



Second amendment to the 2021 Universal Registration Document



Building the future in a changing world

CONTENTS

1	RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022	2
1.1	Key indicators (EU KM1)	2
1.2	Regulatory capital	4
1.3	Prudential metrics	11
1.4	Credit risk	17
1.5	Counterparty credit risk	46
1.6	Credit risk mitigation techniques	55
1.7	Market risk	60
1.8	Liquidity risk	61
1.9	Securitization	65
1.10	Interest rate risk in the banking book (IRRBB)	68
2	ADDITIONAL INFORMATION	69
2.1	Documents available to the public	69
2.2	Person responsible for the universal registration document	69
2.3	Statutory auditors	69
2.4	Cross-reference tables	71



Building the future in a changing world

Second amendment to the 2021 Universal Registration Document

2021 Universal Registration Document filed with the Autorité des Marchés Financiers
on April 13, 2022 under number D.22-0285.

First amendment to the 2021 Universal Registration Document filed with the Autorité des Marchés Financiers on
August 10, 2022 under number D.22-0285-A01.

Second amendment to the 2021 Universal Registration Document filed with the Autorité des Marchés Financiers
on September 30, 2022 under number D.22-0285-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, 2022, 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

CREDIT INDUSTRIEL ET COMMERCIAL (CIC) – Société anonyme (public limited company) with capital of 611,858,064 euros - 6, avenue de Provence - 75009 Paris
Swift CMCIFRPP – Tel: +33 (0)1 45 96 96 96 – www.cic.fr – RCS Paris 542 016 381 – N° ORIAS 07 025 723 (www.orias.fr)
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

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

The purpose of the CIC Pillar 3 report is to supply 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 primarily serve to meet the guidelines on reporting requirements found in part 8 of EU Regulation No. 575/2013 on capital requirements and the guidelines of the European Banking Authority on reporting liquidity coverage ratios (LCR).

As of June 28, 2021, Regulation (EU) No. 2019/876 (CRR2) provides for new provisions relating to the leverage ratio, the NSFR (Net Stable Funding Requirement), the exposure value of derivatives, as well as exposures in the form of units or shares of collective investment undertakings, which also include the underlying exposures of such collective investment undertakings.

Commission Regulation (EU) No. 2021/637 of March 15, 2021 provides for changes to the Pillar 3 tables, as of June 28, 2021, according to the EBA technical standards (EBA/ITS/2020/04).

1.1 KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	06/30/2022	03/31/2022	12/31/2021	09/30/2021	06/30/2021
AVAILABLE EQUITY					
1 – Common Equity Tier 1 (CET 1) capital	15,389	15,207	15,520	14,358	14,343
2 – Tier 1 capital	15,389	15,207	15,520	14,359	14,344
3 – Total equity	17,887	17,687	18,270	17,011	16,947
RISK-WEIGHTED ASSETS					
4 – Total amount of risk-weighted assets	133,330	129,297	120,519	116,813	116,577
CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)					
5 – Common Equity Tier 1 capital ratio	11.5%	11.8%	12.9%	12.3%	12.3%
6 – Tier 1 capital ratio	11.5%	11.8%	12.9%	12.3%	12.3%
7 – Total equity ratio	13.4%	13.7%	15.2%	14.6%	14.5%
ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)					
EU 7a – Pillar 2 capital requirements	NA	NA	NA	NA	NA
EU 7b – of which: to be met with CET1 capital	NA	NA	NA	NA	NA
EU 7c – of which: to be met with Tier 1 capital	NA	NA	NA	NA	NA
EU 7d – Total SREP capital requirements	8.0%	8.0%	8.0%	8.0%	8.0%
TOTAL BUFFER REQUIREMENT AND TOTAL CAPITAL REQUIREMENT (AS A PERCENTAGE OF THE RISK-WEIGHTED ASSETS)					
8 – Capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
9 – Countercyclical capital buffer	0.0%	0.0%	0.0%	0.0%	0.0%
11 – Total buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
EU 11a – Total capital requirements	10.5%	10.5%	10.5%	10.5%	10.5%
12 – CET1 capital available after compliance with the total SREP capital requirements	1.0%	1.2%	2.4%	1.8%	1.8%
LEVERAGE RATIO					

13 – Total exposure measurement	401,049	336,613	315,649	306,348	308,643
14 – Leverage ratio	3.8%	4.5%	4.9%	4.7%	4.6%
ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE EXPOSURE MEASURE)					
EU 14a – Additional capital requirements to address the risk of excessive leverage	NA	NA	NA	NA	NA
EU 14c – Total SREP leverage ratio requirements	3.0%	3.5%	3.5%	3.3%	3.3%
LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE EXPOSURE MEASURE)					
EU 14d – Leverage ratio buffer requirement	0.0%	0.0%	0.0%	0.0%	0.0%
EU 14e – Total leverage ratio requirement	3.0%	3.3%	3.3%	3.3%	3.3%
LIQUIDITY COVERAGE RATIO (LCR)⁽¹⁾					
15 – Total liquid assets (HQLA)	62,404	62,673	63,201	64,311	64,470
EU 16a – Cash outflows	69,154	65,195	62,816	62,109	61,587
EU 16b – Cash inflows	20,793	19,692	20,175	20,484	19,953
16 – Total net cash outflows	48,361	45,503	42,641	41,626	41,634
17 – Liquidity coverage ratio (LCR)	131.1%	139.0%	149.3%	155.9%	156.2%
NET STABLE FUNDING RATIO – NSFR					
18 – Total available stable funding	234,656	234,483	227,742	225,183	225,049
19 – Total required stable funding	215,599	208,903	202,295	198,362	195,234
20 – Net stable funding ratio (NSFR)	108.8%	112.2%	112.6%	113.5%	115.3%

(1) Number of dates used in the calculation of averages: 12

1.2 REGULATORY CAPITAL

1.2.1 Composition of regulatory capital

Update of Table 7 of the 2021 Universal Registration Document, page 205

TABLE 7: DETAILED INFORMATION ABOUT CAPITAL [EU CC1]

<i>(in € millions)</i>		06/30/2022	12/31/2021	Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
COMMON EQUITY TIER 1 (CET1) CAPITAL: instruments and reserves				
1	Capital instruments and related share premium accounts	1,784	1,784	3
	■ of which shares	612	612	
	■ of which issue premiums	1,172	1,172	
2	Retained earnings	13,981	13,199	4
3	Accumulated other comprehensive income (and other reserves)	-138	-148	
3a	Funds for general banking risks	-	-	
4	Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1	-	-	
5	Non-controlling interests eligible for CET1	24	29	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	351	1,059	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	16,002	15,923	
COMMON EQUITY TIER 1 (CET1) CAPITAL: regulatory adjustments				
7	Additional value adjustments (negative amount)	-65	-50	
8	Intangible assets (net of related tax liabilities) (negative amount)	-290	-291	1
9	Empty value set in the EU	-	-	
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 and losses on cash flow hedges	-0	-0	
12	Negative amounts resulting from the calculation of expected losses	-56	-60	
13	Any increase in equity resulting from securitized assets (negative amount)	-	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-1	-1	
15	Defined benefit pension fund assets (negative amount)	-	-	
16	Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	-	-	
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)	-	-	
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)	-	-	
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)	-	-	
20	Empty value set in the EU	-	-	

			Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
<i>(in € millions)</i>	06/30/2022	12/31/2021	
20a Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-0	-0	
20b ■ of which qualifying holdings outside the financial sector (negative amount)	-	-	
20c ■ of which securitization positions (negative amount)	-0	-0	
20d ■ of which free deliveries (negative amount)	-	-	
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)	-	-	
22 Amount exceeding the 17,65% threshold (negative amount)	-	-	
23 ■ of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities in which the institution has a significant investment	-	-	
24 Empty value set in the EU	-	-	
25 ■ of which deferred tax assets arising from temporary differences	-	-	
25a Losses for the current fiscal year (negative amount)	-	-	
25b Foreseeable tax expenses relating to CET1 items (negative amount)	-	-	
26 Empty value set in the EU	-	-	
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	-	
27a Other regulatory adjustments	-201	-2	
28 Total regulatory adjustments to Common Equity Tier (CET 1) capital	-613	-403	
29 Common Equity Tier 1 (CET 1) capital	15,389	15,520	
ADDITIONAL TIER 1 (AT1) CAPITAL: instruments			
30 Capital instruments and related share premium accounts	-	-	2
31 ■ of which: classified as equity under the applicable accounting basis	-	-	
32 ■ of which: classified as liabilities under the applicable accounting basis	-	-	
33 Amount of qualifying items referred to in Art. 484 [4] and related share premium accounts subject to gradual exclusion from AT1	-	-	2
33a Amount of eligible items referred to in Art. 494a [1], of the CRR gradually excluded from AT1	-	-	
33b Amount of eligible items referred to in Art. 494b [1] of the CRR gradually excluded from AT1	-	-	
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	-	-	
36 Additional Tier 1 (AT1) capital before regulatory adjustments	0	0	
ADDITIONAL TIER 1 (AT1) CAPITAL: regulatory adjustments			
37 Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	-	
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)	-	-	
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)	-	-	
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)	-	-	
41 Empty value set in the EU	-	-	
42 Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-	
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-	
44 Additional Tier 1 (AT1) capital	0	0	
45 Tier 1 capital (T1 = CET1 + AT1)	15,389	15,520	

