	0	0	385	0	0	386
Retail customers	0	0	0	0	0	0	0	6	0	0	0	6
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>31</b>	<b>309</b>	<b>0</b>	<b>0</b>	<b>148</b>	<b>12</b>	<b>0</b>	<b>6</b>	<b>385</b>	<b>0</b>	<b>0</b>	<b>891</b>

**At 12/31/2023**  
*(in € millions)*

Exposure categories	Weighting											Total
	0 %	2 %	4 %	10 %	20 %	50 %	70 %	75 %	100 %	150 %	Other	
Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	11	0	0	0	0	0	0	0	1	0	0	11
Multilateral development banks	4	0	0	0	0	0	0	0	0	0	0	4
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	470	0	0	155	11	0	0	0	0	0	636
Corporates	0	0	0	0	0	1	0	0	136	0	0	137
Retail customers	0	0	0	0	0	0	0	15	0	0	0	15
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>15</b>	<b>470</b>	<b>0</b>	<b>0</b>	<b>155</b>	<b>11</b>	<b>0</b>	<b>15</b>	<b>137</b>	<b>0</b>	<b>0</b>	<b>803</b>

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**TABLE 46: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4) – IRBA METHOD**

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

06/30/2024 <i>(in € millions)</i>		EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>CORPORATES</b>								
	PD range							
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	35	0.2	305	45.00	2.5	18	53
	0.25 to <0.50	44	0.4	368	43.86	2.5	30	69
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	88	1.5	543	32.02	2.5	69	78
	of which [0.75 to <1.75]	51	1.2	374	37.73	2.5	44	87
	of which [1.75 to <2.50]	37	1.9	169	24.24	2.5	25	67
	2.50 to <10.00	79	3.9	531	44.06	2.5	115	147
	of which [2.50 to <5.00]	66	3.4	376	43.87	2.5	92	140
	of which [5.00 to <10.00]	13	6.7	155	45.00	2.5	24	182
	10.00 to <100.00	9	15.5	99	45.00	2.5	20	219
	of which [10.00 to <20.00]	5	12.0	53	45.00	2.5	12	225
	of which [20.00 to <30.00]	3	26.6	41	45.00	2.5	8	270
	of which [30.00 to <100.00]	1	0.0	5	45.00	2.5	0	0
	100.00 (default)	12	100.0	39	45.00	2.5	0	0
	<b>Subtotal</b>	<b>266</b>	<b>6.7</b>	<b>1,885</b>	<b>40.22</b>	<b>2.5</b>	<b>253</b>	<b>95</b>
<i>of which: Specialized financing</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>



06/30/2024 (in € millions)		EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	1	0.1	53	42.87	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.87	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.00	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.00	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.00	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.00	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.09</b>	<b>0.0</b>	<b>0</b>	<b>12</b>
<i>of which: Exposures secured by real estate mortgages</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

06/30/2024 <i>(in € millions)</i>		EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<i>of which: Non-SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Revolving</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Other retail customers</i>								
	0 to <0.15	1	0.1	53	42.87	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.87	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.00	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.00	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.00	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.00	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.09</b>	<b>0.0</b>	<b>0</b>	<b>12</b>

06/30/2024 (in € millions)		EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Non-SMEs</i>								
	0 to <0.15	1	0.1	53	42.87	0.0	0	4
	of which [0 to <0.10]	1	0.1	53	42.87	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.2	20	45.00	0.0	0	10
	0.25 to <0.50	0	0.4	5	45.00	0.0	0	18
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.6	12	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	1.0	5	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.9	7	45.00	0.0	0	35
	2.50 to <10.00	0	5.6	5	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.6	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.0	3	45.00	0.0	0	43
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>2</b>	<b>0.5</b>	<b>95</b>	<b>44.09</b>	<b>0.0</b>	<b>0</b>	<b>12</b>

06/30/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density (in %)
<b>EQUITIES</b>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>268</b>	<b>6.7</b>	<b>1,980</b>	<b>40.25</b>	<b>2.5</b>	<b>254</b>	<b>95</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>CENTRAL GOVERNMENTS AND CENTRAL BANKS</b>	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>INSTITUTIONS (BANKS)</b>	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
<b>Subtotal</b>		<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>CORPORATES</b>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	66	0.2	373	43.00	2.5	33	50
	0.25 to <0.50	60	0.4	485	45.00	2.5	43	72
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	140	1.4	611	35.00	2.5	119	85
	of which [0.75 to <1.75]	91	1.2	404	39.00	2.5	80	88
	of which [1.75 to <2.50]	49	1.9	207	29.00	2.5	39	80
	2.50 to <10.00	91	4.2	453	44.00	2.5	134	147
	of which [2.50 to <5.00]	74	3.6	347	44.00	2.5	102	139
	of which [5.00 to <10.00]	17	6.7	106	45.00	2.5	31	181
	10.00 to <100.00	15	17.8	72	45.00	2.5	36	235
	of which [10.00 to <20.00]	8	12.0	45	45.00	2.5	18	225
	of which [20.00 to <30.00]	7	26.6	26	45.00	2.5	18	270
	of which [30.00 to <100.00]	1	0.0	1	45.00	2.5	0	0
	100.00 (default)	8	100.0	49	45.00	2.5	0	0
	<b>Subtotal</b>	<b>380</b>	<b>4.4</b>	<b>2,043</b>	<b>41.00</b>	<b>2.5</b>	<b>364</b>	<b>96</b>
<i>of which: Specialized financing</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<b>RETAIL CUSTOMERS</b>								
	0 to <0.15	2	0.1	65	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.00	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.00	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.00	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.00	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.00	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.00	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.00	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.00	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.00	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.00	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.00	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.00</b>	<b>0.0</b>	<b>0</b>	<b>10</b>
<i>of which: Exposures secured by real estate mortgages</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.00	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.00	0.0	0	0
	100.00 (default)	0	0.0	0	0.00	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.00</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
<i>of which: Non-SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Revolving</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Other retail customers</i>								
	0 to <0.15	2	0.1	65	45.0	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.0	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.0	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.0	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.0	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.0	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.0	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.0	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.0	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.0</b>	<b>0.0</b>	<b>0</b>	<b>10</b>



12/31/2023 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
<i>of which: SMEs</i>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<i>of which: Non-SMEs</i>								
	0 to <0.15	2	0.1	65	45.0	0.0	0	4
	of which [0 to <0.10]	2	0.1	65	45.0	0.0	0	4
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	2	0.2	16	45.0	0.0	0	10
	0.25 to <0.50	0	0.4	14	45.0	0.0	0	17
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	1.3	10	45.0	0.0	0	30
	of which [0.75 to <1.75]	0	1.0	6	45.0	0.0	0	27
	of which [1.75 to <2.50]	0	1.9	4	45.0	0.0	0	34
	2.50 to <10.00	0	6.6	4	45.0	0.0	0	41
	of which [2.50 to <5.00]	0	3.6	1	45.0	0.0	0	38
	of which [5.00 to <10.00]	0	7.0	3	45.0	0.0	0	41
	10.00 to <100.00	0	16.2	2	45.0	0.0	0	54
	of which [10.00 to <20.00]	0	16.2	2	45.0	0.0	0	54
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>5</b>	<b>0.6</b>	<b>111</b>	<b>45.0</b>	<b>0.0</b>	<b>0</b>	<b>10</b>

12/31/2023 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
<b>EQUITIES</b>								
	0 to <0.15	0	0.0	0	0.0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0.0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0.0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0.0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0.0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>		<b>385</b>	<b>4.4</b>	<b>2,154</b>	<b>41.0</b>	<b>2.5</b>	<b>365</b>	<b>95</b>

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**TABLE 46BIS: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4) – IRBF METHOD**

06/30/2024 (in € millions)	PD range	EAD post-CRM	Average PD	Number of debtors	Average LGD (in %)	Average maturity (in years)	RWA	RWA density
<b>INSTITUTIONS (BANKS)</b>								
	0 to <0.15	10,334	0.1	111	17.6	1.9	180	0
	of which [0 to <0.10]	8,998	0.1	91	17.7	2.0	122	0
	of which [0.10 to <0.15]	1,336	0.1	20	16.9	1.5	59	0
	0.15 to <0.25	852	0.2	20	16.7	1.7	110	0
	0.25 to <0.50	600	0.4	10	7.5	1.4	22	0
	0.50 to <0.75	0	0.0	0	0.0	0.0	0	0
	0.75 to <2.50	403	1.0	3	1.7	0.5	1	0
	of which [0.75 to <1.75]	403	1.0	3	1.7	0.5	1	0
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0.0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0.0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0.0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0.0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	0	0.0	0	0.0	0.0	0	0
	<b>Subtotal</b>	<b>12,189</b>	<b>0.1</b>	<b>144</b>	<b>16.5</b>	<b>1.9</b>	<b>313</b>	<b>3</b>
<b>CORPORATES</b>								
	0 to <0.15	4,950	0.0	84	11.4	2.3	289	0
	of which [0 to <0.10]	4,273	0.0	40	6.1	2.0	55	0
	of which [0.10 to <0.15]	678	0.1	44	45.0	2.5	235	0
	0.15 to <0.25	522	0.2	56	45.0	2.5	253	0
	0.25 to <0.50	284	0.3	102	45.0	2.5	179	1
	0.50 to <0.75	237	0.7	95	45.0	2.5	215	1
	0.75 to <2.50	51	1.4	40	45.0	2.5	58	1
	of which [0.75 to <1.75]	51	1.4	40	45.0	2.5	58	1
	of which [1.75 to <2.50]	0	0.0	0	0.0	0.0	0	0
	2.50 to <10.00	27	3.9	51	45.0	2.5	41	2
	of which [2.50 to <5.00]	27	3.9	51	45.0	2.5	41	2
	of which [5.00 to <10.00]	0	0.0	0	0.0	0.0	0	0
	10.00 to <100.00	9	10.1	21	45.0	2.5	20	2
	of which [10.00 to <20.00]	9	10.1	21	45.0	2.5	20	2
	of which [20.00 to <30.00]	0	0.0	0	0.0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0.0	0.0	0	0
	100.00 (default)	4	100.0	4	45.0	2.5	0	0
	<b>Subtotal</b>	<b>6,085</b>	<b>0.2</b>	<b>453</b>	<b>17.7</b>	<b>2.5</b>	<b>1,055</b>	<b>17</b>
<b>TOTAL</b>		<b>18,275</b>	<b>15.0</b>	<b>597</b>	<b>16.9</b>	<b>2.2</b>	<b>1,368</b>	<b>7</b>

12/31/2023 (in € millions)	PD range	EAD post-CRM	Average PD	Number of debtors	Average LGD (in %)	Average maturity (in years)	RWA	RWA density
<b>INSTITUTIONS (BANKS)</b>								
	0 to <0.15	8,407	0.1	119	19	2.0	184	0
	of which [0 to <0.10]	7,165	0.0	97	19	2.1	129	0
	of which [0.10 to <0.15]	1,243	0.1	22	17	1.5	55	0
	0.15 to <0.25	880	0.2	17	9	1.9	93	0
	0.25 to <0.50	575	0.4	10	5	1.4	26	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	381	1.0	2	1	0.5	0	0
	of which [0.75 to <1.75]	381	1.0	2	1	0.5	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	<b>Subtotal</b>	<b>10,244</b>	<b>0.1</b>	<b>148</b>	<b>16</b>	<b>2.0</b>	<b>304</b>	<b>3</b>
<b>CORPORATES</b>								
	0 to <0.15	5,315	0.0	81	14	2.4	284	0
	of which [0 to <0.10]	4,690	0.0	36	10	2.3	67	0
	of which [0.10 to <0.15]	625	0.1	45	45	2.5	216	0
	0.15 to <0.25	313	0.2	55	45	2.5	152	0
	0.25 to <0.50	510	0.3	99	45	2.5	322	1
	0.50 to <0.75	131	0.7	80	45	2.5	119	1
	0.75 to <2.50	22	1.4	37	45	2.5	26	1
	of which [0.75 to <1.75]	22	1.4	37	45	2.5	26	1
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	108	3.9	57	45	2.5	166	2
	of which [2.50 to <5.00]	108	3.9	57	45	2.5	166	2
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	11	10.1	20	45	2.5	24	2
	of which [10.00 to <20.00]	11	10.1	20	45	2.5	24	2
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	9	100.0	4	45	2.5	0	0
	<b>Subtotal</b>	<b>6,421</b>	<b>0.3</b>	<b>433</b>	<b>20</b>	<b>2.5</b>	<b>1,091</b>	<b>17</b>
<b>TOTAL</b>		<b>16,666</b>	<b>20.0</b>	<b>581</b>	<b>18</b>	<b>2.3</b>	<b>1,395</b>	<b>8</b>

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**TABLE 47: CREDIT DERIVATIVE EXPOSURES (EU CCR6)**

<i>(in € millions)</i>	06/30/2024			12/31/2023		
	Credit derivative hedges		Other credit derivatives	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold		Protection bought	Protection sold	
<b>Notional amounts</b>						
Single-name credit default swaps	7,659	4,512	0	7,244	4,300	0
Index credit default swaps	2,485	1,954	0	1,840	1,456	0
Total index credit default swaps	0	0	0	0	0	0
Credit options	0	0	0	0	0	0
Other credit derivatives	0	0	0	0	0	0
<b>TOTAL NOTIONAL AMOUNTS</b>	<b>10,143</b>	<b>6,466</b>	<b>0</b>	<b>9,085</b>	<b>5,756</b>	<b>0</b>
<b>Fair values</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>
Positive fair value (asset)	15	149	0	8	116	0
Negative fair value (liability)	-195	-8	0	-158	-6	0

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**TABLE 48: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD (EU CCR7)**

CIC does not use internal models (IMM) for the treatment of derivatives and repurchase agreements.

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**TABLE 49: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
<b>Exposures to eligible central counterparties (total)</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>25</b>
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	338	12	502	16
A.Over-the-counter derivatives	156	8	176	9
B.Trading derivatives	19	0	20	0
C.Equity financing transactions	163	3	305	6
D.Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	1,184	0	935	0
Non-segregated initial margin	16	3	10	2
Pre-funded default fund contributions	57	6	50	7
Unfunded default fund contributions	0	0	0	0
<b>Exposures to non-eligible central counterparties (total)</b>		<b>0</b>	<b>0</b>	<b>0</b>
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which		0	0	0
A.Over-the-counter derivatives	0	0	0	0
B.Trading derivatives	0	0	0	0
C.Equity financing transactions	0	0	0	0
D.Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	0	0	0	0
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	0	0	0	0
Unfunded default fund contributions	0	0	0	0

## 1.6 CREDIT RISK MITIGATION TECHNIQUES (EU CRC)

Update of Table 50 of the 2023 Universal Registration Document, page 333

**TABLE 50: CREDIT RISK MITIGATION (CRM) TECHNIQUES – GENERAL OVERVIEW (EU CR3)**

06/30/2024	Unsecured exposures – Carrying amount	Guaranteed exposures			
			Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
<i>(in € millions)</i>					
1 - Loans and advances	146,162	195,493	166,026	29,466	0
2 - Debt securities	28,189	0	0	0	
<b>3 - TOTAL</b>	<b>174,352</b>	<b>195,493</b>	<b>166,026</b>	<b>29,466</b>	<b>0</b>
4 - Of which non-performing exposures	837	3,645	2,134	1,511	0
5 - Of which defaulted	837	3,645	0	0	0

\* Column containing secured exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The guaranteed exposure amount includes retail customer contracts that are treated under the advanced IRB method and for which guarantees are used as a basis for segmentation of loss in the event of default.

Under the standardized approach, small discrepancies between exposure amounts before and after CRM that the impact of the collateral is not material.

Potential concentrations resulting from CRM measures (by guarantor and by sector) are monitored as part of credit risk management and included in the quarterly report, in particular the monitoring of compliance with concentration limits (monitoring after taking into account guarantors). No specific concentration has resulted from implementation of CRM techniques.

12/31/2023	Unsecured exposures – Carrying amount	Guaranteed exposures			
			Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
<i>(in € millions)</i>					
1 - Loans and advances	147,039	197,046	165,719	31,327	0
2 - Debt securities	24,769	0	0	0	0
<b>3 - TOTAL</b>	<b>171,807</b>	<b>197,046</b>	<b>165,719</b>	<b>31,327</b>	<b>0</b>
4 - Of which non-performing exposures	833	3,463	1,970	1,492	0
5 - Of which defaulted	833	3,463	0	0	0

\* Column containing secured exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The guaranteed exposure amount includes retail customer contracts that are treated under the advanced IRB method and for which guarantees are used as a basis for segmentation of loss in the event of default.

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**TABLE 51: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS (EU CR4)**

At 06/30/2024 (in € millions)	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Exposure categories</b>						
1 - Central governments and central banks	56,331	656	61,165	81	668	1 %
2 - Regional or local authorities	367	3	359	1	66	18 %
3 - Public sector (Public organizations excluding central administration)	15,537	265	15,926	362	0	– %
4 - Multilateral development banks	293	0	293	0	0	– %
5 - International organizations	198	0	198	0	0	– %
6 - Institutions (banks)	5,891	398	5,889	186	407	7 %
7 - Corporates	9,445	2,181	8,540	892	8,031	85 %
8 - Retail customers	2,483	1,414	2,168	363	1,622	64 %
9 - Exposures secured by real estate mortgages	8,959	177	8,959	81	3,794	42 %
10 - Exposures in default	1,306	83	1,210	51	1,439	114 %
11 - Exposures presenting a particularly high risk	1,948	54	1,922	24	2,919	150 %
12 - Covered bonds	0	0	0	0	0	10 %
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	– %
14 - Exposures in the form of UCIT shares or equities	365	0	365	0	589	161 %
15 - Equity exposure	250	0	250	0	250	100 %
16 - Other assets	1,063	0	1,063	0	1,011	95 %
<b>17 - TOTAL</b>	<b>104,436</b>	<b>5,231</b>	<b>108,306</b>	<b>2,041</b>	<b>20,795</b>	<b>19 %</b>

The Crédit Mutuel group does not use credit derivatives as a credit risk mitigation technique (zero impact on RWA).

At 12/31/2023 (in € millions)	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Exposure categories</b>						
1 - Central governments and central banks	57,839	765	63,717	195	915	1 %
2 - Regional or local authorities	277	4	284	2	45	16 %
3 - Public sector (Public organizations excluding central administration)	14,426	214	14,891	335	0	– %
4 - Multilateral development banks	290	0	290	0	0	– %
5 - International organizations	213	0	213	0	0	– %
6 - Institutions (banks)	5,717	240	5,708	111	330	6 %
7 - Corporates	10,425	1,714	9,718	676	8,843	85 %
8 - Retail customers	2,374	1,301	2,136	395	1,621	64 %
9 - Exposures secured by real estate mortgages	9,126	236	9,126	108	3,871	42 %
10 - Exposures in default	1,215	94	1,133	49	1,383	117 %
11 - Exposures presenting a particularly high risk	1,993	58	1,976	27	3,005	150 %
12 - Covered bonds	0	0	0	0	0	10 %
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	– %
14 - Exposures in the form of UCIT shares or equities	359	0	359	0	559	156 %
15 - Equity exposure	275	0	275	0	275	100 %
16 - Other assets	996	0	996	0	944	95 %
<b>17 - TOTAL</b>	<b>105,523</b>	<b>4,626</b>	<b>110,822</b>	<b>1,898</b>	<b>21,791</b>	<b>19 %</b>

The Crédit Mutuel group does not use credit derivatives as a credit risk mitigation technique (zero impact on RWA).

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**TABLE 52: IRB APPROACH – EFFECT ON THE RWAS OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (EU CR7)**

The effect of credit derivatives as a CRM technique (EU CR7) is not material for CIC.

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**TABLE 53: GUARANTEED EXPOSURES UNDER THE IRBA APPROACH (EU CR7-A)**

At 06/30/2024  (in € millions)	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection <sup>(1)</sup>										Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
	Portion covered by other eligible collateral (as a %)					Portion covered by other forms of financed credit protection (as a %)					Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)			
	Total exposures	Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)					
<b>IRBA exposures</b>															
1 - Central governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0	
2- Institutions	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0	
3 - Corporates	48,417	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.96	0.0	27,813	25,545	
3.1 - of which corporates - Specialized financing	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0	
3.2 - of which corporates - SMEs	25,825	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.43	0.0	13,625	11,356	
3.3 - of which corporates - Other	22,592	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.57	0.0	14,188	14,188	
4 - Retail customers	144,216	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.72	0.0	23,500	20,732	
4.1 - of which retail customers – Real estate – SMEs	19,543	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	5,321	4,083	
4.2 - of which retail customers – Real estate – non-SMEs <sup>(2)</sup>	89,766	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	8,819	8,819	
4.3 - of which retail customers – Eligible revolving exposures	3,892	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	516	516	
4.4 - of which retail customers – Other SMEs	18,426	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.03	0.0	6,959	5,429	
4.5 - of which retail customers – Other non-SMEs	12,589	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.02	0.0	1,885	1,885	
<b>5 - TOTAL</b>	<b>192,633</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.29</b>	<b>0.0</b>	<b>51,313</b>	<b>46,277</b>	

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

(2) The ECB authorizes the group to reclassify these loans in the same exposure category as other “home loans” type loans.



At 06/30/2024  (in € millions)	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs	
	Funded credit protection										Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
	Portion covered by other eligible collateral (as a %)					Portion covered by other forms of financed credit protection (as a %)					Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)		
	Total exposures	Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)			RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
<b>IRBF exposures</b>														
1 - Central governments and central banks	0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 - Institutions	48,388	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5,962	5,962
3 - Corporates	65,455	1.60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43,849	43,849
3.1 - of which corporates - Specialized financing	10,677	2.13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8,486	8,486
3.2 - of which corporates - SMEs	0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3.3 - of which corporates - Other	54,778	1.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35,363	35,363
<b>4 - TOTAL</b>	<b>113,843</b>	<b>1.02</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>49,811</b>	<b>49,811</b>

Credit risk mitigation techniques in the calculation of RWEAs

Credit risk mitigation techniques																
Funded credit protection*											Unfunded credit protection					
Portion covered by other eligible collateral (as a %)											Portion covered by other forms of financed credit protection (as a %)					
Portion of the exposures covered by real estate collateral (%)											Portion of the exposures covered by receivables to be recovered (%)			Portion of the exposures covered by other eligible collateral (%)		
Portion of the exposures covered by cash deposits (%)											Portion of the exposures covered by life insurance policies (%)			Portion of the exposures covered by third-party instruments (%)		
Portion covered by financial guarantees (as a %)											Portion covered by guarantees (as a %)			Portion covered by credit derivatives (as a %)		
RWEA without substitution effects (reduction effects only)											RWEA with substitution effects (reduction and substitution effects)					
(in € millions)	Total exposures	Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)				
<b>IRBA exposures</b>																
1 - Central governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0				
2 - Institutions	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0				
3 - Corporates	49,871	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.88	0.0	24,361	23,609				
3.1 - of which corporates - Specialized financing	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	0	0				
3.2 - of which corporates - SMEs	26,677	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.40	0.0	10,987	10,699				
3.3 - of which corporates - Other	23,193	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.45	0.0	13,374	12,910				
4 - Retail customers	147,047	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.06	0.0	20,900	19,726				
4.1 - of which retail customers - Real estate - SMEs	19,214	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	3,783	3,783				
4.2 - of which retail customers - Real estate - non-SMEs	90,031	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	8,385	8,385				
4.3 - of which retail customers - Eligible revolving exposures	3,591	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	487	487				
4.4 - of which retail customers - Other SMEs	21,448	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.15	0.0	6,435	5,261				
4.5 - of which retail customers - Other non-SMEs	12,763	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00	0.0	1,810	1,809				
<b>5 - TOTAL</b>	<b>196,917</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.78</b>	<b>0.0</b>	<b>45,261</b>	<b>43,334</b>				

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

Credit risk mitigation techniques in the calculation of RWEAs

Credit risk mitigation techniques															
Funded credit protection										Unfunded credit protection					
At 12/31/2023															
(in € millions)															
IRBF exposures	Total exposures	Portion covered by financial guarantees (as a %)	Portion covered by other eligible collateral (as a %)				Portion covered by other forms of financed credit protection (as a %)				Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
			Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)							
1 - Central governments and central banks	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
2 - Institutions	32,673	0.00	0	0	0	0	0	0	0	0	0	0	0	5,390	5,321
3 - Corporates	60,311	1.76	0	0	0	0	0	0	0	0	10	0	0	43,791	41,081
3.1 - of which corporates - Specialized financing	10,110	2.37	0	0	0	0	0	0	0	0	0	0	0	8,049	8,049
3.2 - of which corporates - SMEs	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 - of which corporates - Other	50,200	1.64	0	0	0	0	0	0	0	0	12	0	0	35,741	33,032
<b>4 - TOTAL</b>	<b>92,984</b>	<b>1.14</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.6</b>	<b>0.0</b>	<b>0</b>	<b>49,180</b>	<b>46,402</b>

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**TABLE 54: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)**

06/30/2024									
(in € millions)									
Type of collateral	Collateral used in derivative transactions				Collateral used in SFTs				
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided		
	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Not subject to segregation
Cash – national currency	24	1,656	818	1,453	0	562	0	0	188
Cash – other currencies	2	155	124	57	0	0	0	0	6
National sovereign debt	0	0	0	0	0	5,645	0	0	4,597
Other sovereign debt	0	0	0	0	0	7,190	0	0	8,205
Public administration debt	0	0	0	0	0	104	0	0	175
Corporate bonds	0	0	0	0	0	1,632	0	0	2,454
Equities	0	0	0	0	0	966	0	0	230
Other collateral	0	0	0	0	0	4,723	268	0	7,088
<b>TOTAL</b>	<b>26</b>	<b>1,811</b>	<b>942</b>	<b>1,511</b>	<b>0</b>	<b>20,822</b>	<b>268</b>	<b>0</b>	<b>22,944</b>

Segregated: refers to collateral that is protected from default.

12/31/2023 <i>(in € millions)</i>	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided	
	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation
Cash – national currency	3	1,315	784	1,024	0	386	0	132
Cash – other currencies	2	299	124	414	0	230	0	57
National sovereign debt	0	0	0	0	0	6,407	33	6,199
Other sovereign debt	0	0	0	0	0	2,246	0	1,942
Public administration debt	0	0	0	0	0	0	0	63
Corporate bonds	0	0	0	0	0	1,611	0	2,111
Equities	0	0	0	0	0	888	0	137
Other collateral	0	0	0	0	0	4,620	0	6,216
<b>TOTAL</b>	<b>6</b>	<b>1,614</b>	<b>907</b>	<b>1,438</b>	<b>0</b>	<b>16,389</b>	<b>33</b>	<b>16,858</b>

## 1.7 RISK OF CAPITAL MARKETS (EU MRA)

Update of Table 61 of the 2023 Universal Registration Document, page 348

**TABLE 61: MARKET RISK UNDER THE STANDARDIZED APPROACH (EU MR1)**

<i>(in € millions)</i>	06/30/2024		12/31/2023	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
<b>Outright products</b>	-	-	-	-
1 – Interest rate risk (general and specific)	1,018	81	868	79
2 – Equity risk (general and specific)	1,285	103	752	63
3 – Currency risk	0	0	-	-
4 – Commodity risk	3	0	2	0
<b>Options</b>	-	-	-	-
5 – Simplified approach	0	0	0	0
6 – Delta-plus method	23	2	36	1
7 – Scenario approach	0	0	0	0
8 – Securitization (specific risk)	101	8	115	13
<b>9 – TOTAL</b>	<b>2,430</b>	<b>194</b>	<b>1,773</b>	<b>156</b>

## 1.8 LIQUIDITY RISK MANagements (EU LIQA)

Update of Table 66 of the 2023 Universal Registration Document, page 354

**TABLE 66: SHORT-TERM LIQUIDITY COVERAGE RATIO (LCR) (EU LIQ1)**

(in € millions)	Total unweighted value				Total weighted value				
	09/30/2023	12/31/2023	03/31/2024	06/30/2024	09/30/2023	12/31/2023	03/31/2024	06/30/2024	
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>	-	-	-	-	<b>66,614</b>	<b>63,195</b>	<b>59,491</b>	<b>54,592</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	118,373	118,540	118,908	119,345	8,970	8,679	8,476	8,340
3	Stable deposits	68,710	68,349	67,935	67,739	3,436	3,417	3,397	3,387
4	Less stable deposits	42,627	40,105	38,187	36,700	5,411	5,076	4,832	4,638
5	Unsecured Wholesale financing	85,385	82,304	79,553	76,422	51,836	50,057	47,974	45,195
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	12,832	12,694	12,840	13,341	3,028	2,984	3,011	3,127
7	Non-operational deposits (all counterparties)	68,502	65,347	62,429	59,009	44,756	42,811	40,679	37,996
8	Unsecured debt	4,052	4,263	4,284	4,072	4,052	4,263	4,284	4,072
9	Secured wholesale funding	0	0	0	0	2,268	2,146	2,252	2,535
10	Additional requirements	53,229	52,870	52,469	52,269	6,948	7,007	7,079	7,151
11	Outflows related to derivative exposures and other collateral requirements	1,163	1,162	1,162	1,162	1,163	1,162	1,162	1,162
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	52,066	51,708	51,307	51,107	5,785	5,845	5,917	5,989
14	Other contractual funding obligations	247	309	347	378	246	308	347	378
15	Other contingent funding obligations	47	44	41	42	3	2	2	2
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	-	-	-	-	<b>70,271</b>	<b>68,200</b>	<b>66,634</b>	<b>64,472</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	9,657	9,015	8,889	9,307	4,805	4,775	4,694	4,751
18	Inflows from fully performing exposures	23,849	24,961	25,510	25,603	18,318	19,327	19,605	19,581
19	Other cash inflows	2,079	2,094	2,032	2,093	1,810	1,821	1,749	1,796
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>35,585</b>	<b>36,070</b>	<b>36,431</b>	<b>37,003</b>	<b>24,933</b>	<b>25,923</b>	<b>26,048</b>	<b>26,128</b>
EU-20a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-20c	Cash inflows subject to 75% cap	35,585	36,070	36,431	37,003	24,933	25,923	26,048	26,128
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	-	-	-	-	<b>66,614</b>	<b>63,195</b>	<b>59,491</b>	<b>54,592</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	-	-	<b>45,338</b>	<b>42,278</b>	<b>40,586</b>	<b>38,343</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)<sup>(1)</sup></b>	-	-	-	-	<b>148 %</b>	<b>149 %</b>	<b>146 %</b>	<b>143 %</b>

(1) For each reference date, the ratio displayed corresponds to the average of the ratios for the 12 months preceding the date in question and not to the ratio of the average components of the previous 12 months.