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope

<i>(in € millions)</i>	06/30/2022	12/31/2021	
TIER 2 (T2) CAPITAL: instruments and provisions			
46 Capital instruments and related share premium accounts	1,982	2,285	2
47 Amount of qualifying items referred to in Art. 484 (5) and related share premium accounts subject to gradual exclusion from T2	-	-	2
47a Amount of eligible items referred to in Art. 494a (2) of the CRR, gradually excluded from AT1	-	-	
47b Amount of eligible items referred to in Art. 494b (2), of the CRR, gradually excluded from AT1	-	-	
48 Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5) issued by subsidiaries and held by third parties	21	28	
49 <i>■ of which: instruments issued by subsidiaries subject to gradual exclusion</i>	-	-	
50 Credit risk adjustments	494	437	
51 Tier 2 (T2) capital before regulatory adjustments	2,497	2,750	
TIER 2 (T2) CAPITAL: instruments and provisions			
52 Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	-	-	
53 Direct and indirect holdings of the T2 instruments and subordinated loans 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)	-	-	
54 Direct or indirect 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 the threshold of 10% net of eligible short positions) (negative amount)	-	-	
54a Empty value set in the EU	-	-	
55 Direct holdings 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)	-	-	
56 Regulatory adjustments applied to Tier 2 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to gradual exclusion in accordance with Regulation (EU) No. 575/2013 (CRR residual amounts)	-	-	
56a Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	-	-	-
56b Other T2 regulatory adjustments	-	-	-
57 Total regulatory adjustments to Tier 2 (T2) capital	-	-	
58 Tier 2 (T2) capital	2,497	2,750	
59 Total capital (TC = T1 + T2)	17,887	18,270	
60 Total risk-weighted assets	133,330	120,519	
EQUITY RATIOS AND BUFFERS			
61 CET 1 capital (as a percentage of the total risk exposure amount)	11.54%	12.88%	
62 Tier 1 capital (as a percentage of the total risk exposure amount)	11.54%	12.88%	
63 Total capital (as a percentage of the total risk exposure amount)	13.42%	15.16%	
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)	2.53%	2.53%	
65 <i>■ of which capital conservation buffer requirement</i>	2.50%	2.50%	
66 <i>■ of which countercyclical buffer requirement</i>	0.03%	0.03%	
67 <i>■ of which systemic risk buffer requirement</i>	0.00%	0.00%	
67a <i>■ of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	0.00%	0.00%	
67b <i>■ of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	0.00%	0.00%	

Source based on balance
sheet reference
numbers/letters
according to the
regulatory consolidation
scope

(in € millions)

06/30/2022

12/31/2021

	06/30/2022	12/31/2021	
68 Tier 1 capital available to meet buffer requirements (as a percentage of the risk exposure amount)	7.04%	8.38%	
69 [non-relevant in EU regulations]	-	-	
70 [non-relevant in EU regulations]	-	-	
71 [non-relevant in EU regulations]	-	-	
AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)			
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)	344	334	
73 Direct and indirect holdings of the capital 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)	284	232	
75 Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met)	88	70	
CAPS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL			
76 Credit risk adjustments included in T2 in respect of exposures subject to the standardized approach (prior to the application of the cap)	-	-	
77 Cap on inclusion of credit risk adjustments in T2 under the standardized approach	-	-	
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)	-140	-170	
79 Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	509	437	
EQUITY INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION [applicable between January 1, 2014 and January 1, 2022 only]			
80 Current cap applicable to CET1 instruments subject to gradual exclusion	-	-	
81 Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	-	-	
82 Current cap applicable to AT1 instruments subject to gradual exclusion	-	-	
83 Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	-	-	
84 Current cap applicable to T2 instruments subject to gradual exclusion	-	-	
85 Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	-	-	

Update of Table 8 of the 2021 Universal Registration Document, page 209

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

06/30/2022 <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
ASSETS			
Cash, central banks - Assets	70,151	59,516	
Financial assets at fair value through profit or loss	32,728	32,906	
Hedging derivatives - Assets	1,180	650	
Financial assets at fair value through other comprehensive income	17,055	13,525	
Securities at amortized cost	3,638	3,145	
Loans and receivables to credit institutions and similar at amortized cost	37,928	30,531	
Loans and receivables due from customers at amortized cost	231,024	212,297	
Revaluation adjustment on interest-rate-hedged portfolios	-1,632	718	
Short-term investments in the insurance business line and reinsurers' share of technical provisions	-	-	
Current tax assets	490	460	
Deferred tax assets	515	481	
Accruals and other assets	5,952	5,515	
Non-current assets held for sale	-	-	
Deferred profit-sharing	-	-	
Investment in associates	1,286	1,754	
Investment property	25	36	
Property, plant and equipment and finance leases	1,609	1,660	
Intangible assets	184	191	1
Goodwill	33	33	1
TOTAL ASSETS	402,166	363,418	
LIABILITIES			
Central banks - Liabilities	22	-	
Financial liabilities at fair value through profit or loss	22,004	20,821	
Hedging derivatives - Liabilities	841	1,463	
Liabilities to cred. inst.	110,130	72,941	
Due to credit institutions	219,215	213,051	
Due to customers	24,038	30,531	2
Debt securities	-552	11	
Revaluation adjustment on interest-rate-hedged portfolios	215	217	
Current tax liabilities	269	250	
Deferred tax liabilities	5,889	4,878	
Accruals and other liabilities	-	-	
Liabilities on assets held for sale	-	0	
Provisions for risks and expenses	1,135	1,162	
Subordinated debt issued by bank	2,293	2,233	2
Total shareholders' equity	16,667	15,861	
Shareholders' equity attributable to the group	16,637	15,820	
<i>Share capital and related pay-ins</i>	1,784	1,784	3
<i>Consolidated reserves – Group</i>	14,001	12,953	4
<i>Unrealized gains and (losses) recognized directly in equity – Group</i>	-157	34	
<i>Net profit/(loss) – Group</i>	1,009	1,049	4
Shareholders' equity - Non-controlling interests	30	40	5
TOTAL LIABILITIES	402,166	363,418	

12/31/2021 <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
ASSETS			
Cash, central banks - Assets	5,241	56,241	
Financial assets at fair value through profit or loss	20,817	20,817	
Hedging derivatives - Assets	504	504	
Financial assets at fair value through other comprehensive income	13,970	13,970	
Securities at amortized cost	3,444	3,444	
Loans and receivables to credit institutions and similar at amortized cost	35,143	35,143	
Loans and receivables due from customers at amortized cost	220,550	220,550	
Revaluation adjustment on interest-rate-hedged portfolios	434	434	
Short-term investments in the insurance business line and reinsurers' share of technical provisions	-	-	
Current tax assets	612	612	
Deferred tax assets	497	497	
Accruals and other assets	5,730	5,730	
Non-current assets held for sale	-	-	
Deferred profit-sharing	-	-	
Investment in associates	1,569	1,569	
Investment property	30	30	
Property, plant and equipment and finance leases	1,631	1,631	
Intangible assets	184	184	1
Goodwill	33	33	1
TOTAL ASSETS	361,389	361,389	
LIABILITIES			
Central banks – Liabilities	4	4	
Financial liabilities at fair value through profit or loss	12,008	12,008	
Hedging derivatives - Liabilities	1,242	1,242	
Liabilities to cred. inst.	78,187	78,187	
Due to credit institutions	217,829	217,829	
Due to customers	24,549	24,549	2
Debt securities	7	7	
Revaluation adjustment on interest-rate-hedged portfolios	264	264	
Current tax liabilities	261	261	
Deferred tax liabilities	6,594	6,594	
Accruals and other liabilities	-	-	
Liabilities on assets held for sale	-0	-0	
Provisions for risks and expenses	1,169	1,169	
Subordinated debt issued by bank	2,293	2,293	2
Total shareholders' equity	16,982	16,982	
Shareholders' equity attributable to the group	16,939	16,939	
<i>Share capital and related pay-ins</i>	<i>1,784</i>	<i>1,784</i>	3
<i>Consolidated reserves – Group</i>	<i>12,943</i>	<i>12,943</i>	4
<i>Unrealized gains and [losses] recognized directly in equity – Group</i>	<i>107</i>	<i>107</i>	
<i>Net profit/[loss] – Group</i>	<i>2,105</i>	<i>2,105</i>	4
Shareholders' equity – Non-controlling interests	43	43	5
TOTAL LIABILITIES	361,389	361,389	