(in € millions)		Total unweighted value				Total weighted value			
		03/31/2023	06/30/2023	09/30/2023	12/31/2023	03/31/2023	06/30/2023	09/30/2023	12/31/2023
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>	-	-	-	-	67,717	68,142	66,614	63,195
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	118,167	118,334	118,373	118,540	9,429	9,248	8,970	8,679
3	Stable deposits	68,758	68,821	68,710	68,349	3,438	3,441	3,436	3,417
4	Less stable deposits	46,611	44,971	42,627	40,105	5,943	5,726	5,411	5,076
5	Unsecured wholesale financing	96,205	91,142	85,385	82,304	58,711	55,407	51,836	50,057
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,968	13,416	12,832	12,694	3,324	3,184	3,028	2,984
7	Non-operational deposits (all counterparties)	78,383	73,793	68,502	65,347	51,533	48,290	44,756	42,811
8	Unsecured debt	3,854	3,933	4,052	4,263	3,854	3,933	4,052	4,263
9	Secured wholesale funding	0	0	0	0	2,515	2,434	2,268	2,146
10	Additional requirements	53,246	53,566	53,229	52,870	6,622	6,873	6,948	7,007
11	Outflows related to derivative exposures and other collateral requirements	1,033	1,158	1,163	1,162	1,033	1,158	1,163	1,162
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	52,213	52,408	52,066	51,708	5,589	5,715	5,785	5,845
14	Other contractual funding obligations	132	189	247	309	131	189	246	308
15	Other contingent funding obligations	61	55	47	44	3	3	3	2
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	-	-	-	-	<b>77,412</b>	<b>74,154</b>	<b>70,271</b>	<b>68,200</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	10,440	10,110	9,657	9,015	4,720	4,726	4,805	4,775
18	Inflows from fully performing exposures	23,443	23,809	23,849	24,961	17,899	18,245	18,318	19,327
19	Other cash inflows	1,914	1,997	2,079	2,094	1,656	1,733	1,810	1,821
EU-1 9a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-1 9b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>35,797</b>	<b>35,917</b>	<b>35,585</b>	<b>36,070</b>	<b>24,275</b>	<b>24,703</b>	<b>24,933</b>	<b>25,923</b>
EU-2 0a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-2 0b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-2 0c	Cash inflows subject to 75% cap	35,797	35,917	35,585	36,070	24,275	24,703	24,933	25,923
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	-	-	-	-	<b>67,717</b>	<b>68,142</b>	<b>66,614</b>	<b>63,195</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	-	-	<b>53,137</b>	<b>49,450</b>	<b>45,338</b>	<b>42,278</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)(1)</b>	-	-	-	-	<b>129 %</b>	<b>140 %</b>	<b>148 %</b>	<b>149 %</b>

(1) For each reference date, the average ratio is equal to the ratio of the average liquidity buffers the average net cash outflows over the 12 months preceding the considered date.

CIC's LCR stood at 142.9% monthly average over the first half of 2024 (142.6% over a rolling year), representing a surplus of €15.9 billion of excess liquidity (€16.2 billion over a rolling year) over the regulatory requirement. The ratio is managed above 115% (management threshold).

The average LCR gradually fell from 149.1% in 2023 over the year (monthly average from January to December 2023) to 142.6% in June 2024 over a rolling year (monthly average from July 2023 to June 2024).

Average liquid assets (over a rolling year) consist of 82.2% central bank deposits and 10.4% highly liquid Tier 1 securities.

Stressed 30-day average cash outflows (over a rolling year) consist of 34.1% corporate and retail deposits. Financing from banks and financial customers represented 50.9%.

Stressed 30-day average cash inflows (over a rolling year) consist of 22.3% corporate and retail loan repayments. Repayments of advances and loans granted to banks and financial customers represented 54.0%. Repayments of repos represented 18.4%.

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**TABLE 69: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)**

06/30/2024		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<i>(in € millions)</i>						
<b>STABLE FUNDING AVAILABLE</b>						
1	Capital items and instruments	19,707	-	-	3,246	22,953
2	Shareholders' equity	19,707	-	-	3,246	22,953
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	119,924	318	89	111,791
5	Stable deposits	-	69,660	23	4	66,202
6	Less stable deposits	-	50,264	294	86	45,588
7	Wholesale financing	-	147,838	19,936	72,858	120,022
8	Operational deposits	-	13,008	-	-	6,504
9	Other wholesale financing	-	134,830	19,936	72,858	113,518
10	Interdependent commitments	-	14,809	-	-	-
11	Other commitments:	148	10,041	976	2,239	2,727
12	Derivative commitments affecting the NSFR	148	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	10,041	976	2,239	2,727
<b>14</b>	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>257,493</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,118
EU-15 a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	667	675	16,919	15,522
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	71,112	17,887	209,659	196,239
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	11,385	677	286	2,204
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	24,542	2,332	20,486	24,509
20	Performing loans to non-financial corporations, performing loans to retail customers and small businesses, and performing loans to sovereigns and public sector entities of which:	-	23,739	10,191	83,672	89,097
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,030	1,663	2,546	4,522
22	Performing residential mortgages, of which:	-	4,386	4,176	83,825	59,603
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	3,592	3,403	72,046	48,807
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	7,060	512	21,389	20,826
25	Interdependent assets	-	14,809	-	-	-
26	Other assets:	3,005	9,286	127	8,364	13,736
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	905	-	770
29	Derivative assets affecting the NSFR	-	-	786	-	786
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	1,314	-	66
31	All other assets not falling within the above categories	-	9,286	127	8,364	12,115
32	Off-balance sheet items	-	54,134	8	25	2,956
<b>33</b>	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>230,570</b>
<b>34</b>	<b>NET STABLE FUNDING RATIO (AS A %)</b>	-	-	-	-	<b>111.68 %</b>

12/31/2023

(in € millions)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>STABLE FUNDING AVAILABLE</b>						
1	Capital items and instruments	19,277	-	-	2,456	21,733
2	Shareholders' equity	19,277	-	-	2,456	21,733
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	119,111	325	97	111,066
5	Stable deposits	-	69,536	4	2	66,065
6	Less stable deposits	-	49,575	321	95	45,001
7	Wholesale financing	-	160,445	8,919	67,779	111,693
8	Operational deposits	-	14,210	-	-	7,105
9	Other wholesale financing	-	146,236	8,919	67,779	104,588
10	Interdependent commitments	-	13,564	-	-	-
11	Other commitments:	437	8,562	465	2,337	2,570
12	Derivative commitments affecting the NSFR	437	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	8,562	465	2,337	2,570
14	<b>TOTAL AVAILABLE STABLE FUNDING</b>	-	-	-	-	<b>247,062</b>
<b>STABLE FUNDING REQUIREMENTS</b>						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	4,021
EU-15 a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	696	704	17,042	15,676
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	64,266	19,657	207,735	195,730
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	5,829	2,355	310	2,113
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	23,658	1,710	19,998	23,499
20	Performing loans to non-financial corporations, performing loans to retail customers and small businesses, and performing loans to sovereigns and public sector entities of which:	-	23,456	10,635	84,324	92,034
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,068	1,689	3,565	5,588
22	Performing residential mortgages, of which:	-	4,053	4,377	84,082	59,361
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	3,358	3,571	72,162	48,478
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	7,270	579	19,021	18,724
25	Interdependent assets	-	13,564	-	-	-
26	Other assets:	3,272	7,628	28	7,582	11,903
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	905	-	769
29	Derivative assets affecting the NSFR	-	-	653	-	653
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	1714	-	86
31	All other assets not falling within the above categories	-	7,628	28	7,582	10,395
32	Off-balance sheet items	-	51,888	44	7	2,775
33	<b>TOTAL REQUIRED STABLE FUNDING</b>	-	-	-	-	<b>230,104</b>
34	<b>NET STABLE FUNDING RATIO (AS A %)</b>	-	-	-	-	<b>107.37 %</b>



## 1.9 SECURIZATION (EU SECA)

Update of Table 56 of the 2023 Universal Registration Document, page 341

**TABLE 56: SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)**

06/30/2024 <i>(in € millions)</i>	The institution acts as initiator						The institution acts as sponsor				The institution acts as investor				
	Classic			Summ arized	Includ ing TRS	Subtotal	Classic			Subto tal	Classic				
	STS	Includi ng TRS	No STS				STS	Non STS	Summ arized		STS	Non STS	Summ arized	Subtotal	
<b>Total exposures</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>119</b>	<b>765</b>	<b>0</b>	<b>884</b>	<b>2,852</b>	<b>6,296</b>	<b>0</b>	<b>9,148</b>
Retail customers (total)	0	0	0	0	0	0	0	0	0	0	0	2,085	1,018	0	3,103
Residential mortgages	0	0	0	0	0	0	0	0	0	0	0	806	496	0	1,302
Credit cards	0	0	0	0	0	0	0	0	0	0	0	55	0	0	55
Other retail customer exposures	0	0	0	0	0	0	0	0	0	0	0	1,224	523	0	1,746
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	0	12	0	0	0	12	119	765	0	884	767	5,278	0	6,044
Corporate loans	0	0	12	0	0	0	12	0	0	0	0	0	3,809	0	3,809
Commercial mortgages	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease payments and receivables	0	0	0	0	0	0	0	119	765	0	884	767	1,469	0	2,235
Other wholesale customer exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023 <i>(in € millions)</i>	The institution acts as sponsor				The institution acts as investor			
	Classic		Summarized	Subtotal	Classic		Summarized	Subtotal
	STS	Non STS			STS	Non STS		
<b>Total exposures</b>	<b>0</b>	<b>1,613</b>	<b>0</b>	<b>1,613</b>	<b>2,475</b>	<b>5,165</b>	<b>0</b>	<b>7,640</b>
Retail customers (total)	0	0	0	0	2,019	853	0	2,872
Residential mortgages	0	0	0	0	683	557	0	1,240
Credit cards	0	0	0	0	72	0	0	72
Other retail customer exposures	0	0	0	0	1,265	296	0	1,561
Resecuritization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	1,613	0	1,613	456	4,312	0	4,768
Corporate loans	0	0	0	0	0	3,851	0	3,851
Commercial mortgages	0	0	0	0	0	0	0	0
Lease payments and receivables	0	1,613	0	1,613	456	461	0	917
Other wholesale customer exposures	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0

CIC does not act as originator.

Update of Table 57 of the 2023 Universal Registration Document, page 342

**TABLE 57: SECURITIZATION EXPOSURES IN THE TRADING BOOK (EU SEC2)**

<b>06/30/2024</b> <i>(in € millions)</i>	<b>The institution acts as investor</b>			
	<b>Classic</b>		<b>Summarized</b>	<b>Subtotal</b>
	<b>STS</b>	<b>Non STS</b>		
<b>Total exposures</b>	<b>143</b>	<b>4</b>	<b>0</b>	<b>146</b>
Retail customers (total)	143	4	0	146
Residential mortgages	110	4	0	114
Credit cards	0	0	0	0
Other retail customer exposures	33	0	0	33
Resecuritization	0	0	0	0
Wholesale customers (total)	0	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator or as sponsor.

<b>12/31/2023</b> <i>(in € millions)</i>	<b>The institution acts as investor</b>			
	<b>Classic</b>		<b>Summarized</b>	<b>Subtotal</b>
	<b>STS</b>	<b>Non STS</b>		
<b>Total exposures</b>	<b>208</b>	<b>5</b>	<b>447</b>	<b>660</b>
Retail customers (total)	208	4	0	212
Residential mortgages	112	4	0	116
Credit cards	0	0	0	0
Other retail customer exposures	96	0	0	96
Resecuritization	0	0	0	0
Wholesale customers (total)	0	1	0	1
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	1	0	1
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator or as sponsor.

Update of Table 58 of the 2023 Universal Registration Document, page 343

**TABLE 58: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – ORIGINATOR AND SPONSOR (EU SEC3)**

06/30/2024	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)			Capital requirement after application of the cap					
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>884</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>884</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>
Traditional transactions	884	0	0	0	12	0	0	884	12	0	0	127	0	0	0	10	0
Securitization	884	0	0	0	12	0	0	884	12	0	0	127	0	0	0	10	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	884	0	0	0	12	0	0	884	12	0	0	127	0	0	0	10	0
Of which STS	119	0	0	0	0	0	0	119	0	0	0	12	0	0	0	1	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)			Capital requirement after application of the cap					
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250%	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250% / deductions	
<i>(in € millions)</i>																	
<b>Total exposures</b>	<b>1,613</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,613</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>227</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>
Traditional transactions	1,613	0	0	0	0	0	0	1,613	0	0	0	227	0	0	0	18	0
Securitization	1,613	0	0	0	0	0	0	1,613	0	0	0	227	0	0	0	18	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	1,613	0	0	0	0	0	0	1,613	0	0	0	227	0	0	0	18	0
Of which STS	300	0	0	0	0	0	0	300	0	0	0	30	0	0	0	2	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

At December 31, 2023, CIC does not act as originator.