1.2.2 Capital requirements

Update of Table 9 of the 2021 Universal Registration Document, page 211

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

<i>(in € millions)</i>		RWAs (Risk weighted assets)		Minimum capital requirements
		06/30/2022	12/31/2021	06/30/2022
1	Credit risk (excl. counterparty risk – CCR)	115,742	103,660	9,259
2	of which standard approach	18,861	18,125	1,509
3	of which simple IRB approach (F-IRB)	38,464	2,973	3,077
4	<i>of which slotting approach</i>	7,138	6,976	571
EU 4a	of which equities using the simple weighting method	10,359	11,124	829
5	of which advanced IRB approach (A-IRB)	40,920	64,461	3,274
6	Counterparty credit risk (CCR)	2,668	2,488	213
7	of which standard approach	2,107	1,849	169
8	of which internal model method (IMM)	-	-	-
EU 8a	of which exposure to a CCP	21	18	2
EU 8b	of which credit valuation adjustment - CVA	313	235	25
9	of which other CCR	228	385	18
15	Settlement risk	0	0	0
16	Securitization exposure in the banking book	1,641	1,447	131
17	of which SEC-IRBA approach	-	-	-
18	of which SEC-ERBA approach	1,394	1,309	112
19	of which standard approach	247	138	20
EU 19a	of which 1,250 % /deduction	-	-	-
20	Position, currency and commodity risk (Market risk)	2,606	2,684	209
21	of which standard approach	2,606	2,684	209
22	of which internal model-based approaches (IMM)	-	-	-
EU 22a	Major risks	-	-	-
24	Operational risk	10,059	9,651	805
EU 24a	of which base indicator approach	322	300	26
EU 24b	of which standard approach	84	81	7
EU 24c	of which advanced measurement approach	9,653	9,271	772
	Amounts less than deduction thresholds (subject to 250% risk weighting)	614	589	-
29	TOTAL	133,330	120,519	10,617

1.3 PRUDENTIAL METRICS

1.3.1 Solvency ratio

Update of Table 11 of the 2021 Universal Registration Document, page 213

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

<i>(in € millions)</i>	06/30/2022	12/31/2021
010 Total risk-weighted assets	133,330	120,519
020 Countercyclical buffer ratio specific to the institution	0.0246%	0.0244%
030 Required countercyclical buffer specific to the institution	33	29

Update of Table 12 of the 2021 Universal Registration Document, page 213

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

06/30/2022 <i>(in € millions)</i>	General credit exposures		Trading book exposures		Securitization exposures		Capital requirements				Risk-weighted exposure amounts	Weighting of capital requirements	Countercyclical buffer ratio
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Of which: general credit exposures	Of which: trading book exposures	Of which: securitization exposures	Total			
Luxembourg	3,869	1,516	44	0	0	75	328	0	1	329	4,113	3.55%	0.5%
Hong Kong	20	1,245	25	0	0	0	46	1	0	47	572	0.50%	1.0%
Norway	19	215	13	0	0	0	7	0	0	7	81	0.07%	1.5%
Czech Republic	57	6	0	0	0	0	4	0	0	4	52	0.04%	0.5%
Slovakia	59	1	0	0	0	0	5	0	0	5	58	0.05%	1.0%
Bulgaria	2	0	0	0	0	0	0	0	0	0	2	0.00%	0.5%

12/31/2021 <i>(in € millions)</i>	General credit exposures		Trading book exposures		Securitization exposures		Capital requirements				Risk-weighted exposure amounts	Weighting of capital requirements	Countercyclical buffer ratio
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Of which: general credit exposures	Of which: trading book exposures	Of which: securitization exposures	Total			
Luxembourg	3,928	1,301	12	0	0	11	288	0	0	289	3,605	3.48%	0.5%
Hong Kong	32	1,058	44	0	0	0	48	1	0	49	600	0.59%	1.0%
Norway	21	197	0	0	0	0	6	0	0	6	80	0.08%	1.0%
Czech Republic	42	5	0	0	0	0	3	0	0	3	37	0.04%	0.5%
Slovakia	20	1	0	0	0	0	1	0	0	1	19	0.02%	1.0%
Bulgaria	1	0	0	0	0	0	0	0	0	0	1	0.00%	0.5%

1.3.2 Leverage ratio

Update of Table 15 of the 2021 Universal Registration Document, page 217

TABLE 15: SUMMARY OF RECONCILIATION BETWEEN ACCOUNTING ASSETS AND EXPOSURES FOR LEVERAGE RATIO PURPOSES (EU LR1-LRSUM)

<i>(in € millions)</i>		06/30/2022	12/31/2021
1	Total assets according to published financial statements	402,166	361,389
2	Adjustment for entities consolidated from an accounting point of view but which do not fall within the scope of regulatory consolidation	0	0
3	(Adjustment for securitized exposures that meet the operational requirements for risk transfer)	0	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable)) - CDC receivable	0	-47,541
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting basis but excluded from the total exposure measurement under Article 429 bis (1) (i) of the CRR)	0	0
6	Adjustment for regular-way purchases and sales of financial assets recognized at the transaction date	0	0
7	Adjustment for qualifying centralized cash management systems transactions	0	0
8	Adjustment for derivative financial instruments	3,244	1,874
9	Adjustment for securities financing transactions (SFT)	-4,385	-348
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	30,031	27,864
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions that reduced Tier 1 capital)	0	0
EU-11a	(Adjustment for exposures excluded from the total exposure measurement under Article 429 bis (1) (c) of the CRR)	-19,909	-17,075
EU-11b	(Adjustment for exposures excluded from the total exposure measurement under Article 429 bis (1) (j) of the CRR)	-10,645	-10,000
12	Other adjustments	548	-515
13	TOTAL EXPOSURE MEASUREMENT	401,049	315,649

Update of Table 14 of the 2021 Universal Registration Document, page 215

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

<i>Exposures for leverage ratio purposes under the CRR (in € millions)</i>		06/30/2022
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)		
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)	380,167
2	Addition of the amount of collateral provided for derivatives, when they are deducted from balance sheet assets in accordance with the applicable accounting basis	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided in derivative transactions)	-2,343
4	(Adjustment for securities received in SFTs that are recognized as assets)	0
5	(Adjustment for general credit risk of balance sheet items)	0
6	(Amounts of assets deducted when determining Tier 1 capital)	-56
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	377,768
DERIVATIVES EXPOSURES		
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	3,284
EU-8a	Exception for derivatives: contribution of replacement costs under the simplified standardized approach	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	2,485
EU-9a	Exception for derivatives: contribution of potential future exposure under the simplified standardized approach	133
EU-9b	Exposure determined by applying the original exposure method	0
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	0
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	0
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	0
11	Effective notional amount adjusted for credit derivatives sold	8,371
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-4,119
13	Total derivative exposures	10,156

SFT EXPOSURES		
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	18,034
15	(Net value of cash payables and receivables of gross SFT assets)	-4,385
16	Counterparty risk exposure for SFT assets	0
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429 sexies (5) and Article 222 of CRR	0
17	Exposures when the institution acts as an agent	0
EU-17a	(CCP leg exempt from client-cleared SFT exposures)	0
18	Total exposure to SFTs	13,649
OTHER OFF-BALANCE-SHEET EXPOSURES		
18	Off-balance sheet exposures at gross notional amount	71,586
20	(Adjustments for conversion into equivalent credit amounts)	-41,555
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0
22	Total other off-balance sheet exposures	30,031
EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)		
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-19,909
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-10,645
EU-22k	Total exempt exposures	-30,555
CAPITAL AND TOTAL EXPOSURE MEASUREMENT		
23	Tier 1 capital	15,389
24	Total exposure measurement	401,049
LEVERAGE RATIO		
25	Leverage ratio (%)	3.8%
25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	3.8%
26	Minimum leverage ratio regulatory requirement (%)	3.0%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%
EU-26b	<i>of which: to be composed of CET1 capital</i>	0.0%
27	Leverage ratio buffer requirement (%)	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.0%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES		
EU-27b	Overall leverage ratio requirement (%)	NA
PUBLICATION OF AVERAGE VALUES		
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	18,298
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	13,649
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	405,698
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	405,698
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	3.8%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	3.8%

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Exposures for leverage ratio purposes under the CRR (in € millions)		12/31/2021
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)		
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)	349,835
2	Addition of the amount of collateral provided for derivatives, when they are deducted from balance sheet assets in accordance with the applicable accounting basis	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided in derivative transactions)	-1,966
4	(Adjustment for securities received in SFTs that are recognized as assets)	0
5	(Adjustment for general credit risk of balance sheet items)	0
6	(Amounts of assets deducted when determining Tier 1 capital)	-60
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	347,809
DERIVATIVES EXPOSURES		
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	349,835
EU-8a	Exception for derivatives: contribution of replacement costs under the simplified standardized approach	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	-1,966
EU-9a	Exception for derivatives: contribution of potential future exposure under the simplified standardized approach	0
EU-9b	Exposure determined by applying the original exposure method	0
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	-60
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	347,809
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	349,835
11	Effective notional amount adjusted for credit derivatives sold	0
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-1,966
13	Total derivative exposures	0
SFT EXPOSURES		
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	9
15	(Net value of cash payables and receivables of gross SFT assets)	8,522
16	Counterparty risk exposure for SFT assets	0
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429 sexies (5) and Article 222 of CRR	0
17	Exposures when the institution acts as an agent	0
EU-17a	(CCP leg exempt from client-cleared SFT exposures)	0
18	Total exposure to SFTs	8,531
OTHER OFF-BALANCE-SHEET EXPOSURES		
18	Off-balance sheet exposures at gross notional amount	67,369
20	(Adjustments for conversion into equivalent credit amounts)	-39,505
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0
22	Total other off-balance sheet exposures	27,864
EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)		
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-17,075
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-57,541
EU-22k	Total exempt exposures	-74,616
CAPITAL AND TOTAL EXPOSURE MEASUREMENT		
23	Tier 1 capital	15,520
24	Total exposure measurement	315,649
LEVERAGE RATIO		
25	Leverage ratio (%)	4.9%
25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	4.3%
26	Minimum leverage ratio regulatory requirement (%)	3.5%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%
EU-26b	<i>of which: to be composed of CET1 capital</i>	0.0%
27	Leverage ratio buffer requirement (%)	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.5%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES		
EU-27b	Overall leverage ratio requirement (%)	NA
PUBLICATION OF AVERAGE VALUES		
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	15,913

29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	8,530
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	323,031
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	370,572
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	4.8%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	4.8%

Update of Table 16 of the 2021 Universal Registration Document, page 217

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

		06/30/2022	12/31/2021
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<i>(in € millions)</i>			
EU-1	Total balance sheet exposures* of which:	349,024	273,583
EU-2	Trading book exposures	10,682	9,296
EU-3	Banking book exposures, of which:	338,342	264,287
EU-4	Secured bonds	542	326
EU-5	Exposures treated as sovereigns	90,604	28,428
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	239	230
EU-7	Institutions	11,461	11,232
EU-8	Secured by real estate mortgages	117,215	111,578
EU-9	Retail exposures	31,705	30,744
EU-10	Corporate exposures	66,611	62,952
EU-11	Exposures in default	2,438	2,482
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	17,526	16,315

* Excluding derivatives, temporary sales of securities and exempt exposures.

1.4 CREDIT RISK

1.4.1 Exposures

Update of Table 20 of the 2021 Universal Registration Document, page 229

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

06/30/2022 <i>(in € millions)</i>	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	128,803	47,239	114,029	115,898	6,000	411,968
Debt securities	1,010	1,814	4,370	5,497	5,248	17,938
TOTAL	129,812	49,053	118,399	121,395	11,247	429,907

12/31/2021 <i>(in € millions)</i>	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	112,851	45,797	109,929	106,599	8,050	383,227
Debt securities	517	1,549	3,116	4,773	5,384	15,340
TOTAL	113,369	47,346	113,045	111,372	13,434	398,567

1.4.2 Credit quality of assets

Update of Table 21 of the 2021 Universal Registration Document, page 230

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

06/30/2022 (in € millions)	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	Collateral and financial guarantees received on restructured exposure
		Of which defaulted	Of which impaired					
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,401	1,352	1,352	1,352	-102	-462	1,740	759
Central banks	0	0	0	0	0	0	0	0
Public administration	0	4	4	4	0	0	3	3
Credit institutions	1	0	0	0	0	0	0	0
Other financial institutions	54	76	76	76	-4	-55	60	21
Non-financial corporations	1,104	1,101	1,101	1,101	-89	-351	1,351	632
Households	243	171	171	171	-8	-56	325	103
Debt securities	0	0	0	0	0	0	0	0
Loan commitments given	47	24	24	24	0	0	9	0
TOTAL	1,448	1,375	1,375	1,375	-102	-462	1,749	759

12/31/2021 (in € millions)	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	Collateral and financial guarantees received on restructured exposure
		Of which defaulted	Of which impaired					
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,420	1,378	1,378	1,378	-109	-466	1,668	749
Central banks	0	0	0	0	0	0	0	0
Public administration	0	4	4	4	0	0	3	3
Credit institutions	0	0	0	0	0	0	0	0
Other financial institutions	24	90	90	90	-1	-56	45	33
Non-financial corporations	1,153	1,116	1,116	1,116	-100	-357	1,298	608
Households	243	169	169	169	-9	-53	322	105
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	38	6	6	6	0	0	7	0
TOTAL	1,458	1,384	1,384	1,384	-110	-466	1,675	749

Update of Table 22 of the 2021 Universal Registration Document, page 231

TABLE 22: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY REMAINING MATURITY (EU CQ3)

	Gross carrying amount/nominal amount											
	Performing loans						Non-performing loans					
	No arrears or in arrears		In arrears		Probability of arrears		In arrears		In arrears		In arrears	
	≤ 30 days	> 30 days ≤ 90 days	> 30 days ≤ 90 days	or in arrears ≤ 90 days	> 30 days ≤ 90 days	In arrears > 90 days ≤ 180 days	> 180 days ≤ 1 year	In arrears > 1 year	> 2 years ≤ 5 years	> 5 years ≤ 7 years	In arrears > 7 years	
06/30/2022 <i>(en millions d'euros)</i>												
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	67,124	67,124	-	-	-	-	-	-	-	-	-	-
LOANS AND ADVANCES	242,662	241,975	688	5,300	1,578	137	176	1,872	674	242	621	5,300
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
Public administration	1,572	1,522	50	14	4	-	-	1	8	-	-	14
Credit institutions	22,469	22,466	3	1	1	-	-	-	-	-	-	1
Other financial institutions	8,978	8,975	3	174	15	1	40	34	77	1	6	174
Non-financial corporations	135,136	134,551	585	4,395	1,371	106	110	1,667	494	180	468	4,395
o/w: SMEs	112,421	112,012	409	3,682	969	102	110	1,454	408	176	464	3,682
Households	74,506	74,460	47	715	187	29	26	170	94	61	147	715
DEBT INSTRUMENTS	17,742	17,742	-	84	84	-	-	-	-	-	-	84
Central banks	980	980	-	-	-	-	-	-	-	-	-	-
Public administration	5,611	5,611	-	-	-	-	-	-	-	-	-	-
Credit institutions	4,958	4,958	-	1	1	-	-	-	-	-	-	1
Other financial institutions	4,871	4,871	-	2	2	-	-	-	-	-	-	2
Non-financial corporations	1,322	1,322	-	81	81	-	-	-	-	-	-	81
OFF-BALANCE-SHEET COMMITMENTS	69,605	-	-	345	-	-	-	-	-	-	-	345
Central banks	19	-	-	-	-	-	-	-	-	-	-	-
Public administration	1,000	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	7,451	-	-	42	-	-	-	-	-	-	-	42
Other financial institutions	2,690	-	-	1	-	-	-	-	-	-	-	1
Non-financial corporations	48,608	-	-	296	-	-	-	-	-	-	-	296
Households	9,837	-	-	5	-	-	-	-	-	-	-	5
TOTAL	330,009	259,717	688	5,728	1,662	137	176	1,872	674	242	621	5,728

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 <i>(en millions d'euros)</i>	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 > 30 days ≤ 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		
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	67,124	67,124	-	-	-	-	-	-	-	-	-	-
LOANS AND ADVANCES	242,662	241,975	688	5,300	1,578	137	176	1,872	674	242	621	5,300
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
Public administration	1,572	1,522	50	14	4	-	-	1	8	-	-	14
Credit institutions	22,469	22,466	3	1	1	-	-	-	-	-	-	1
Other financial institutions	8,978	8,975	3	174	15	1	40	34	77	1	6	174
Non-financial corporations	135,136	134,551	585	4,395	1,371	106	110	1,667	494	180	468	4,395
o/w: SMEs	112,421	112,012	409	3,682	969	102	110	1,454	408	176	464	3,682
Households	74,506	74,460	47	715	187	29	26	170	94	61	147	715
DEBT INSTRUMENTS	17,742	17,742	-	84	84	-	-	-	-	-	-	84
Central banks	980	980	-	-	-	-	-	-	-	-	-	-
Public administration	5,611	5,611	-	-	-	-	-	-	-	-	-	-
Credit institutions	4,958	4,958	-	1	1	-	-	-	-	-	-	1
Other financial institutions	4,871	4,871	-	2	2	-	-	-	-	-	-	2
Non-financial corporations	1,322	1,322	-	81	81	-	-	-	-	-	-	81
OFF-BALANCE- SHEET COMMITMENTS	69,605	-	-	345	-	-	-	-	-	-	-	345
Central banks	19	-	-	-	-	-	-	-	-	-	-	-
Public administration	1,000	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	7,451	-	-	42	-	-	-	-	-	-	-	42
Other financial institutions	2,690	-	-	1	-	-	-	-	-	-	-	1
Non-financial corporations	48,608	-	-	296	-	-	-	-	-	-	-	296
Households	9,837	-	-	5	-	-	-	-	-	-	-	5
TOTAL	330,009	259,717	688	5,728	1,662	137	176	1,872	674	242	621	5,728