Update of Table 59 of the 2023 Universal Registration Document, page 344

**TABLE 59: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – INVESTORS (EU SEC4)**

06/30/2024	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)			Capital requirement after application of the cap					
	Weigh-ting ≤ 20%	Weigh-ting > 20% and ≤ 50%	Weigh-ting > 50% and ≤ 100%	Weigh-ting > 100% and < 1,250 %	Weigh-ting > 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions
<b>Total exposures</b>	<b>8,696</b>	<b>152</b>	<b>73</b>	<b>226</b>	<b>0</b>	<b>0</b>	<b>7,367</b>	<b>1,781</b>	<b>0</b>	<b>0</b>	<b>1,498</b>	<b>253</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>20</b>	<b>0</b>
Traditional transactions	8,696	152	73	226	0	0	7,367	1,781	0	0	1,498	253	0	0	120	20	0
Securitization	8,696	152	73	226	0	0	7,367	1,781	0	0	1,498	253	0	0	120	20	0
Retail customers	2,988	107	4	4	0	0	3,103	0	0	0	432	0	0	0	35	0	0
Of which STS	2,047	36	1	1	0	0	2,085	0	0	0	234	0	0	0	19	0	0
Wholesale customers	5,708	45	69	222	0	0	4,263	1,781	0	0	1,065	253	0	0	85	20	0
Of which STS	766	0	0	0	0	0	397	370	0	0	40	37	0	0	3	3	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2023	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)			Capital requirement after application of the cap					
	Weigh-ting ≤ 20%	Weigh-ting > 20% and ≤ 50%	Weigh-ting > 50% and ≤ 100%	Weigh-ting > 100% and < 1,250 %	Weigh-ting > 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions	SEC-IRBA	SEC-ERBA (includ-ing IAA)	SEC-SA	Weigh-ting 1,250 %/ deduc-tions
<b>Total exposures</b>	<b>7,154</b>	<b>144</b>	<b>81</b>	<b>261</b>	<b>0</b>	<b>0</b>	<b>7,116</b>	<b>524</b>	<b>0</b>	<b>0</b>	<b>1,487</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>6</b>	<b>0</b>
Classic securitization	7,154	144	81	261	0	0	7,116	524	0	0	1,487	79	0	0	119	6	0
Securitization	7,154	144	81	261	0	0	7,116	524	0	0	1,487	79	0	0	119	6	0
Retail underlying	2,792	65	12	3	0	0	2,872	0	0	0	403	0	0	0	32	0	0
Of which STS	2,008	7	5	0	0	0	2,019	0	0	0	227	0	0	0	18	0	0
Wholesale customers	4,361	79	70	258	0	0	4,244	524	0	0	1,084	79	0	0	87	6	0
Of which STS	455	1	0	0	0	0	386	70	0	0	39	7	0	0	3	1	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Update of Table 60 of the 2023 Universal Registration Document, page 345

**TABLE 60: EXPOSURES SECURITIZED BY THE INSTITUTION – EXPOSURES IN DEFAULT AND SPECIFIC CREDIT RISK ADJUSTMENTS (EU SEC5)**

06/30/2024	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
<i>(in € millions)</i>				
<b>Total exposures</b>	<b>709</b>	<b>0</b>	<b>0</b>	<b>0</b>
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	709	0	0	0
Corporate loans	12	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	697	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

12/31/2023	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
<i>(in € millions)</i>				
<b>Total exposures</b>	<b>993</b>	<b>0</b>	<b>0</b>	<b>0</b>
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	993	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	993	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

At December 31, 2023, CIC does not act as originator.

## 1.10 MANAGING INTEREST RATE RISK (IRRBBA)

Update of Table 65 of the 2023 Universal Registration Document, page 352

**TABLE 65: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)**

<i>(in € millions)</i>	EVE		NII*	
	06/30/2024	12/31/2023	06/30/2024	12/31/2023
Downward parallel shift (-200 bp)	334	621	-703	-382
Upward parallel shift (+200 bp)	-2,264	-2,390	698	808
Reduction in short-term rates	712	825	0	0
Increase in short-term rates	-1,434	-1,667	0	0
Steepening of the yield curve	219	302	0	0
Flattening of the yield curve	-1,418	-1,167	0	0
Inflation of 100 bp	0	-857	0	0

\* The NII sensitivities at December 31, 2023 are expressed as a regulatory view.

	06/30/2024	12/31/2023
COMMON EQUITY TIER 1 CAPITAL	18,673	18,489

## 1.11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Update of Table 74 – Model 1 of the 2023 Universal Registration Document, page 382

**TABLE 74: MODEL 1: BANKING BOOK – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

Sector/sub-sector at 06/30/2024	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
<b>1 - Exposures to sectors that contribute significantly to climate change<sup>(1)</sup></b>	<b>102,620</b>	<b>599</b>	<b>202</b>	<b>8,907</b>	<b>4,042</b>
2 - A - Agriculture, forestry and fishing	4,132	-	0	310	152
3 - B - Extractive industries	557	209	2	18	8
4 - B.05 - Coal and lignite extraction	0	-	0	-	-
5 - B.06 - Extraction of hydrocarbons	80	73	0	-	-
6 - B.07 - Extraction of metal ores	1	-	0	-	-
7 - B.08 - Other extractive industries	174	-	2	18	8
8 - B.09 - Support services to extractive industries	303	136	0	0	0
9 - C - Manufacturing industry	11,482	60	41	861	650
10 - C.10 - Food industries	1,758	-	0	175	140
11 - C.11 - Manufacture of beverages	818	-	0	34	18
12 - C.12 - Manufacture of tobacco products	0	-	0	-	-
13 - C.13 - Manufacture of textiles	135	-	0	20	13
14 - C.14 - Clothing industry	107	-	0	18	20
15 - C.15 - Leather and footwear industry	142	-	0	4	12
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	436	-	0	46	20
17 - C.17 - Paper and cardboard industry	212	-	0	14	9
18 - C.18 - Printing and reproduction of recordings	219	-	0	33	22
19 - C.19 - Coking and refining	57	38	0	0	0
20 - C.20 - Chemical industry	614	1	0	37	11
21 - C.21 - Pharmaceutical industry	382	-	0	33	5
22 - C.22 - Manufacture of rubber products	626	1	0	34	39
23 - C.23 - Manufacture of other non-metallic mineral products	551	-	5	38	17
24 - C.24 - Metallurgy	225	-	1	6	8
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,123	-	1	121	111
26 - C.26 - Manufacture of computer, electronic and optical products	569	-	0	26	9
27 - C.27 - Manufacture of electrical equipment	311	20	2	25	8
28 - C.28 - Manufacture of machinery and equipment n.e.c.	800	-	3	51	42
29 - C.29 - Motor industry	663	-	11	22	23
30 - C.30 - Manufacture of other transportation equipment	557	-	16	13	36
31 - C.31 - Manufacture of furniture	157	-	0	13	33
32 - C.32 - Other manufacturing industries	447	-	0	36	22

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
	Of which stage 2 exposures	Of which non-performing exposures								
<b>-1,991</b>	<b>-333</b>	<b>-1,479</b>	<b>25,566</b>	<b>13,079</b>	<b>3 %</b>	<b>39,882</b>	<b>21,203</b>	<b>33,645</b>	<b>7,890</b>	<b>8.6</b>
-78	-10	-62	7,650	2,096	0 %	1,846	1,241	905	140	7.0
-7	0	-3	821	276	11 %	263	243	44	7	8.0
0	0	0	-	-	0 %	0	0	0	0	0.0
0	0	0	154	44	5 %	43	35	2	0	4.7
0	0	0	1	-	0 %	0	0	0	0	4.9
-4	0	-3	199	70	0 %	122	37	9	6	12.4
-3	0	0	468	162	6 %	98	171	32	1	6.4
-303	-28	-249	5,787	4,466	3 %	8,500	1,763	563	657	4.4
-92	-5	-80	1,348	1,177	0 %	1,199	343	117	99	4.9
-9	-1	-7	624	546	1 %	689	69	31	30	3.2
0	0	0	-	-	0 %	0	0	0	0	2.3
-5	0	-4	31	25	0 %	89	24	9	13	5.9
-9	0	-9	26	22	0 %	66	8	15	18	7.3
-3	0	-2	45	39	0 %	76	45	15	7	5.7
-11	-1	-9	135	95	0 %	261	109	25	41	5.8
-5	0	-4	66	47	0 %	157	42	7	6	4.0
-9	-1	-9	67	48	0 %	157	30	13	19	5.6
0	0	0	36	21	0 %	18	39	0	0	5.6
-9	-3	-5	355	220	11 %	408	156	25	25	4.2
-6	-4	-1	206	121	8 %	297	45	16	24	4.2
-17	-1	-15	343	200	4 %	454	138	20	14	4.1
-10	-5	-4	414	201	3 %	376	134	23	17	4.3
-3	0	-3	131	94	0 %	106	77	14	28	6.2
-36	-2	-31	630	455	0 %	857	195	28	43	4.4
-6	-1	-5	196	158	8 %	434	40	30	65	4.6
-3	0	-2	93	75	5 %	267	27	9	7	3.2
-14	-1	-12	245	202	1 %	595	86	19	100	5.2
-8	0	-7	336	322	11 %	590	57	7	8	2.0
-13	0	-12	138	126	2 %	476	20	44	17	2.9
-11	0	-10	43	32	0 %	99	30	19	9	6.0
-12	-1	-7	143	122	23 %	360	1	45	41	6.1



Sector/sub-sector at 06/30/2024	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
33 - C.33 - Repair and installation of machinery and equipment	576	-	1	63	31
34 - D - Production and distribution of electricity, gas, steam and air conditioning	2,709	263	23	159	40
35 - D35.1 - Production, transmission and distribution of electricity	2,405	200	21	147	39
36 - D35.11 - Electricity production	2,214	195	2	147	39
37 - D35.2 - Manufacture of gas; distribution by pipeline of gaseous fuels	270	62	0	11	1
38 - D35.3 - Production and distribution of steam and air conditioning	34	1	2	0	0
39 - E - Water production and distribution; sanitation, waste management and decontamination	836	0	43	31	24
40 - F - Building and public works services	7,832	21	58	882	579
41 - F.41 - Construction of buildings	2,606	21	8	273	263
42 - F.42 - Civil engineering	860	0	32	20	13
43 - F.43 - Specialized construction work	4,366	0	18	589	304
44 - G - Wholesale and retail trade; automotive and motorcycle repair	12,492	8	5	1,449	844
45 - H - Transportation and warehousing	7,525	38	16	357	157
46 - H.49 - Land transportation and transportation via pipelines	3,333	0	1	259	105
47 - H.50 - Water transportation	1,404	28	10	23	18
48 - H.51 - Air transportation	1,512	0	2	31	9
49 - H.52 - Warehousing and support activities for transportation	1,230	9	3	41	24
50 - H.53 - Postal and courier activities	46	-	0	3	1
51 - I - Hospitality and catering	4,340	-	2	675	417
52 - L - Real estate activities	50,714	0	11	4,166	1,170
<b>53 - Exposures to sectors other than those contributing significantly to climate change<sup>(1)</sup></b>	<b>60,075</b>	<b>26</b>	<b>196</b>	<b>4,728</b>	<b>2,197</b>
54 - K - Financial and insurance activities	13,292	19	58	713	346
55 - Exposures to other sectors (NACE codes J, M to U)	46,783	6	138	4,015	1,850
<b>56 - TOTAL</b>	<b>162,696</b>	<b>625</b>	<b>398</b>	<b>13,635</b>	<b>6,239</b>

(1) According to Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 with minimum standards for the Union Climate Transition Benchmarks and the Union Paris Agreement Benchmarks - Climate Benchmarks Regulation - Recital 6: the sectors listed in Annex I, Sections A to H and Section L of Regulation (EC) No. 1893/2006.

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
	Of which stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
-12	-1	-10	138	117	0 %	469	48	32	27	4.4
-29	-10	-14	2,083	436	52 %	665	555	1,248	242	10.5
-28	-9	-13	1,741	310	58 %	538	503	1,123	242	11.0
-27	-9	-13	1,521	270	62 %	396	475	1,116	226	11.5
-1	0	0	314	119	8 %	107	49	114	0	7.2
0	0	0	28	7	0 %	19	3	11	0	4.7
-13	-1	-11	973	173	0 %	552	176	81	26	5.0
-264	-25	-225	2,031	1,785	1 %	5,113	729	1,104	887	6.2
-119	-5	-111	686	603	1 %	1,615	172	397	422	6.3
-7	0	-6	263	236	5 %	554	140	107	58	6.4
-137	-20	-108	1,083	945	0 %	2,943	416	600	407	6.2
-459	-36	-396	2,664	2,039	1 %	8,299	1,792	1,124	1,278	5.6
-75	-10	-52	2,392	907	15 %	4,442	1,835	968	281	5.7
-49	-8	-35	675	351	0 %	2,429	545	205	153	4.9
-8	-1	-4	728	220	42 %	821	449	129	5	5.2
-3	0	-2	700	197	34 %	525	610	376	1	6.7
-13	-1	-10	287	138	1 %	644	214	254	118	7.2
-1	0	-1	3	2	5 %	23	16	3	4	6.1
-186	-29	-144	828	632	0 %	1,965	1,309	844	222	7.0
-578	-183	-324	336	270	0 %	8,238	11,561	26,765	4,151	11.2
<b>-1,275</b>	<b>-179</b>	<b>-1,001</b>			<b>0 %</b>	<b>28,623</b>	<b>10,980</b>	<b>11,036</b>	<b>9,436</b>	<b>8.6</b>
-241	-28	-175			0 %	7,722	2,953	875	1,742	6.4
-1,034	-151	-826			0 %	20,901	8,027	10,161	7,694	9.2
<b>-3,266</b>	<b>-511</b>	<b>-2,480</b>	<b>25,566</b>	<b>13,079</b>	<b>3 %</b>	<b>68,505</b>	<b>32,183</b>	<b>44,681</b>	<b>17,327</b>	<b>8.6</b>

Sector/sub-sector at 12/31/2023	a	b	c	d	e
	Gross carrying amount (in € millions)				
<i>(in € millions)</i>		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
<b>1 - Exposures to sectors that contribute significantly to climate change<sup>(1)</sup></b>	<b>102,383</b>	<b>649</b>	<b>189</b>	<b>6,603</b>	<b>3,837</b>
2 - A - Agriculture, forestry and fishing	4,048	-	0	238	129
3 - B - Extractive industries	535	198	2	10	11
4 - B.05 - Coal and lignite extraction	0	-	0	-	-
5 - B.06 - Extraction of hydrocarbons	96	80	0	-	-
6 - B.07 - Extraction of metal ores	1	-	0	-	-
7 - B.08 - Other extractive industries	309	118	2	10	11
8 - B.09 - Support services to extractive industries	130	-	0	0	0
9 - C - Manufacturing industry	11,610	46	34	600	673
10 - C.10 - Food industries	1,854	-	0	152	129
11 - C.11 - Manufacture of beverages	777	-	0	13	15
12 - C.12 - Manufacture of tobacco products	0	-	0	-	-
13 - C.13 - Manufacture of textiles	140	-	0	6	11
14 - C.14 - Clothing industry	101	-	0	9	16
15 - C.15 - Leather and footwear industry	119	-	0	4	14
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	409	-	0	21	18
17 - C.17 - Paper and cardboard industry	209	-	0	10	11
18 - C.18 - Printing and reproduction of recordings	239	-	0	19	22
19 - C.19 - Coking and refining	63	43	0	0	0
20 - C.20 - Chemical industry	738	2	0	26	10
21 - C.21 - Pharmaceutical industry	371	-	0	51	5
22 - C.22 - Manufacture of rubber products	633	0	0	20	41
23 - C.23 - Manufacture of other non-metallic mineral products	573	-	4	26	27
24 - C.24 - Metallurgy	211	-	1	2	9
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,198	-	1	80	112
26 - C.26 - Manufacture of computer, electronic and optical products	587	-	0	15	15
27 - C.27 - Manufacture of electrical equipment	295	1	1	14	12
28 - C.28 - Manufacture of machinery and equipment n.e.c.	889	-	4	41	28
29 - C.29 - Motor industry	489	-	6	14	37
30 - C.30 - Manufacture of other transportation equipment	466	-	16	7	60
31 - C.31 - Manufacture of furniture	168	-	0	10	31
32 - C.32 - Other manufacturing industries	454	-	0	13	17