Update of Table 23 of the 2021 Universal Registration Document, page 232

TABLE 23: CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHIC AREA (EU CQ4)

06/30/2022 (in € millions)	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change 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			
Balance sheet exposures	286,164	5,234	5,234	285,518	-3,530	-	0
France	229,066	4,664	4,664	228,494	-3,197	-	0
Germany	3,399	8	8	3,399	-9	-	0
Luxembourg	7,480	44	44	7,469	-67	-	0
Belgium	1,974	44	44	1,938	-42	-	0
United Kingdom	3,494	37	37	3,494	-26	-	0
Switzerland	9,285	187	187	9,281	-49	-	0
United States of America	8,502	12	12	8,495	-48	-	0
Spain	1,347	18	18	1,347	-13	-	0
The Netherlands	1,722	19	19	1,722	-5	-	0
Canada	1,276	3	3	1,257	-4	-	0
Italy	730	1	1	730	-2	-	0
Singapore	3,046	3	3	3,046	-5	-	0
Australia	1,891	0	0	1,891	-4	-	0
Ireland	2,251	22	22	2,251	-6	-	0
Portugal	218	0	0	218	-1	-	0
Japan	1,479	33	33	1,479	-11	-	0
Sweden	194	0	0	194	-1	-	0
Hong Kong	1,336	0	0	1,336	-1	-	0
Austria	241	0	0	241	-1	-	0
Monaco	395	2	2	395	-3	-	0
Russia	15	0	0	15	0	-	0
Ukraine	68	0	0	68	0	-	0
Belarus	5	0	0	5	0	-	0
Other countries	6,752	136	136	6,752	-35	-	0
Off-balance sheet exposures	75,134	339	339	-	-	369	-
France	56,343	315	315	-	-	320	-
Germany	842	0	0	-	-	6	-
Luxembourg	1,751	1	1	-	-	2	-
Belgium	698	0	0	-	-	2	-
United Kingdom	2,065	0	0	-	-	6	-
Switzerland	3,049	23	23	-	-	2	-
United States of America	4,499	0	0	-	-	4	-
Spain	244	0	0	-	-	0	-
The Netherlands	1,167	0	0	-	-	9	-
Canada	90	0	0	-	-	0	-
Italy	68	0	0	-	-	1	-
Singapore	535	0	0	-	-	0	-
Australia	900	0	0	-	-	2	-
Ireland	152	0	0	-	-	0	-
Portugal	14	0	0	-	-	0	-
Japan	1	0	0	-	-	0	-
Sweden	384	0	0	-	-	0	-
Hong Kong	413	0	0	-	-	0	-
Austria	9	0	0	-	-	0	-
Monaco	41	0	0	-	-	1	-
Russia	47	0	0	-	-	1	-
Ukraine	18	0	0	-	-	0	-
Belarus	0	0	0	-	-	0	-
Other countries	1,803	1	1	-	-	11	-
TOTAL	361,298	5,573	5,573	285,518	-3,530	369	0

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 (in € millions)	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change 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			
Balance sheet exposures	265,788	5,384	5,384	265,195	-3,555		0
France	213,902	4,708	4,708	213,391	-3,181		0
Germany	3,030	8	8	3,030	-21		0
Luxembourg	7,845	49	49	7,827	-71		0
Belgium	1,782	45	45	1,747	-42		0
United Kingdom	3,582	45	45	3,582	-23		0
Switzerland	8,795	200	200	8,791	-47		0
United States of America	6,980	17	17	6,973	-58		0
Spain	1,214	13	13	1,214	-11		0
The Netherlands	1,692	24	24	1,692	-7		0
Canada	591	3	3	573	-4		0
Italy	752	3	3	752	-1		0
Singapore	2,486	14	14	2,486	-6		0
Australia	1,685	0	0	1,685	-4		0
Ireland	1,690	42	42	1,690	-5		0
Portugal	194	4	4	194	-1		0
Japan	1,199	34	34	1,199	-10		0
Sweden	195	0	0	195	-2		0
Hong Kong	1,093	0	0	1,093	-1		0
Austria	171	0	0	171	0		0
Monaco	390	1	1	390	-2		0
Other countries	6,518	173	173	6,518	-58		0
Off-balance sheet exposures	69,949	345	345	0	0	355	0
France	51,271	331	331	0	0	313	0
Germany	746	0	0	0	0	3	0
Luxembourg	1,676	1	1	0	0	4	0
Belgium	764	0	0	0	0	1	0
United Kingdom	2,033	12	12	0	0	4	0
Switzerland	3,433	0	0	0	0	2	0
United States of America	4,161	0	0	0	0	4	0
Spain	314	0	0	0	0	1	0
The Netherlands	1,198	0	0	0	0	7	0
Canada	104	0	0	0	0	0	0
Italy	65	0	0	0	0	1	0
Singapore	456	0	0	0	0	0	0
Australia	868	0	0	0	0	1	0
Ireland	139	0	0	0	0	0	0
Portugal	15	0	0	0	0	0	0
Japan	1	0	0	0	0	0	0
Sweden	353	0	0	0	0	0	0
Hong Kong	361	0	0	0	0	0	0
Austria	8	0	0	0	0	0	0
Monaco	33	0	0	0	0	1	0
Other countries	1,950	1	1	0	0	12	0
TOTAL	335,737	5,728	5,728	265,195	-3,555	355	0

Update of Table 24 of the 2021 Universal Registration Document, page 233

TABLE 24: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)

	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment		
			Of which defaulted			
06/30/2022 <i>(in € millions)</i>						
Agriculture, forestry and fishing	3,554	120	120	3,554	-74	0
Extractive industries	521	2	2	521	-2	0
Manufacturing industry	11,935	578	578	11,935	-272	0
Production and distribution of electricity, gas, steam and air conditioning	2,250	40	40	2,250	-22	0
Water production and distribution	769	12	12	769	-10	0
Construction	8,209	324	324	8,209	-185	0
Retail	12,855	700	700	12,855	-436	0
Transport and storage	6,592	188	188	6,589	-85	0
Accommodation and catering	4,263	347	347	4,263	-391	0
Information and communication	2,436	61	61	2,436	-42	0
Financial and insurance activities	44,583	821	821	44,583	-521	0
Real estate activities	10,606	278	278	10,606	-229	0
Professional, scientific and technical activities	13,837	380	380	13,837	-262	0
Administrative and support services activities	5,278	170	170	5,274	-129	0
Public administration and defense, compulsory social security	98	0	0	98	0	0
Teaching	865	15	15	865	-10	0
Human health and social action	4,583	52	52	4,583	-42	0
Arts, entertainment and recreational activities	915	49	49	915	-62	0
Other services	12,904	182	182	12,904	-117	0
TOTAL	147,054	4,321	4,321	147,047	-2,891	0

	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment		
			Of which defaulted			
12/31/2021 <i>(in € millions)</i>						
Agriculture, forestry and fishing	3,360	124	124	3,360	-72	0
Extractive industries	571	26	26	571	-23	0
Manufacturing industry	11,063	542	542	11,063	-275	0
Production and distribution of electricity, gas, steam and air conditioning	2,396	53	53	2,396	-23	0
Water production and distribution	674	12	12	674	-11	0
Construction	7,844	306	306	7,844	-185	0
Retail	12,569	664	664	12,569	-440	0
Transport and storage	6,373	206	206	6,369	-84	0
Accommodation and catering	4,247	351	351	4,247	-398	0
Information and communication	2,398	67	67	2,398	-45	0
Financial and insurance activities	41,638	905	905	41,638	-532	0
Real estate activities	9,994	309	309	9,994	-240	0
Professional, scientific and technical activities	12,662	336	336	12,662	-222	0
Administrative and support services activities	5,187	191	191	5,182	-131	0
Public administration and defense, compulsory social security	83	0	0	83	0	0
Teaching	855	20	20	855	-10	0
Human health and social action	4,505	49	49	4,505	-40	0
Arts, entertainment and recreational activities	914	49	49	914	-63	0
Other services	12,200	186	186	12,200	-127	0
TOTAL	139,532	4,395	4,395	139,523	-2,921	0

Update of Table 25 of the 2021 Universal Registration Document, page 233

TABLE 25: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (CQ7)

	06/30/2022		12/31/2021	
	Collateral obtained by taking possession (accumulated)			
<i>(in € millions)</i>	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	6	-1	8	-1
<i>Residential real estate property</i>	6	-1	8	-1
<i>Commercial property</i>	0	0	0	0
<i>Real estate mortgages</i>	0	0	0	0
<i>Equity and debt instruments</i>	0	0	0	0
<i>Other collateral</i>	0	0	0	0
TOTAL	6	-1	8	-1