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations				Weighted average maturity			
	Of which stage 2 exposures	Of which non-performing exposures	Of which Scope 3 financed emissions	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years			
<b>-1,928</b>	<b>-294</b>	<b>-1,430</b>	-	-	<b>0 %</b>	<b>41,327</b>	<b>20,620</b>	<b>32,757</b>	<b>7,679</b>	<b>8.3</b>
-71	-9	-57	-	-	0 %	1,790	1,230	891	137	7.1
-6	0	-2	-	-	0 %	320	187	21	8	5.8
0	0	0	-	-	0 %	0	0	0	0	0.0
0	0	0	-	-	0 %	75	19	1	0	5.1
0	0	0	-	-	0 %	0	0	0	0	2.7
-5	0	-2	-	-	0 %	166	115	20	7	6.5
0	0	0	-	-	0 %	78	52	0	0	4.7
-317	-33	-259	-	-	0 %	8,658	1,818	523	611	4.1
-91	-9	-77	-	-	0 %	1,260	384	123	88	4.7
-8	-1	-6	-	-	0 %	660	77	20	19	2.9
0	0	0	-	-	0 %	0	0	0	0	2.9
-4	0	-3	-	-	0 %	94	26	11	10	5.4
-9	0	-8	-	-	0 %	69	7	13	12	6.6
-3	0	-2	-	-	0 %	64	38	15	3	4.7
-11	-1	-9	-	-	0 %	244	106	22	37	5.7
-6	0	-5	-	-	0 %	145	49	8	6	4.1
-10	-1	-9	-	-	0 %	173	34	12	20	5.6
0	0	0	-	-	0 %	14	49	0	0	5.4
-10	-3	-5	-	-	0 %	560	130	18	30	3.1
-8	-6	-1	-	-	0 %	314	40	11	6	2.4
-18	0	-16	-	-	0 %	484	120	17	12	3.5
-15	-4	-10	-	-	0 %	409	104	22	38	4.2
-3	0	-3	-	-	0 %	144	50	6	12	4.0
-43	-4	-36	-	-	0 %	924	203	31	40	4.2
-8	0	-7	-	-	0 %	466	29	22	69	4.2
-3	0	-2	-	-	0 %	252	23	11	9	3.0
-13	-1	-11	-	-	0 %	651	119	19	100	4.4
-8	0	-7	-	-	0 %	402	64	7	17	2.7
-17	0	-16	-	-	0 %	391	19	45	11	3.0
-9	0	-8	-	-	0 %	102	40	16	10	5.4
-10	0	-7	-	-	0 %	315	55	45	40	5.1

Sector/sub-sector at 12/31/2023	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
<b>33 – C.33 – Repair and installation of machinery and equipment</b>	626	-	1	48	31
34 – D – Production and distribution of electricity, gas, steam and air conditioning	2,680	310	33	55	42
35 – D35.1 – Production, transmission and distribution of electricity	2,341	257	31	46	41
36 – D35.11 – Electricity production	2,080	181	3	45	41
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	303	53	0	10	1
38 – D35.3 – Production and distribution of steam and air conditioning	36	0	2	0	0
39 – E – Water production and distribution; sanitation, waste management and decontamination	789	0	26	24	23
40 – F – Building and public works services	8,111	25	60	723	548
41 – F.41 – Construction of buildings	2,661	0	9	265	246
42 – F.42 – Civil engineering	1,019	25	32	20	13
43 – F.43 – Specialized construction work	4,431	0	19	437	288
44 – G – Wholesale and retail trade; automotive and motorcycle repair	12,712	10	7	981	782
45 – H – Transportation and warehousing	7,496	59	17	375	140
46 – H.49 – Land transportation and transportation via pipelines	3,245	1	1	223	88
47 – H.50 – Water transportation	1,374	49	11	10	25
48 – H.51 – Air transportation	1,525	0	2	114	9
49 – H.52 – Warehousing and support activities for transportation	1,301	9	4	24	16
50 – H.53 – Postal and courier activities	51	-	0	3	1
51 – I – Hospitality and catering	4,291	-	3	509	405
52 – L – Real estate activities	50,111	0	6	3,088	1,084
<b>53 – Exposures to sectors other than those contributing significantly to climate change<sup>(1)</sup></b>	<b>60,517</b>	<b>13</b>	<b>263</b>	<b>3,652</b>	<b>2,113</b>
54 – K – Financial and insurance activities	13,333	6	41	616	482
55 – Exposures to other sectors (NACE codes J, M to U)	47,184	7	222	3,036	1,631
<b>56 – TOTAL</b>	<b>162,900</b>	<b>662</b>	<b>452</b>	<b>10,255</b>	<b>5,950</b>

(1) According to Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 with minimum standards for the Union Climate Transition Benchmarks and the Union Paris Agreement Benchmarks – Climate Benchmarks Regulation – Recital 6: the sectors listed in Annex I, Sections A to H and Section L of Regulation (EC) No. 1893/2006.

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations					
	Of which stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
-12	-1	-10			0 %	521	53	30	22	3.9
-21	-3	-13			0 %	774	549	1,172	184	9.1
-20	-3	-13			0 %	647	484	1,028	182	9.4
-19	-3	-13			0 %	498	422	1,022	137	9.8
-1	0	0			0 %	106	62	133	2	7.3
0	0	0			0 %	21	4	12	0	4.7
-13	-1	-11			0 %	507	174	85	23	5.1
-264	-29	-216			0 %	5,369	848	1,115	779	5.7
-122	-9	-110			0 %	1,750	189	380	342	5.7
-13	-1	-6			0 %	577	218	165	59	5.1
-130	-19	-100			0 %	3,042	441	570	378	5.9
-432	-36	-367			0 %	8,616	1,829	892	1,374	5.4
-71	-10	-47			0 %	4,860	1,549	815	272	4.9
-45	-7	-32			0 %	2,379	531	206	129	4.6
-8	-1	-4			0 %	933	342	91	9	5.2
-4	-1	-1			0 %	772	477	275	1	4.1
-13	-1	-9			0 %	750	181	241	129	6.5
-1	0	-1			0 %	27	18	3	4	5.7
-187	-28	-140			0 %	2,008	1,263	797	224	6.7
-545	-145	-319			0 %	8,425	11,173	26,446	4,067	11.2
<b>-1,150</b>	<b>-171</b>	<b>-891</b>			<b>0 %</b>	<b>28,649</b>	<b>10,590</b>	<b>11,357</b>	<b>9,920</b>	<b>7.8</b>
-295	-30	-233			0 %	7,887	2,844	942	1,660	4.1
-855	-142	-658			0 %	20,762	7,746	10,415	8,260	8.9
<b>-3,078</b>	<b>-465</b>	<b>-2,321</b>			<b>0 %</b>	<b>69,976</b>	<b>31,210</b>	<b>44,115</b>	<b>17,599</b>	<b>8.1</b>

### Greenhouse gas emissions financed

In order to measure emissions financed under Scopes 1, 2 and 3, the Crédit Mutuel Group has used the PCAF (Partnership for Carbon Accounting Financials) methodology, to which the Group subscribes. It is based on a combination of the following data:

- Outstanding balance sheet data;
- Data on counterparties (greenhouse gas emissions declared by counterparties) or assets financed (in particular, for project or asset financing, information enabling the emissions of the asset financed to be estimated with a quality score of at least 3);
- Proxies : use of emission factors provided by PCAF.

The calculation is carried out at the level of each contract, and a quality score is calculated from the information available for the calculation of greenhouse gas emissions calculated for the contract.

As CIC's customer portfolio is largely made up of small and medium-sized businesses and professionals, the share of outstandings with counterparties declaring their GHG emissions is limited.

Where customer greenhouse gas emissions are not available, Crédit Mutuel Alliance Fédérale applies a simplified approach based on the systematic application of score 5 emissions factors (kgCO<sub>2</sub>e/M€ lent) provided by the PCAF methodology.

Crédit Mutuel Alliance Fédérale is committed to improving the reliability of its internal calculations and the collection of information to enable it to improve the quality score of its calculations of financed greenhouse gas emissions. When its reliability is deemed satisfactory, this calculation will replace the simplified method used for the present order.

Update of Table 75 – Model 2 of the 2023 Universal Registration Document, page 390

**TABLE 75: MODEL 2: BANKING BOOK – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: LOANS SECURED BY REAL ESTATE PROPERTY - ENERGY EFFICIENCY OF THE COLLATERAL**

Counterparty sector at 06/30/2024 <i>(in € millions)</i>	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
	Energy efficiency level (energy performance in kWh/m2 of collateral)						
	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
<b>1 – EU total</b>	<b>94,021</b>	<b>11,809</b>	<b>27,739</b>	<b>29,699</b>	<b>12,160</b>	<b>4,622</b>	<b>5,269</b>
2 – Of which secured by commercial real estate property	22,624	3,489	4,885	6,120	3,593	1,607	1,668
3 – Of which secured by residential real estate property	71,393	8,320	22,854	23,579	8,566	3,015	3,600
4 – Of which collateral obtained by seizure: residential and commercial real estate property	4	-	-	-	-	-	-
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	78,043	10,457	23,141	25,319	10,424	3,983	4,719
<b>6 – Non-EU total</b>	<b>5,689</b>	<b>83</b>	<b>147</b>	<b>169</b>	<b>122</b>	<b>44</b>	<b>56</b>
7 – Of which secured by commercial real estate property	2,910	9	68	63	50	6	8
8 – Of which secured by residential real estate property	2,779	73	80	106	72	38	48
9 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	419	73	79	106	73	38	49

	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in € millions)								
	Energy efficiency level (label of the energy performance certificate of collateral)							Without the collateral energy performance certificate label	
	A	B	C	D	E	F	G	Of which estimated energy efficiency level (energy performance in kWh/m of collateral)	
	h	i	j	k	l	m	n	o	p
<b>1-</b>	<b>927</b>	<b>1,380</b>	<b>7,356</b>	<b>16,706</b>	<b>8,461</b>	<b>2,779</b>	<b>2,141</b>	<b>54,273</b>	<b>95 %</b>
2-	88	94	457	811	615	261	298	20,002	94 %
3-	839	1,286	6,899	15,895	7,846	2,518	1,843	34,268	96 %
4-	-	-	-	-	-	-	-	4	0 %
5-	-	-	-	-	-	-	-	51,549	100 %
<b>6-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,689</b>	<b>11 %</b>
7-	-	-	-	-	-	-	-	2,910	7 %
8-	-	-	-	-	-	-	-	2,779	15 %
9-	-	-	-	-	-	-	-	-	0 %
10-	-	-	-	-	-	-	-	419	100 %

	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
Counterparty sector at 12/31/2023	Energy efficiency level (energy performance in kWh/m2 of collateral)						
(in € millions)	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
1 – EU total	<b>94,490</b>	<b>11,587</b>	<b>28,368</b>	<b>29,892</b>	<b>12,041</b>	<b>5,084</b>	<b>5,114</b>
2 – Of which secured by commercial real estate property	22,455	3,531	4,888	6,057	3,562	1,690	1,644
3 – Of which secured by residential real estate property	72,030	8,056	23,480	23,835	8,479	3,394	3,471
4 – Of which collateral obtained by seizure: residential and commercial real estate property	4	0	0	0	0	0	0
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	77,732	10,242	23,509	25,306	10,175	3,835	4,666
6 – Non-EU total	<b>6,577</b>	<b>83</b>	<b>141</b>	<b>164</b>	<b>121</b>	<b>42</b>	<b>52</b>
7 – Of which secured by commercial real estate property	2,984	14	67	67	55	8	10
8 – Of which secured by residential real estate property	3,593	70	74	98	66	34	42
9 – Of which collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	603	83	140	164	121	42	52

	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in € millions)								
	Energy efficiency level (label of the energy performance certificate of collateral)							Without the collateral energy performance certificate label	
	A	B	C	D	E	F	G		Of which estimated energy efficiency level (energy performance in kWh/m of collateral)
1-	<b>757</b>	<b>1,472</b>	<b>7,748</b>	<b>17,630</b>	<b>8,967</b>	<b>2,943</b>	<b>2,252</b>	<b>52,720</b>	<b>95 %</b>
2-	55	92	477	865	659	277	322	19,710	95 %
3-	702	1,380	7,271	16,765	8,308	2,667	1,931	33,006	96 %
4-	0	0	0	0	0	0	0	4	0 %
5-	-	-	-	-	-	-	-	49,206	100 %
6-	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,577</b>	<b>9 %</b>
7-	0	0	0	0	0	0	0	2,984	7 %
8-	0	0	0	0	0	0	0	3,593	11 %
9-	0	0	0	0	0	0	0	0	0 %
10-	-	-	-	-	-	-	-	603	100 %



**TABLE 75 BIS - MODEL 3: BANKING BOOK - INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: ALIGNMENT PARAMETERS**

a	b	c	d	e	f	g
Segment	NACE sectors (minimum)	Gross carrying amount of portfolio (in millions of euros) - at 06/30/2024	Alignment parameter	Reference year	Distance from IEA ZEN 2050 scenario, in %	Target (reference year + 3 years) = 2025
1 - Electricity	NACE 3511	2,338	0.12 kgCO <sub>2</sub> /kWh produced	2022	-35%	0.09
2 - Combustion of fossil fuels	NACE 0610/0620/0910/1910/1920/3521 (excluding biogas producers)/5210/8292 (storage related to the sector)	500	no physical intensity target, but absolute value within the NZBA framework			
3 - Motor industry	NACE 2910: Light vehicle manufacturers. Excludes OEMs, manufacturers of heavy and special vehicles, motorcycle manufacturers, garages and vehicle trading and leasing activities.	426	95 gCO <sub>2</sub> /pkm	2022	-56%	78
4 - Air transport	Cargo and passenger air transport for commercial aviation: NACE 5110/5121/6491/7735	2,133	77.3 gCO <sub>2</sub> e/pkm in TTW	2022	-9%	73
5 - Maritime transport	Maritime freight and passenger transport: NACE 5010/5020/6491/7734	1,351	3.6 gCO <sub>2</sub> e/tkm	2022	-24%	3.3
6 - Cement production	NACE 2351	57	674 kgCO <sub>2</sub> /T of cement produced	2022	45%	609
Steel production	NACE 2410: producers only, not primary processors	5	400 kgCO <sub>2</sub> /T of steel	2022	-68%	1,734
Aluminum production	NACE 2442: producers only, not primary processors	23	2,620 kgCO <sub>2</sub> /T of aluminum	2023	-29%	5,807

The outstandings and items shown in this table are based on Crédit Mutuel Alliance Fédérale's strategic commitments, made in particular as part of the Net Zero Banking Alliance (NZBA) commitments. These sectoral commitments apply to CIC.