Update of Table 26 of the 2021 Universal Registration Document, page 234

TABLE 26: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (EU CR1)

06/30/2022 (in € millions)	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fairvalue 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	o/w status 2		Of which Stage 2	Of which Stage 3					
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	77,236	77,234	1	0	0	0	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	259,874	236,422	23,441	5,160	0	5,160	-1,265	-283	-982	-2,198	0	-2,198	0	180,762	2,399	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,498	1,469	29	17	0	17	0	0	0	-2	0	-2	0	1,049	13	
Credit institutions	28,310	28,306	4	2	0	2	-2	-2	0	0	0	0	0	814	0	
Other financial institutions	9,718	9,240	475	158	0	158	-32	-15	-17	-80	0	-80	0	6,061	75	
Other financial institutions	142,733	123,971	18,756	4,321	0	4,321	-1,064	-230	-835	-1,827	0	-1,827	0	102,098	1,980	
Of which SMEs	117,778	101,650	16,127	3,564	0	3,564	-906	-168	-738	-1,564	0	-1,564	0	87,555	1,626	
Households	77,614	73,437	4,177	663	0	663	-167	-36	-130	-289	0	-289	0	70,741	330	
DEBT SECURITIES	21,057	20,330	92	74	0	74	-16	-14	-2	-50	0	-50	0	0	0	
Central banks	1,323	1,323	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	6,310	6,309	0	0	0	0	-3	-3	0	0	0	0	0	0	0	
Credit institutions	2,906	2,855	24	0	0	0	-3	-2	-2	0	0	0	0	0	0	
Other financial institutions	8,880	8,875	1	2	0	2	-6	-6	0	-1	0	-1	0	0	0	
Non-financial corporations	1,639	968	66	72	0	72	-4	-4	-1	-50	0	-50	0	0	0	
OFF-BALANCE SHEET EXPOSURES	74,795	70,401	4,395	339	0	339	-259	-80	-180	-110	0	-110	0	14,935	62	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	3,022	3,022	0	0	0	0	0	0	0	0	0	0	0	789	0	
Credit institutions	4,740	4,433	307	22	0	22	-4	-4	0	-2	0	-2	0	102	0	
Other financial institutions	2,871	2,572	299	1	0	1	-13	-6	-6	-1	0	-1	0	593	0	
Non-financial corporations	53,229	49,717	3,512	308	0	308	-239	-68	-172	-107	0	-107	0	10,855	58	
Households	10,933	10,657	276	7	0	7	-4	-2	-1	0	0	0	0	2,596	4	
TOTAL	432,961	404,386	27,929	5,573	0	5,573	-1,541	-377	-1,164	-2,358	0	-2,358	0	195,696	2,461	

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	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 status 1	Of which status 2	Of which status 3	Of which status 1	Of which status 2	Of which status 3	Of which status 1	Of which status 2	Of which status 3	Of which status 2	Of which status 3				
12/31/2021 <i>(in € millions)</i>															
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	67,124	67,123	1	0	0	0	0	0	0	0	0	0	0	4	0
LOANS AND ADVANCES	242,662	220,213	22,436	5,300	0	5,300	-1220	-270	-950	-2,260	0	-2,260	0	170,114	2,359
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,572	1,566	6	14	0	14	0	0	0	-1	0	-1	0	1,120	10
Credit institutions	22,469	22,466	3	1	0	1	-2	-2	0	0	0	0	0	608	0
Other financial institutions	8,978	8,561	412	174	0	174	-22	-12	-11	-81	0	-81	0	5,233	87
Non-financial corporations	135,136	116,888	18,240	4,395	0	4,395	-1044	-221	-823	-1,876	0	-1,876	0	95,502	1,916
Of which SMEs	112,421	96,967	15,454	3,682	0	3,682	-876	-166	-710	-1,647	0	-1,647	0	81,614	1,560
Households	74,506	70,731	3,776	715	0	715	-151	-35	-115	-300	0	-300	0	67,651	346
DEBT INSTRUMENTS	17,742	17,080	82	84	0	84	-15	-11	-5	-60	0	-60	0	0	0
Central banks	980	980	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	5,611	5,611	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	4,958	4,928	0	1	0	1	-4	-4	0	-1	0	-1	0	0	0
Other financial institutions	4,871	4,870	2	2	0	2	-3	-3	0	-1	0	-1	0	0	0
Non-financial corporations	1,322	692	81	81	0	81	-6	-2	-4	-59	0	-59	0	0	0
OFF-BALANCE-SHEET COMMITMENTS	69,605	64,041	5,563	345	0	345	-243	-77	-166	-112	0	-112	0	14,106	57
Central banks	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,000	999	0	0	0	0	0	0	0	0	0	0	0	814	0
Credit institutions	7,451	5,819	1,632	42	0	42	-2	-2	0	-10	0	-10	0	107	3
Other financial institutions	2,690	2,270	420	1	0	1	-11	-5	-6	-1	0	-1	0	480	0
Non-financial corporations	48,608	45,358	3,249	296	0	296	-226	-68	-158	-101	0	-101	0	10,305	52
Households	9,837	9,574	262	5	0	5	-4	-2	-1	0	0	0	0	2,400	1
TOTAL	397,133	368,457	28,083	5,728	0	5,728	-1478	-358	-1,120	-2,432	0	-2,432	0	184,224	2,416

Update of table 27 of the 2021 Universal Registration Document, page 235

TABLE 27: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES [EU CR2]

06/30/2022 <i>(in € millions)</i>	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,300
Additions to non-performing portfolios	1,846
Outflows from non-performing portfolios	-1,986
<i>Outflows due to write-offs</i>	-141
<i>Outflows due to other reasons</i>	-1,845
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,160

12/31/2021 <i>(in € millions)</i>	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,308
Additions to non-performing portfolios	2,283
Outflows from non-performing portfolios	-2,290
<i>Outflows due to write-offs</i>	-287
<i>Outflows due to other reasons</i>	-2,003
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,300

Update of Table 18 of the 2021 Universal Registration Document, page 227

TABLE 18: CREDIT QUALITY OF LOANS AND ADVANCES SUBJECT TO MORATORIUMS ON LOAN REPAYMENTS APPLIED DUE TO THE COVID-19 PANDEMIC

06/30/2022 <i>(in € millions)</i>	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽²⁾								Gross carrying amount
	Performing				Non-performing				Performing				Non-performing				
	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	
Loans and advances subject to moratoria ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: secured by residential real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: secured by commercial real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(1) Repayments of moratoria granted since 2020 has been fully reimbursed as at 30 June 2022.

(2) Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

12/31/2021 <i>(in € millions)</i>	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk ⁽²⁾								Gross carrying amount
	Performing				Non-performing				Performants				Non performants				
	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	Of which: exposures subject to forbearance measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (Stage 2)	Of which: exposures subject to forbearance measures	Of which: unlikely payment, not past due or past due ≤ 90 days	
Loans and advances subject to moratoria ⁽¹⁾	25,928	25,677	68	4,574	251	73	45	-344	-263	-5	-225	-81	-28	-14	66		
of which: households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: secured by residential real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: non-financial corporations	25,875	25,624	68	4,574	250	73	45	-344	-263	-5	-225	-81	-28	-14	66		
of which: small and medium-sized enterprises	23,244	23,004	53	3,281	240	72	44	-315	-236	-4	-206	-79	-28	-14	62		
of which: secured by commercial real estate	460	459	9	84	1	1	0	-2	-2	0	-1	0	0	0	0		

(1) Repayments of moratoriums granted since 2020 amounted to €25.9 billion as of December 31, 2021.

(2) Excluding additional provisions on sensitive sectors related to the COVID-19 crisis.

Update of Table 19 of the 2021 Universal Registration Document, page 228

TABLE 19: VOLUME OF LOANS AND ADVANCES SUBJECT TO STATUTORY AND NON-LEGISLATIVE MORATORIA BY RESIDUAL MATURITY

06/30/2022 <i>(in € millions)</i>	Number of debtors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					≤ 3 months	>3 months ≤6 months	>6 months ≤9 months	>9 months ≤12 months	> 1 year
Loans and advances for which a moratorium has been proposed	160,217	22,590	-	-	-	-	-	-	-
Loans and advances subject to moratoria (granted)	160,217	22,590	0	22,590	0	0	0	0	0
of which: households	-	0	0	0	0	0	0	0	0
of which: secured by residential real estate	-	0	0	0	0	0	0	0	0
of which: non-financial corporations	-	22,541	0	22,541	0	0	0	0	0
of which: small and medium-sized enterprises	-	20,313	0	20,313	0	0	0	0	0
of which: secured by commercial real estate	-	410	0	410	0	0	0	0	0

12/31/2021 <i>(in € millions)</i>	Number of debtors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					≤ 3 months	>3 months ≤6 months	>6 months ≤9 months	>9 months ≤12 months	> 1 year
Loans and advances for which a moratorium has been proposed	184,338	25,928	-	-	-	-	-	-	-
Loans and advances subject to moratoria (granted)	184,338	25,928	0	25,928	0	0	0	0	0
of which: households	-	0	0	0	0	0	0	0	0
of which: secured by residential real estate	-	0	0	0	0	0	0	0	0
of which: non-financial corporations	-	25,875	0	25,875	0	0	0	0	0
of which: small and medium-sized enterprises	-	23,244	0	23,244	0	0	0	0	0
of which: secured by commercial real estate	-	460	0	460	0	0	0	0	0

Update of Table 17 of the 2021 Universal Registration Document, page 226

TABLE 17: CREDIT QUALITY OF STATE-GUARANTEED LOANS

	Gross carrying amount	Maximum amount of guarantee that may be taken into consideration		Gross carrying amount
		of which: forborne	Public guarantees received	Additions from non-performing exposures
06/30/2022 <i>(in € millions)</i>				
New loans and advances issued subject to public guarantee schemes	10,570	313	9,437	311
of which: households	0			0
of which: secured by residential real estate	0			0
of which: non-financial corporations	10,562	309	9,430	311
of which: small and medium-sized enterprises	8,717			193
of which: secured by commercial real estate	75			0

	Gross carrying amount	Maximum amount of guarantee that may be taken into consideration		Gross carrying amount
		of which: forborne	Public guarantees received	Additions from non-performing exposures
12/31/2021 <i>(in € millions)</i>				
New loans and advances issued subject to public guarantee schemes	11,212	226	10,007	271
of which: households	0			0
of which: secured by residential real estate	0			0
of which: non-financial corporations	11,203	223	9,999	271
of which: small and medium-sized enterprises	9,336			175
of which: secured by commercial real estate	82			0

1.4.3 Standardized approach

Update of Table 28 of the 2021 Universal Registration Document, page 236

TABLE 28: BREAKDOWN OF EXPOSURES UNDER THE STANDARDIZED APPROACH (EU CR5)

06/30/2022 <i>(in € millions)</i>	Weighting																Total	Of which not rated	
	Category of exposure	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1,250%	Other			Deducted
Governments and central banks	87,877	-	-	-	-	672	-	163	-	-	66	4	245	-	-	-	-	89,027	-
Regional or local authorities	44	-	-	-	-	227	-	-	-	-	-	-	-	-	-	-	-	271	-
Public sector (public organizations excluding central governments)	11,938	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,938	-
Multilateral development banks	561	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	561	-
International organizations	188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	188	-
Institutions (banks)	4,176	-	-	-	-	1,242	-	22	-	-	39	0	-	-	-	-	-	5,478	-
Corporates	-	-	-	-	-	335	-	1,002	-	-	8,435	16	-	-	-	-	-	9,789	-
Retail customers	-	-	-	-	-	-	-	-	-	2,436	-	-	-	-	-	-	-	2,436	-
Exposures secured by real estate mortgages	-	-	-	-	-	-	5,956	2,137	-	244	621	-	-	-	-	-	-	8,959	-
Exposures in default	5	-	-	-	-	-	-	-	-	-	207	279	-	-	-	-	-	491	-
Exposures presenting an especially high risk	-	-	-	-	-	-	-	-	-	-	-	1,559	-	-	-	-	-	1,559	-
Covered bonds	-	-	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-	15	-
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	105	-	-	-	-	-	-	1	-	10	118	150	-	-	-	17	-	400	-
Equity exposure	-	-	-	-	-	-	-	-	-	-	126	-	-	-	-	-	-	126	-
Other assets	-	-	-	-	0	10	-	17	-	-	424	-	-	-	-	28	-	480	-
TOTAL	104,893	-	-	-	15	2,486	5,956	3,343	-	2,690	10,035	2,008	245	-	17	28	-	131,717	-

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 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021

Weighting

(in € millions)

Category of

Of which

exposure	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1,250%	Other	Deducted	Total	notated
Governments and central banks	73,551	-	-	-	494	-	136	-	-	245	-	236	-	-	-	-	74,662	-
Regional or local authorities	26	-	-	-	221	-	-	-	-	-	-	-	-	-	-	-	247	-
Public sector (public organizations excluding central governments)	11,124	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	11,146	-
Multilateral development banks	410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	410	-
International organizations	188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	188	-
Institutions (banks)	4,843	-	-	-	1,203	-	12	-	-	25	-	-	-	-	-	-	6,083	-
Corporates	-	-	-	-	369	-	1,020	-	-	8,083	2	-	-	-	-	-	9,474	-
Retail customers	-	-	-	-	-	-	-	-	2,273	-	-	-	-	-	-	-	2,273	-
Exposures secured by real estate mortgages	-	-	-	-	-	5,689	2,167	-	208	541	-	-	-	-	-	-	8,606	-
Exposures in default	4	-	-	-	-	-	-	-	-	207	221	-	-	-	-	-	432	-
Exposures presenting an especially high risk	-	-	-	-	-	-	-	-	-	-	1,397	-	-	-	-	-	1,397	-
Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	37	-	-	-	-	-	1	-	-	170	154	-	-	19	-	-	381	-
Equity exposure	-	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	100	-
Other assets	-	-	-	0	3	-	4	-	-	554	-	-	-	-	8	-	569	-
TOTAL	90,182	-	-	0	2,312	5,689	3,341	-	2,481	9,926	1,774	236	-	19	8	-	115,968	-

1.4.4 Internal rating systems (IRB)

Update of Table 29 of the 2021 Universal Registration Document, page 240

TABLE 29: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6)

06/30/2022 (in € millions)	PD range	Gross exposures initially on balance sheet	Off-balance sheet exposures before accounting for CCFs	Weighted average CCF	Exposure after CCF and after CRM	Weighted average PD (%)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (years)	Weighted exposure amount after additional factors	Density of risk-weighted exposure amount	Expected losses	Corrected values & provisions	
Governments and central banks														
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-	
Institutions (banks)														
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-	
Companies	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-	
	of which [0 to < 0.10]	-	-	-	-	-	-	-	-	-	-	-	-	
	of which [0.10 to < 0.15]	-	-	-	-	-	-	-	-	-	-	-	-	
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	-	
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	-	-	-	
	0.50 to < 0.75	13,930	3,800	46	15,690	1	9,419	21	3	5,422	35%	22	21	
	0.75 to < 2.50	13,588	3,636	44	15,192	2	9,593	21	3	7,002	46%	50	81	
	of which [0.75 to < 1.75]	8,730	2,412	44	9,784	1	6,065	21	3	3,988	41%	25	45	
	of which [1.75 to < 2.50]	4,857	1,224	45	5,408	2	3,528	23	3	3,013	56%	25	36	
	2.50 to < 10.00	9,985	2,605	49	11,270	4	5,963	22	3	7,676	68%	112	154	
	of which [2.50 to < 5.00]	7,653	1,860	49	8,555	3	4,464	22	3	5,437	64%	67	88	
	of which [5.00 to < 10.00]	2,333	745	51	2,715	8	1,499	22	3	2,239	82%	45	66	
	10.00 to < 100.00	1,196	239	43	1,298	21	1,048	21	3	1,305	100%	58	124	
	of which [10.00 to < 20.00]	771	129	46	830	15	608	21	3	750	90%	26	42	
	of which [20.00 to < 30.00]	50	14	40	55	24	20	34	3	112	202%	5	1	
	of which [30.00 to < 100.00]	376	96	39	413	32	420	21	3	443	107%	28	81	
	100.00 (default)	1,117	137	87	1,236	100	1,350	62	3	721	58%	725	735	
	Subtotal	39,817	10,416	47	44,686	5.24	27,373	23	3	22,125	50%	967	1,116	
	Of which: Specialized lending													
		Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	0 to < 0.15	-	-	-	-	-	-	-	-	-	0%	-	-	
	of which [0 to < 0.10]	-	-	-	-	-	-	-	-	-	0%	-	-	
	of which [0.10 to < 0.15]	-	-	-	-	-	-	-	-	-	0%	-	-	
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	0%	-	-	
	0.25 to < 0.50	-	-	-	-	-	-	-	-	-	0%	-	-	
	0.50 to < 0.75	8,092	1,373	51	8,788	1	5,840	20	3	2,439	28%	11	12	