1. NACE sectors: The NACE codes identified in this column are those covered by NZBA commitments. These sectors were selected on the basis of the possibility of applying physical intensity calculations, the materiality of outstandings and their relevance to the decarbonization scenario.
2. Gross carrying amount of the portfolio: this is the sum of the outstandings on the basis of which the alignment metrics were calculated. This is the result, for each sector, of a dedicated analysis of the relevant portfolios.
3. Alignment metrics : The alignment metrics, published by sector, are a calculation of physical intensity based on the outstandings of portfolios financed within the scope of the commitments made. Units are selected in line with the practices of target counterparties and the units used by the IEA in its scenarios.
4. Reference year: The alignment metric is calculated at 12/31/2022 for the Crédit Mutuel Alliance Fédérale perimeter, with the exception of the aluminum sector (12/31/2023).
5. Distance to IEA scenario: The calculation is made in relation to the reference scenario's point of passage in 2030, for each sector. The values used are those of the 2023 version of the scenario, unless otherwise indicated in the sectoral trade-offs. For some sectors, notably shipping and aviation, the NZBA commitments are based on other scenarios and other metrics, but they have been transcribed specifically for comparison with the IEA scenario.
6. Target: As part of the NZBA commitments, trajectories have been defined. The 3-year target thus corresponds to the 3-year milestone in the trajectory.

The elements below bring together the methodological elements adopted for each sector:

Segment	Commitment scope	Scopes selected	Scenarios selected	Unit
Electricity	D35.11	Scope 1	IEA version 2023	kgCO2/kWh
Motor	C29.10	Scope 3 TTW	IEA version 2023	gCO2/pkm
Air transport	H51.10 H51.21 K64.91 N77.35	Scope 1	IEA version 2023 NB: the initial NZBA commitment is based on the Mission Possible Partnership scenario and in a different unit (in gCO2e/RTK in Well to Wake in particular).	gCO2e/pkm
Maritime transport	K64.20 N77.34	Scope 1	IEA version 2023 NB: the initial NZBA commitment is based on the DNV scenario worked out within the framework of the Poseidon principles and in a different unit (in gCO2e/DWT.nm in Well to Wake in particular).	gCO2e/tkm
Cement	C23.51	Scope 1 and Scope 2 cement producers	IEA version 2023 NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced
Steel	C24.10 (crude steel producers)	Scope 1 and 2 steel producers	IEA version 2023 NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced
Aluminum	C24.42 (primary aluminum producers)	Scope 1 and 2 aluminum producers	NB: a restatement is necessary to take account of Scope 2	kgCO2/ton produced

Combustion of hydrocarbons

For Crédit Mutuel Alliance Fédérale, NZBA's commitment to the oil & gas sector covers companies active in the extraction, production and storage of oil & gas. Distribution and retail activities are not included. Bio-methane producers, who generally have NACE code 35.21 (Production of gaseous fuels), are excluded from the scope. The scopes considered are scopes 1&2 for all players and scope 3.11 (use of products sold) for upstream players. The scenario used is that of the International Energy Agency, Net Zero Emissions (NZE) scenario, version 2023.

Coal

Crédit Mutuel Alliance Fédérale is committed to phasing out coal by 2030. This commitment covers all players in the coal value chain.

Chemistry

To date, the chemical sector is not subject to Net Zero alignment commitments within Crédit Mutuel Alliance Fédérale. Indeed, the maturity of footprint calculation methodologies and the reliability of data in this area do not yet allow us to obtain information of sufficient quality to support strategic commitments.

Details of Crédit Mutuel Alliance Fédérale's commitments under the NZBA program are available in Crédit Mutuel Alliance Fédérale's NZBA report: [Rapport-Net-Zero-Banking-Alliance.pdf \(e-i.com\)](#)

Update of Table 76 – Model 4 of the 2023 Universal Registration Document, page 394

**TABLE 76: MODEL 4: BANKING BOOK – INDICATOR OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES ON THE 20 LARGEST CARBON-INTENSIVE COMPANIES**

At 06/30/2024 in € millions

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) <sup>(1)</sup>	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
82	0.02%	0	2.9	3

*(1) For counterparties among the 20 companies that emit the most carbon in the world.*

At 12/31/2023 in € millions

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) <sup>(1)</sup>	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
90	0.02%	1	3.0	3

*(1) For counterparties among the 20 companies that emit the most carbon in the world.*

Update of Table 77 – Model 5 of the 2023 Universal Registration Document, page 396

**TABLE 77: MODEL 5: BANKING BOOK – INDICATORS OF PHYSICAL RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES SUBJECT TO PHYSICAL RISK**

At 06/30/2024 in € millions

Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events at 06/30/2024	b	c	d	e	f	g
	Gross carrying amount (in € millions)					
	of which exposures sensitive to the effects of physical events related to climate change					
	Breakdown by maturity tranche					
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity	
1 – A – Agriculture, forestry and fishing	4,132	199	148	99	8	7
2 – B – Extractive industries	557	11	4	4	3	8
3 – C – Manufacturing industry	11,482	470	128	51	61	5
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,709	27	44	47	3	9
5 – E – Water production and distribution; sanitation, waste management and decontamination	836	31	19	12	1	6
6 – F – Building and public works services	7,832	434	66	104	65	6
7 – G – Wholesale and retail trade; automotive and motorcycle repair	12,492	645	182	84	81	5
8 – H – Transportation and warehousing	7,525	190	56	24	7	5
9 – L – Real estate activities	50,714	587	987	2,359	165	11
10 – Of which secured by residential real estate property	74,173	365	949	3,484	1,750	15
11 – Of which secured by commercial real estate property	25,534	242	615	1,251	20	10
12 – Collateral seized	4	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0

	h	i	j	k	l	m	n	o
	Gross carrying amount (in € millions)							
	of which exposures sensitive to the effects of physical events related to climate change							
	of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, changes in fair value due to credit risk and provisions	of which stage 2 exposures	of which non-performing exposures
1-A	63	344	48	39	13	-7	-1	-5
2-B	10	12	0	6	1	-1	0	-1
3-C	218	441	51	90	54	-33	-2	-30
4-D	10	98	12	6	2	-1	0	-1
5-E	9	51	3	4	0	0	0	0
6-F	323	325	20	90	50	-27	-3	-23
7-G	382	580	31	142	96	-50	-4	-44
8-H	100	170	6	39	10	-5	-1	-3
9-L	1,755	2,208	135	342	82	-56	-16	-34
10 -	2,907	3,381	261	435	62	-32	-9	-21
11 -	874	1,166	88	203	48	-31	-9	-19
12 -	0	0	0	0	0	0	0	0
13 -	0	0	0	0	0	0	0	0

At 12/31/2023 in € millions

a	b	c	d	e	f	g
	<b>Gross carrying amount (in € millions)</b>					
	<b>of which exposures sensitive to the effects of physical events related to climate change</b>					
	<b>Breakdown by maturity tranche</b>					
<b>Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events at 12/31/2023</b>	<b>≤ 5 years</b>	<b>&gt; 5 years ≤ 10 years</b>	<b>&gt; 10 years ≤ 20 years</b>	<b>&gt; 20 years</b>		<b>Weighted average maturity</b>
1 – A – Agriculture, forestry and fishing	4,048	90	52	36	10	6.8
2 – B – Extractive industries	535	14	2	2	0	4.2
3 – C – Manufacturing industry	11,610	423	136	42	24	4.8
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,680	7	7	20	0	11.2
5 – E – Water production and distribution; sanitation, waste management and decontamination	789	19	4	1	0	4.1
6 – F – Building and public works services	8,111	364	44	99	44	6.0
7 – G – Wholesale and retail trade; automotive and motorcycle repair	12,712	517	182	62	129	6.5
8 – H – Transportation and warehousing	7,496	136	45	26	5	5.7
9 – L – Real estate activities	50,111	392	662	1,703	115	11.4
10 – Of which secured by residential real estate property	75,624	345	952	3,986	2,137	16.0
11 – Of which secured by commercial real estate property	25,439	194	400	859	19	10.5
12 – Collateral seized	4	0	0	0	0	0.0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0

h	i	j	k	l	m	n	o
	<b>Gross carrying amount (in € millions)</b>						
	<b>of which exposures sensitive to the effects of physical events related to climate change</b>						
	<b>of which exposures sensitive to the effects of chronic climate change events</b>	<b>of which exposures sensitive to the effects of acute climate change events</b>	<b>of which exposures sensitive to the effects of both chronic and acute climate change events</b>	<b>of which stage 2 exposures</b>	<b>of which non-performing exposures</b>	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions</b>	
						<b>of which stage 2 exposures</b>	<b>of which non-performing exposures</b>
1-A	93	94	0	15	8	-4	0
2-B	15	3	0	1	0	0	0
3-C	496	129	0	46	41	-22	-1
4-D	13	22	0	2	0	0	0
5-E	12	13	0	1	0	0	0
6-F	381	171	0	51	32	-12	-1
7-G	512	379	0	57	49	-20	-2
8-H	129	82	0	21	12	-3	0
9-L	1,937	934	0	168	50	-22	-4
10 -	5,521	1,900	0	497	69	-23	-2
11 -	936	536	0	80	34	-16	-2
12 -	0	0	0	0	0	0	0
13 -	0	0	0	0	0	0	0

Update of Table 78 – Model 6 of the 2023 Universal Registration Document, page 400

**TABLE 78 - MODEL 6: SUMMARY OF KPIS OF TAXONOMY-ALIGNED EXPOSURES**

<b>06/30/2024</b>	<b>KPI</b>			<b>% coverage (in relation to total assets)</b>
<i>(in € millions)</i>	<b>Climate change mitigation</b>	<b>Climate change adaptation</b>	<b>Total (climate change mitigation + climate change adaptation)</b>	
GAR Outstandings	3.3%	0.0%	3.3%	75.9%
GAR Flows	0.2%	0.0%	0.2%	78.9%

  

<b>12/31/2023</b>	<b>KPI</b>			<b>% coverage (in relation to total assets)</b>
<i>(in € millions)</i>	<b>Climate change mitigation</b>	<b>Climate change adaptation</b>	<b>Total (climate change mitigation + climate change adaptation)</b>	
GAR Outstandings	3.4%	0.0%	3.4%	77.1%
GAR Flows	0.6%	0.0%	0.6%	100.0%

CIC improved the overall quality of ESG data from its information system and external databases during the first half of 2024. This has had an impact on the alignment of its portfolio of residential mortgages in France. These impacts have led the Group to recalculate the published Green Asset Ratio as of December 31, 2023. The CIC-adjusted Green Asset Ratio at December 31, 2023 is therefore 3.4%.

Update of Table 79 – Model 7 of the 2023 Universal Registration Document, page 402

**TABLE 79 – MODEL 7: ATTENUATION MEASURES: ASSETS USED TO CALCULATE GAR**

06/30/2024  (in € millions)	a	b	c	d	e	f
	Gross carrying amount	Reference date of information 2024				
		Climate change mitigation (CCM)				
		Of which to sectors relevant for taxonomy (eligible for taxonomy)				
	Of which environmentally sustainable (aligned with taxonomy)					
				Of which specialized financing	Of which transitional	Of which enabling
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>						
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	100,988	77,161	10,708	0	23	247
<b>2 – Non-financial corporations</b>	<b>6,751</b>	<b>274</b>	<b>17</b>	<b>0</b>	<b>1</b>	<b>10</b>
3 – Credit institutions	2,310	110	0	0	0	0
4 – Loans and advances	1,131	110	0	0	0	0
5 – Debt securities, including specific use of proceeds (UoP)	1,179	0	0	0	0	0
6 – Equity instruments	0	0	0	0	0	0
7 – Other financial corporations	4,441	164	17	0	1	10
8 – of which investment firms	4	0	0	0	0	0
9 – Loans and advances	4	0	0	0	0	0
10 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
11 – Equity instruments	0	0	0	0	0	0
12 – of which asset management companies	150	0	0	0	0	0
13 – Loans and advances	150	0	0	0	0	0
14 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
15 – Equity instruments	0	0	0	0	0	0
16 – of which insurance companies	1,422	114	14	0	1	8
17 – Loans and advances	5	0	0	0	0	0
18 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
19 – Equity instruments	1,416	114	14	0	1	8
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>11,321</b>	<b>2,060</b>	<b>398</b>	<b>0</b>	<b>23</b>	<b>237</b>
21 – Loans and advances	11,115	2,060	398	0	23	237
22 – Debt securities, including specific use of proceeds (UoP)	193	0	0	0	0	0
23 – Equity instruments	12	0	0	0	0	0
<b>24 – Households</b>	<b>82,543</b>	<b>74,825</b>	<b>10,294</b>	<b>0</b>	<b>0</b>	<b>0</b>
25 – of which secured by residential real estate property	74,173	74,173	10,294	0	0	0
26 – of which loans for building renovation	445	445	0	0	0	0
27 – of which motor vehicle loans	1,116	207	0	0	0	0
28 – Financing of local governments	370	3	0	0	0	0
29 – Residential financing	3	3	0	0	0	0
30 – Other local government financing	367	0	0	0	0	0
31 – Collateral obtained by seizure: residential and commercial real estate property	4	0	0	0	0	0
<b>32 – TOTAL GAR ASSETS</b>	<b>100,988</b>	<b>77,161</b>	<b>10,708</b>	<b>0</b>	<b>23</b>	<b>247</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>						
<b>33 – Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>179,037</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
34 – Loans and advances	162,924	0	0	0	0	0
35 – Debt securities	11,484	0	0	0	0	0
36 – Equity instruments	4,628	0	0	0	0	0
<b>37 – Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>19,110</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
38 – Loans and advances	16,974	0	0	0	0	0
39 – Debt securities	1,910	0	0	0	0	0
40 – Equity instruments	226	0	0	0	0	0
41 – Derivatives	1,977	0	0	0	0	0
42 – Interbank demand loans	11,431	0	0	0	0	0
43 – Cash and cash equivalents	279	0	0	0	0	0
44 – Other assets (goodwill, commodities, etc.)	12,367	0	0	0	0	0



06/30/2024  <i>(in € millions)</i>	a	b	c	d	e	f
	Gross carrying amount	Reference date of information 2024				
		Climate change mitigation (CCM)				
		Of which to sectors relevant for taxonomy (eligible for taxonomy)				
	Of which environmentally sustainable (aligned with taxonomy)					
				Of which specialized financing	Of which transitional	Of which enabling
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>325,189</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>						
46 – Sovereigns	25,673	0	0	0	0	0
47 – Exposures to central banks	43,785	0	0	0	0	0
48 – Trading book	33,824	0	0	0	0	0
<b>49 - TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>103,282</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>50 – TOTAL ASSETS</b>	<b>428,471</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



06/30/2024  (in € millions)	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
	Of which specialized financing		Of which adaptation		Of which enabling	Of which specialized financing		Of which adaptation		Of which enabling
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>										
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	29	5	0	0	5	77,191	10,713	0	23	252
<b>2 – Non-financial corporations</b>	<b>13</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>286</b>	<b>21</b>	<b>0</b>	<b>1</b>	<b>15</b>
3 – Credit institutions	0	0	0	0	0	110	0	0	0	0
4 – Loans and advances	0	0	0	0	0	110	0	0	0	0
5 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
6 – Equity instruments	0	0	0	0	0	0	0	0	0	0
7 – Other financial corporations	13	4	0	0	4	177	21	0	1	15
8 – of which investment firms	0	0	0	0	0	0	0	0	0	0
9 – Loans and advances	0	0	0	0	0	0	0	0	0	0
10 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
11 – Equity instruments	0	0	0	0	0	0	0	0	0	0
12 – of which asset management companies	0	0	0	0	0	0	0	0	0	0
13 – Loans and advances	0	0	0	0	0	0	0	0	0	0
14 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
15 – Equity instruments	0	0	0	0	0	0	0	0	0	0
16 – of which insurance companies	13	4	0	0	4	127	18	0	1	12
17 – Loans and advances	0	0	0	0	0	0	0	0	0	0
18 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
19 – Equity instruments	13	4	0	0	4	127	18	0	1	12
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,076</b>	<b>398</b>	<b>0</b>	<b>23</b>	<b>237</b>
21 – Loans and advances	17	0	0	0	0	2,076	398	0	23	237
22 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
23 – Equity instruments	0	0	0	0	0	0	0	0	0	0
<b>24 – Households</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>74,825</b>	<b>10,294</b>	<b>0</b>	<b>0</b>	<b>0</b>
25 – of which secured by residential real estate property	0	0	0	0	0	74,173	10,294	0	0	0
26 – of which loans for building renovation	0	0	0	0	0	445	0	0	0	0
27 – of which motor vehicle loans	0	0	0	0	0	207	0	0	0	0
28 – Financing of local governments	0	0	0	0	0	3	0	0	0	0
29 – Residential financing	0	0	0	0	0	3	0	0	0	0
30 – Other local government financing	0	0	0	0	0	0	0	0	0	0
31 – Collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0	0	0	0
<b>32 – TOTAL GAR ASSETS</b>	<b>29</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>77,191</b>	<b>10,713</b>	<b>0</b>	<b>23</b>	<b>252</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>										
<b>33 – Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
34 – Loans and advances	0	0	0	0	0	0	0	0	0	0
35 – Debt securities	0	0	0	0	0	0	0	0	0	0
36 – Equity instruments	0	0	0	0	0	0	0	0	0	0
<b>37 – Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
38 – Loans and advances	0	0	0	0	0	0	0	0	0	0
39 – Debt securities	0	0	0	0	0	0	0	0	0	0

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)						TOTAL (CCM + CCA)			
	Of which to sectors relevant for taxonomy (eligible for taxonomy)						Of which to sectors relevant for taxonomy (eligible for taxonomy)			
06/30/2024	Of which environmentally sustainable (aligned with taxonomy)						Of which environmentally sustainable (aligned with taxonomy)			
(in € millions)			Of which specialized financing	Of which adaptation	Of which enabling			Of which specialized financing	Of which adaptation	Of which enabling
40 – Equity instruments	0	0	0	0	0	0	0	0	0	0
41 – Derivatives	0	0	0	0	0	0	0	0	0	0
42 – Interbank demand loans	0	0	0	0	0	0	0	0	0	0
43 – Cash and cash equivalents	0	0	0	0	0	0	0	0	0	0
44 – Other assets (goodwill, commodities, etc.)	0	0	0	0	0	0	0	0	0	0
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>										
46 – Sovereigns	0	0	0	0	0	0	0	0	0	0
47 – Exposures to central banks	0	0	0	0	0	0	0	0	0	0
48 – Trading book	0	0	0	0	0	0	0	0	0	0
<b>49 – TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>50 – TOTAL ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	a	b	c	d	e	f
	Reference date of information 2023					
	Climate change mitigation (CCM)					
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					
	Of which environmentally sustainable (aligned with taxonomy)					
	Gross carrying amount			Of which specialized financing	Of which transitional	Of which enabling
<b>12/31/2023</b>						
<i>(in € millions)</i>						
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>						
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	101,787	78,663	11,098	0	8	331
<b>2 – Non-financial corporations</b>	<b>6,789</b>	<b>235</b>	<b>23</b>	<b>0</b>	<b>1</b>	<b>17</b>
3 – Credit institutions	2,320	5	0	0	0	0
4 – Loans and advances	1,424	5	0	0	0	0
5 – Debt securities, including specific use of proceeds (UoP)	896	0	0	0	0	0
6 – Equity instruments	0	0	0	0	0	0
7 – Other financial corporations	4,469	229	23	0	1	17
8 – of which investment firms	3	0	0	0	0	0
9 – Loans and advances	3	0	0	0	0	0
10 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
11 – Equity instruments	0	0	0	0	0	0
12 – of which asset management companies	126	0	0	0	0	0
13 – Loans and advances	126	0	0	0	0	0
14 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
15 – Equity instruments	0	0	0	0	0	0
16 – of which insurance companies	1,460	113	14	0	1	8
17 – Loans and advances	10	0	0	0	0	0
18 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0
19 – Equity instruments	1,450	113	14	0	1	8
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>11,813</b>	<b>2,151</b>	<b>452</b>	<b>0</b>	<b>7</b>	<b>314</b>
21 – Loans and advances	11,660	2,151	452	0	7	314
22 – Debt securities, including specific use of proceeds (UoP)	139	0	0	0	0	0
23 – Equity instruments	14	0	0	0	0	0
<b>24 – Households</b>	<b>82,900</b>	<b>76,275</b>	<b>10,622</b>	<b>0</b>	<b>0</b>	<b>0</b>
25 – of which secured by residential real estate property	75,624	75,624	10,622	0	0	0
26 – of which loans for building renovation	439	439	0	0	0	0
27 – of which motor vehicle loans	1,163	213	0	0	0	0
28 – Financing of local governments	280	2	0	0	0	0
29 – Residential financing	2	2	0	0	0	0
30 – Other local government financing	278	0	0	0	0	0
31 – Collateral obtained by seizure: residential and commercial real estate property	4	0	0	0	0	0
<b>32 – TOTAL GAR ASSETS</b>	<b>101,787</b>	<b>78,663</b>	<b>11,098</b>	<b>0</b>	<b>8</b>	<b>331</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>						
<b>33 – Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>176,756</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
34 – Loans and advances	164,018	0	0	0	0	0
35 – Debt securities	8,160	0	0	0	0	0
36 – Equity instruments	4,578	0	0	0	0	0
<b>37 – Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>22,200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
38 – Loans and advances	18,410	0	0	0	0	0
39 – Debt securities	3,496	0	0	0	0	0
40 – Equity instruments	294	0	0	0	0	0
41 – Derivatives	1,907	0	0	0	0	0
42 – Interbank demand loans	8,095	0	0	0	0	0
43 – Cash and cash equivalents	292	0	0	0	0	0
44 – Other assets (goodwill, commodities, etc.)	11,185	0	0	0	0	0
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>322,223</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>						

	a	b	c	d	e	f
	Reference date of information 2023					
	Climate change mitigation (CCM)					
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					
	Of which environmentally sustainable (aligned with taxonomy)					
12/31/2023	Gross carrying amount			Of which specialized financing	Of which transitional	Of which enabling
<i>(in € millions)</i>						
46 – Sovereigns	23,056	0	0	0	0	0
47 – Exposures to central banks	46,982	0	0	0	0	0
48 – Trading book	25,937	0	0	0	0	0
<b>49 - TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>95,975</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>50 – TOTAL ASSETS</b>	<b>418,198</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)					TOTAL (CCM + CCA)				
	Of which to sectors relevant for taxonomy (eligible for taxonomy)					Of which to sectors relevant for taxonomy (eligible for taxonomy)				
12/31/2023	Of which environmentally sustainable (aligned with taxonomy)					Of which environmentally sustainable (aligned with taxonomy)				
(in € millions)	Of which specialized financing	Of which adaptation	Of which enabling			Of which specialized financing	Of which adaptation	Of which enabling		
<b>GAR - ASSETS COVERED BY NUMERATOR AND DENOMINATOR</b>										
1 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	30	5	0	0	5	78,693	11,103	0	8	336
<b>2 – Non-financial corporations</b>	<b>13</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>247</b>	<b>28</b>	<b>0</b>	<b>1</b>	<b>21</b>
3 – Credit institutions	0	0	0	0	0	5	0	0	0	0
4 – Loans and advances	0	0	0	0	0	5	0	0	0	0
5 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
6 – Equity instruments	0	0	0	0	0	0	0	0	0	0
7 – Other financial corporations	13	4	0	0	4	242	28	0	1	21
8 – of which investment firms	0	0	0	0	0	0	0	0	0	0
9 – Loans and advances	0	0	0	0	0	0	0	0	0	0
10 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
11 – Equity instruments	0	0	0	0	0	0	0	0	0	0
12 – of which asset management companies	0	0	0	0	0	0	0	0	0	0
13 – Loans and advances	0	0	0	0	0	0	0	0	0	0
14 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
15 – Equity instruments	0	0	0	0	0	0	0	0	0	0
16 – of which insurance companies	12	4	0	0	4	126	18	0	1	12
17 – Loans and advances	0	0	0	0	0	0	0	0	0	0
18 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
19 – Equity instruments	12	4	0	0	4	126	18	0	1	12
<b>20 – Non-financial corporations (subject to NFRD disclosure requirements)</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,168</b>	<b>453</b>	<b>0</b>	<b>7</b>	<b>315</b>
21 – Loans and advances	17	0	0	0	0	2,168	453	0	7	315
22 – Debt securities, including specific use of proceeds (UoP)	0	0	0	0	0	0	0	0	0	0
23 – Equity instruments	0	0	0	0	0	0	0	0	0	0
<b>24 – Households</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76,275</b>	<b>10,622</b>	<b>0</b>	<b>0</b>	<b>0</b>
25 – of which secured by residential real estate property	0	0	0	0	0	75,624	10,622	0	0	0
26 – of which loans for building renovation	0	0	0	0	0	439	0	0	0	0
27 – of which motor vehicle loans	0	0	0	0	0	213	0	0	0	0
28 – Financing of local governments	0	0	0	0	0	2	0	0	0	0
29 – Residential financing	0	0	0	0	0	2	0	0	0	0
30 – Other local government financing	0	0	0	0	0	0	0	0	0	0
31 – Collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0	0	0	0
<b>32 – TOTAL GAR ASSETS</b>	<b>30</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>78,693</b>	<b>11,103</b>	<b>0</b>	<b>8</b>	<b>336</b>
<b>ASSETS EXCLUDED FROM THE NUMERATOR FOR GAR CALCULATION (BUT COVERED BY THE DENOMINATOR)</b>										
<b>33 – Non-financial EU corporations (not subject to NFRD disclosure requirements)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
34 – Loans and advances	0	0	0	0	0	0	0	0	0	0
35 – Debt securities	0	0	0	0	0	0	0	0	0	0
36 – Equity instruments	0	0	0	0	0	0	0	0	0	0
<b>37 – Non-financial non-EU corporations (not subject to NFRD disclosure requirements)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	g	h	i	j	k	l	m	n	o	p
	Climate change adaptation (CCA)						TOTAL (CCM + CCA)			
	Of which to sectors relevant for taxonomy (eligible for taxonomy)						Of which to sectors relevant for taxonomy (eligible for taxonomy)			
12/31/2023	Of which environmentally sustainable (aligned with taxonomy)						Of which environmentally sustainable (aligned with taxonomy)			
(in € millions)		Of which specialized financing	Of which adaptation	Of which enabling			Of which specialized financing	Of which adaptation	Of which enabling	
38 – Loans and advances	0	0	0	0	0	0	0	0	0	0
39 – Debt securities	0	0	0	0	0	0	0	0	0	0
40 – Equity instruments	0	0	0	0	0	0	0	0	0	0
41 – Derivatives	0	0	0	0	0	0	0	0	0	0
42 – Interbank demand loans	0	0	0	0	0	0	0	0	0	0
43 – Cash and cash equivalents	0	0	0	0	0	0	0	0	0	0
44 – Other assets (goodwill, commodities, etc.)	0	0	0	0	0	0	0	0	0	0
<b>45 – TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>OTHER ASSETS EXCLUDED FROM BOTH THE NUMERATOR AND THE DENOMINATOR FOR THE GAR CALCULATION</b>										
46 – Sovereigns	0	0	0	0	0	0	0	0	0	0
47 – Exposures to central banks	0	0	0	0	0	0	0	0	0	0
48 – Trading book	0	0	0	0	0	0	0	0	0	0
<b>49 – TOTAL ASSETS EXCLUDED FROM THE NUMERATOR AND THE DENOMINATOR</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>50 – TOTAL ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**TABLE 80 - MODEL 8: GAR (%)**

% (of total assets included in denominator) 06/30/2024	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Reference date of information 2024 : KPI concerning outstandings															
	Climate change mitigation (CCM)				Climate change adaptation (CCA)						TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy				Proportion of eligible assets financing sectors relevant to the taxonomy						Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable				Of which environmentally sustainable						Of which environmentally sustainable					
	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Share of total assets covered
<b>1 – GAR</b>	<b>24%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>24%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>76%</b>
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	76%	11%	0%	0%	0%	0%	0%	0%	0%	0%	76%	11%	0%	0%	0%	18%
3 – Financial corporations	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	0%
4 – Credit institutions	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%
5 – Other financial corporations	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	8%	1%	0%	0%	1%	1%	0%	0%	0%	0%	9%	1%	0%	0%	1%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	18%	4%	0%	0%	2%	0%	0%	0%	0%	0%	18%	4%	0%	0%	2%	0%
10 – Households	91%	12%	0%	0%	0%						91%	12%	0%	0%	0%	17%
11 – of which loans secured by residential real estate property	100%	14%	0%	0%	0%						100%	14%	0%	0%	0%	17%
12 – of which loans for building renovation	100%	0%	0%	0%	0%						100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	19%	0%	0%	0%	0%						19%	0%	0%	0%	0%	0%
14 – Financing of local governments	1%	0%	0%	0%	0%						1%	0%	0%	0%	0%	0%
15 – Residential financing	100%	0%	0%	0%	0%						100%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%



RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
% (of total assets included in denominator) 06/30/2024	Reference date of information 2024 : KPI concerning outstandings															
	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Share of total assets covered
	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional/adaptation	Of which enabling	Of which specialized financing	Of which transitional/adaptation	Of which enabling	
<b>1 – GAR</b>	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	0%	78.87%
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	56%	1%	0%	0%	1%	0%	0%	0%	0%	0%	56%	1%	0%	0%	1%	10.50%
3 – Financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0.06%
4 – Credit institutions	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.01%
5 – Other financial corporations	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0.04%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
8 – of which insurance companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
9 – Non-financial corporations subject to the NFRD disclosure requirements	29%	4%	0%	0%	3%	0%	0%	0%	0%	0%	29%	4%	0%	0%	3%	1.16%
10 – Households	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	9.29%
11 – of which loans secured by residential real estate property	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	8.19%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0.23%
13 – of which motor vehicle loans	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0.86%
14 – Financing of local governments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
15 – Residential financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-%



	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
% (du total des actifs inclus dans le dénominateur)	Reference date of information 2023: KPI concerning outstandings															
12/31/2023	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Share of total assets covered
	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Share of total assets covered
1 – GAR	24%	3%	0%	0%	0%	0%	0%	0%	0%	0%	24%	3%	0%	0%	0%	77%
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	77%	11%	0%	0%	0%	0%	0%	0%	0%	0%	77%	11%	0%	0%	0%	19%
3 – Financial corporations	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	0%
4 – Credit institutions	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5 – Other financial corporations	5%	1%	0%	0%	0%	0%	0%	0%	0%	0%	5%	1%	0%	0%	0%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	8%	1%	0%	0%	1%	1%	0%	0%	0%	0%	9%	1%	0%	0%	1%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	18%	4%	0%	0%	3%	0%	0%	0%	0%	0%	18%	4%	0%	0%	3%	1%
10 – Households	92%	13%	0%	0%	0%						92%	13%	0%	0%	0%	18%
11 – of which loans secured by residential real estate property	100%	14%	0%	0%	0%						100%	14%	0%	0%	0%	18%
12 – of which loans for building renovation	100%	0%	0%	0%	0%						100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	18%	0%	0%	0%	0%						18%	0%	0%	0%	0%	0%
14 – Financing of local governments	1%	0%	0%	0%	0%						1%	0%	0%	0%	0%	0%
15 – Residential financing	100%	0%	0%	0%	0%						100%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

# I RISKS AND CAPITAL ADEQUACY - PILLAR 3 AS OF JUNE 30, 2024

	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
% (du total des actifs inclus dans le dénominateur)	Reference date of information 2023: KPI concerning outstandings															
12/31/2023	Climate change mitigation (CCM)					Climate change adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					Proportion of eligible assets financing sectors relevant to the taxonomy					
	Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Of which environmentally sustainable			Share of total assets covered
	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Of which specialized financing	Of which transitional	Of which enabling	Share of total assets covered
<b>1 – GAR</b>	14%	1%	0%	0%	0%	0%	0%	0%	0%	0%	14%	1%	0%	0%	0%	100%
2 – Loans and advances, debt securities and equity instruments held for purposes other than sale and eligible for calculation of the GAR	56%	2%	0%	0%	1%	0%	0%	0%	0%	0%	56%	2%	0%	0%	1%	14%
3 – Financial corporations	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
4 – Credit institutions	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5 – Other financial corporations	6%	1%	0%	0%	1%	0%	0%	0%	0%	0%	6%	1%	0%	0%	1%	0%
6 – of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7 – of which asset management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8 – of which insurance companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 – Non-financial corporations subject to the NFRD disclosure requirements	21%	6%	0%	0%	5%	0%	0%	0%	0%	0%	22%	6%	0%	0%	5%	1%
10 – Households	81%	1%	0%	0%	0%	-	-	-	-	-	81%	1%	0%	0%	0%	13%
11 – of which loans secured by residential real estate property	100%	2%	0%	0%	0%	-	-	-	-	-	100%	2%	0%	0%	0%	13%
12 – of which loans for building renovation	100%	0%	0%	0%	0%	-	-	-	-	-	100%	0%	0%	0%	0%	0%
13 – of which motor vehicle loans	22%	0%	0%	0%	0%	-	-	-	-	-	22%	0%	0%	0%	0%	0%
14 – Financing of local governments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15 – Residential financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
16 – Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 – Collateral obtained by seizure: residential and commercial real estate property	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Update of Table 81 – Model 10 of the 2023 Universal Registration Document, page 410

**TABLE 81 - MODEL 10: OTHER CLIMATE CHANGE MITIGATION MEASURES NOT COVERED IN REGULATION (EU) 2020/852**

At 06/30/2024 (in € millions)

a	b	c	d	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition risk related to climate change)	Type of risk mitigated (physical risk related to climate change)	Qualitative information on the nature of mitigation measures
Bonds (e.g. green, sustainable, sustainability-related under non-EU standards)	1 – Financial corporations	304	Yes	No	See (1) below
	2 – Non-financial corporations	300	Yes	No	
	3 – of which secured by commercial real estate property	0	Yes	No	
	4 – Other counterparties	211	Yes	No	
Loans (e.g. green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2,621	Yes	No	See (2), (3), (4) and (5) below
	6 – Non-financial corporations	3,290	Yes	No	
	7 – of which secured by commercial real estate property	170	Yes	No	
	8 – Households	1,068	Yes	No	
	9 – of which secured by residential real estate property	1,068	Yes	No	
	10 – of which loans for building renovation	0	Yes	No	
	11 – Other counterparties	0	0	0	

At 12/31/2023 (in € millions)

a	b	c	d	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition)	Type of risk mitigated (physical risk)	Qualitative information on the nature
Bonds (e.g. green, sustainable, sustainability-related under non-EU standards)	1 – Financial corporations	356	Yes	No	See (1) below
	2 – Non-financial corporations	251	Yes	No	
	3 – of which secured by commercial real estate property	0	Yes	No	
	4 – Other counterparties	50	Yes	No	
Loans (e.g. green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2,303	Yes	No	See (2), (3), (4) and (5) below
	6 – Non-financial corporations	3,174	Yes	No	
	7 – of which secured by commercial real estate property	170	Yes	No	
	8 – Households	1,323	Yes	No	
	9 – of which secured by residential real estate property	1,323	Yes	No	
	10 – of which loans for building renovation	0	Yes	No	
	11 – Other counterparties	0	0	0	

In this model, CIC (like Crédit Mutuel Alliance Fédérale in whose scope it is consolidated) documents bond subscriptions as well as loans offered to customers that are not covered by regulation (EU) 2020/852: European Taxonomy, as of June 30, 2024. The following products are considered as presenting climate change mitigation measures not covered by Regulation (EU) 2020/852, known as the Taxonomy Regulation:

(1) investments in green bonds. As of June 30, 2024, as the issuers of these securities had not documented the eligibility of their issues for the Taxonomy Regulation, they were considered as not covered by European taxonomic regulations;

(2) impact financing whose characteristics depend on the achievement of environmental objectives. As these loans are intended for counterparties not subject to the disclosure obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD), they are not taken into account in the calculation of the eligibility ratio but nevertheless make it possible to mitigate climate change through the indicators developed for impact measurement (greenhouse gas emissions in particular);

(3) home loans that meet the substantial contribution criteria of the taxonomy but that are not aligned under the DNSH criterion for the physical risk;



*(4) project financing whose purpose relates to climate risk mitigation measures (in particular financing dedicated to renewable energies granted to counterparties not subject to the publication obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD));*

*(5) financing whose purpose contributes to the mitigation of climate risk, in particular the financing of renewable energy installations or the energy renovation of buildings for counterparties not subject to the publication obligations of Directive 2014/95/EU Non-Financial Reporting Directive (NFRD).*

# 2 ADDITIONAL INFORMATION

## 2.1 DOCUMENTS AVAILABLE TO THE PUBLIC

This amendment to the universal registration document is available on CIC's website ([www.cic.fr](http://www.cic.fr)) and the AMF's website. The same holds true for all reports and historical financial information. The information provided on the website does not form part of the universal registration document or this amendment.

Any person wishing to obtain additional information on CIC can ask for the documents, with no obligation to commit:

- by postal mail: CIC – Relations extérieures 6, avenue de Provence – 75009 Paris, France;
- by email: [compresse@cic.fr](mailto:compresse@cic.fr).

The charter, the articles of association, the minutes of the shareholders' meetings and the reports may be accessed at the registered office: 6, avenue de Provence in Paris 9<sup>e</sup> (General Secretariat).

## 2.2 PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

### Person with overall responsibility for the universal registration document

Eric Charpentier,  
Chief executive officer

### Declaration by the person responsible

I hereby declare that, to the best of my knowledge, the information contained in this amendment is accurate and contains no omissions that could adversely affect its scope.

Paris, September 30, 2024

## 2.3 STATUTORY AUDITORS

The statutory auditors, Ernst & Young et Autres and KPMG SA, belong to the Regional Institute of statutory auditors of Versailles (Compagnie régionale des commissaires aux comptes de Versailles).

### Principal statutory auditors

#### **Ernst & Young et Autres**

Tour First - 1/2 place des Saisons, 92400 Courbevoie

Represented by Vanessa Jolivald

First appointed: May 26, 1999

Current term of office: six years from May 10, 2023

Expiration of term of office: at the close of the Shareholders' Meeting called to approve the financial statements for the year ending December 31, 2028.

#### **KPMG S.A.**

Tour Eqho - 2 avenue Gambetta, 92066 Paris La Défense Cedex

Represented by Arnaud Bourdeille

First appointed: May 25, 2016

Current term of office: six years from May 10, 2022

Expiration of term of office: at the close of the Shareholders' Meeting to be called to approve the financial statements for the year ending December 31, 2027.

## 2.4 CROSS-REFERENCE TABLES

### 2.4.1 Cross-reference table of the universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	page no. of the second amendment of the universal registration document filed with AMF on September 30, 2024	page no. of the first amendment of the universal registration document filed with AMF on August 13, 2024	page no. of the universal registration document filed with AMF on April 11, 2024
<b>1. Persons responsible</b>	<b>133</b>	<b>108</b>	<b>612</b>
<b>2. Statutory auditors</b>	<b>133-134</b>	<b>108-109</b>	<b>613</b>
<b>3. Risk factors</b>	<b>N/A</b>	<b>41-48</b>	<b>206-213</b>
<b>4. Information about the issuer</b>	<b>138</b>	<b>114</b>	<b>608</b>
<b>5. Business overview</b>			
5.1 Main activities	N/A	7-19	2; 6-7; 13-26
5.2 Main markets	N/A	7-19	2; 6-7; 504; 508
5.3 Significant events in business development	N/A	19	47
5.4 Strategy and objectives	N/A	19	9
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	N/A	N/A	608
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	13-26; 39-44
5.7 Investments	N/A	9; 63; 78	N/A
<b>6. Organizational structure</b>			
6.1 Description of the group	N/A	2	12
6.2 Main subsidiaries	N/A	2; 76-77	12; 555-599
<b>7. Review of the financial position and of net profit or loss</b>			
7.1 Financial position	N/A	7-19	29-49
7.2 Operating income	N/A	7-19	29-49
<b>8. Cash and equity</b>			
8.1 Information on the issuer's equity	N/A	51	478
8.2 Source and amount of the issuer's cash flows	N/A	52	479
8.3 Information on the borrowing conditions and the issuer's financing structure	N/A	7	N/A
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	N/A	N/A	N/A
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	N/A	N/A	N/A
<b>9. Regulatory environment</b>	<b>N/A</b>	<b>4; 6</b>	<b>30-34</b>
<b>10. Information on trends</b>	<b>N/A</b>	<b>19</b>	<b>47</b>
<b>11. Profit forecasts or estimates</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>12. Administrative, management, supervisory and executive bodies</b>			
12.1 Information concerning the members of CIC's administrative and management bodies	N/A	20-39	174-174
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	37	188
<b>13. Compensation and benefits</b>	<b>N/A</b>	<b>39</b>	<b>192; 194</b>

<b>14.</b>	<b>Operation of the administrative and management bodies</b>			
14.1	Expiration date of current terms of office	N/A	20-36	176-185
14.2	Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	188
14.3	Information on the auditing committee and the remuneration committee	N/A	N/A	191
14.4	Declaration indicating whether or not the issuer is in compliance with the legal corporate governance framework in force in its country of	N/A	N/A	175
14.5	Potentially significant impacts on corporate governance	N/A	N/A	173-195
<b>15.</b>	<b>Employees</b>			
15.1	Number of employees	N/A	101	540
15.2	Interests in the issuer's share capital and directors' stock-options	N/A	N/A	N/A
15.3	Agreement providing for employee ownership of the issuer's shares	N/A	N/A	N/A
<b>16.</b>	<b>Major shareholders</b>			
16.1	Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	602-603
16.2	Existence of different voting rights of the aforementioned shareholders	N/A	N/A	607
16.3	Control of the issuer	N/A	N/A	603
16.4	Knowledge by the issuer of an agreement likely to result in a change in control at a later date	N/A	N/A	N/A
<b>17.</b>	<b>Related-party transactions</b>	<b>N/A</b>	<b>19; 75; 105</b>	<b>N/A</b>
<b>18.</b>	<b>Financial information on the issuer's assets and liabilities, financial position and results</b>			
18.1	Historical financial information	N/A	49-105	473-533; 614; 555-599
18.2	Interim and other financial information	N/A	49-105	N/A
18.3	Verification of the annual historical financial information	N/A	106	555-599
18.4	Pro forma financial information	N/A	N/A	475-547
18.5	Dividend distribution policy	N/A	107	603
18.6	Legal and arbitration proceedings	N/A	48	608
18.7	Material change in the financial position	N/A	N/A	608
<b>19.</b>	<b>Additional information</b>			
19.1	Share capital	N/A	108	602
19.2	Charter and articles of association	N/A	N/A	608
<b>20.</b>	<b>Major contracts</b>	<b>N/A</b>	<b>N/A</b>	<b>608</b>
<b>21</b>	<b>Documents available to the public</b>	<b>133</b>	<b>108</b>	<b>608; 611</b>

Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"		page no. of the second amendment of the universal registration document filed with AMF on September 30, 2024	page no. of the first amendment of the universal registration document filed with AMF on August 13, 2024	page no. of the universal registration document filed with AMF on April 11, 2024
<b>1.</b>	<b>Information to be disclosed about the issuer</b>			
1.1	Information required pursuant to Appendix 1 of Delegated Regulation (EU) 2019/980	See cross-reference table above	See cross-reference table above	See cross-reference table above
1.2	Issuer's statement	1	1	1



**Website**

[www.cic.fr](http://www.cic.fr)

**Financial information officer**

Mr. Alexandre Saada

Chief Financial Officer of Crédit Mutuel Alliance Fédérale

Deputy Chief Executive Officer of BFCM

**Edition**

BFCM

**Photo credits**

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The amendment to CIC's Universal registration document has also been published in French.



[WWW.CIC.FR](http://WWW.CIC.FR)



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A bank governed by Article L.511-1 et seq. of the French Monetary and Financial Code  
for transactions carried out in its capacity as insurance broker