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

0.75 to < 2.50	8,077	1,607	47	8,838	1	6,822	20	3	3,213	36%	26	43
of which [0.75 to < 1.75]	5,573	1,216	46	6,134	1	4,781	20	3	2,101	34%	15	26
of which [1.75 to < 2.50]	2,504	391	51	2,704	2	2,041	20	3	1,111	41%	11	17
2.50 to < 10.00	4,703	1,110	53	5,288	4	3,768	21	3	2,686	51%	45	89
of which [2.50 to < 5.00]	3,808	825	52	4,236	3	2,992	21	3	2,022	48%	29	60
of which [5.00 to < 10.00]	895	285	55	1,052	7	776	21	3	664	63%	16	29
10.00 to < 100.00	712	69	49	746	19	720	20	3	591	79%	29	61
of which [10.00 to < 20.00]	521	45	50	544	15	449	21	3	420	77%	17	35
of which [20.00 to < 30.00]	-	-	-	-	-	-	-	-	-	0%	-	-
of which [30.00 to < 100.00]	191	24	47	202	31	271	20	3	170	84%	12	26
100.00 (default)	631	64	91	689	100	922	61	3	435	63%	392	353
Subtotal	22,214	4,223	51	24,350	5,07	18,072	21	3	9,363	38%	504	558

Retail customers												
0 to < 0.15	42,549	5,737	35	44,569	0	1,207,531	15	-	1,145	3%	4	5
of which [0 to < 0.10]	41,482	4,307	35	42,989	0	792,790	14	-	1,083	3%	4	4
of which [0.10 to < 0.15]	1,067	1,430	35	1,570	0	414,741	21	-	61	4%	0	0
0.15 to < 0.25	15,862	1,657	39	16,514	0	343,824	15	-	977	6%	5	6
0.25 to < 0.50	23,103	2,470	35	23,973	0	397,962	17	-	2,310	10%	14	15
0.50 to < 0.75	12,214	2,137	33	12,927	1	333,563	20	-	1,917	15%	16	34
0.75 to < 2.50	19,237	3,634	38	20,636	1	622,550	18	-	4,717	23%	55	108
of which [0.75 to < 1.75]	11,716	1,885	39	12,457	1	379,330	18	-	2,415	19%	24	38
of which [1.75 to < 2.50]	7,521	1,749	38	8,179	2	243,220	18	-	2,302	28%	31	70
2.50 to < 10.00	10,842	1,595	39	11,457	5	299,040	19	-	4,674	41%	112	299
of which [2.50 to < 5.00]	5,440	764	39	5,740	3	154,821	19	-	2,097	37%	37	82
of which [5.00 to < 10.00]	5,402	831	38	5,717	7	144,219	19	-	2,577	45%	75	217
10.00 to < 100.00	2,996	195	38	3,069	21	136,037	18	-	2,162	70%	116	278
of which [10.00 to < 20.00]	1,333	104	40	1,374	14	55,290	19	-	883	64%	37	88
of which [20.00 to < 30.00]	1,007	46	42	1,026	21	63,330	17	-	814	79%	37	72
of which [30.00 to < 100.00]	656	45	29	669	32	17,417	20	-	465	69%	42	117
100.00 (default)	2,441	68	79	2,495	100	73,656	55	-	894	36%	1,312	1,228
Subtotal	129,244	17,494	37	135,630	3.13	3,414,163	17	-	18,795	14%	1,635	1,973

Of which: Exposures secured by real estate mortgages

0 to < 0.15	38,116	1,390	39	38,662	0	262,598	14	-	968	3%	4	4
of which [0 to < 0.10]	38,033	1,348	39	38,563	0	261,833	14	-	964	2%	4	4
of which [0.10 to < 0.15]	83	41	40	99	0	765	15	-	4	4%	0	0
0.15 to < 0.25	13,708	447	39	13,884	0	86,513	14	-	810	6%	4	4
0.25 to < 0.50	17,882	495	40	18,079	0	109,442	16	-	1,734	10%	10	8
0.50 to < 0.75	7,227	224	40	7,318	1	32,528	18	-	1,070	15%	8	12
0.75 to < 2.50	12,156	502	40	12,356	1	75,505	16	-	2,953	24%	28	45
of which [0.75 to < 1.75]	7,570	249	40	7,669	1	49,823	16	-	1,474	19%	12	15
of which [1.75 to < 2.50]	4,586	254	40	4,687	2	25,682	16	-	1,480	32%	16	30
2.50 to < 10.00	6,219	208	40	6,303	5	34,168	16	-	3,163	50%	50	133
of which [2.50 to < 5.00]	3,355	124	40	3,405	3	17,832	16	-	1,451	43%	19	40

of which [5.00 to < 10.00]	2,864	84	40	2,897	7	16,336	16	-	1,712	59%	31	93
10.00 to < 100.00	1,885	35	40	1,899	20	11,490	16	-	1,609	85%	60	135
of which [10.00 to < 20.00]	797	20	40	805	14	4,373	17	-	653	81%	19	41
of which [20.00 to < 30.00]	753	10	40	757	21	5,192	15	-	659	87%	24	54
of which [30.00 to < 100.00]	335	5	40	337	33	1,925	16	-	297	88%	18	40
100.00 (default)	1,059	7	40	1,062	100	8,987	48	-	336	32%	480	347
Subtotal	98,252	3,308	40	99,561	2,10	621,231	15	-	12,643	13%	642	688

Of which: SMEs

0 to < 0.15	-	-	-	-	-	-	-	-	-	0%	-	-
of which [0 to < 0.10]	-	-	-	-	-	-	-	-	-	0%	-	-
of which [0.10 to < 0.15]	-	-	-	-	-	-	-	-	-	0%	-	-
0.15 to < 0.25	1,027	36	39	1,041	0	6,728	14	-	48	5%	0	1
0.25 to < 0.50	4,761	117	41	4,808	0	25,575	19	-	443	9%	3	2
0.50 to < 0.75	4,357	136	41	4,413	1	20,244	18	-	600	14%	5	9
0.75 to < 2.50	3,297	128	41	3,350	2	15,578	19	-	879	26%	10	18
of which [0.75 to < 1.75]	2,020	75	41	2,051	1	9,621	19	-	448	22%	5	8
of which [1.75 to < 2.50]	1,277	53	41	1,299	2	5,957	19	-	431	33%	5	11
2.50 to < 10.00	2,083	99	41	2,123	5	9,664	19	-	1,090	51%	20	50
of which [2.50 to < 5.00]	1,138	61	41	1,163	3	5,082	19	-	500	43%	8	13
of which [5.00 to < 10.00]	945	38	41	961	7	4,582	19	-	590	61%	13	37
10.00 to < 100.00	679	19	41	686	20	3,714	18	-	550	80%	24	57
of which [10.00 to < 20.00]	397	14	41	403	13	2,081	18	-	307	76%	9	23
of which [20.00 to < 30.00]	82	2	42	83	22	462	19	-	74	90%	3	7
of which [30.00 to < 100.00]	200	3	39	201	33	1,171	17	-	169	84%	11	27
100.00 (default)	329	3	41	331	100	2,331	48	-	130	39%	150	111
Subtotal	16,533	537	41	16,752	4.01	83,834	19	-	3,741	22%	212	249

Of which: Non-SMEs

0 to < 0.15	38,116	1,390	39	38,662	0	262,598	14	-	968	3%	4	4
of which [0 to < 0.10]	38,033	1,348	39	38,563	0	261,833	14	-	964	2%	4	4
of which [0.10 to < 0.15]	83	41	40	99	0	765	15	-	4	4%	0	0
0.15 to < 0.25	12,681	411	39	12,843	0	79,785	14	-	762	6%	4	3
0.25 to < 0.50	13,122	377	39	13,270	0	83,867	15	-	1,291	10%	7	6
0.50 to < 0.75	2,870	88	40	2,905	1	12,284	16	-	469	16%	3	3
0.75 to < 2.50	8,858	375	39	9,006	1	59,927	14	-	2,074	23%	18	27
of which [0.75 to < 1.75]	5,550	174	40	5,618	1	40,202	14	-	1,026	18%	7	8
of which [1.75 to < 2.50]	3,309	201	39	3,388	2	19,725	14	-	1,048	31%	10	20
2.50 to < 10.00	4,136	109	40	4,179	5	24,504	14	-	2,073	50%	29	83
of which [2.50 to < 5.00]	2,218	63	40	2,243	3	12,750	15	-	951	42%	11	27
of which [5.00 to < 10.00]	1,919	46	39	1,937	7	11,754	14	-	1,122	58%	18	55
10.00 to < 100.00	1,206	16	39	1,213	21	7,776	15	-	1,058	87%	36	77
of which [10.00 to < 20.00]	400	7	39	402	16	2,292	15	-	346	86%	9	18
of which [20.00 to < 30.00]	671	7	40	674	21	4,730	14	-	584	87%	20	47
of which [30.00 to < 100.00]	135	2	38	136	32	754	15	-	128	94%	6	13
100.00 (default)	729	5	40	731	100	6,656	47	-	207	28%	330	236

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	Subtotal	81,718	2,770	39	82,809	1.72	537,397	14	-	8,902	11%	430	440
<i>Of which: Revolving</i>													
0 to < 0.15	966	2,653	20	1,500	0	227,457	31	-	26	2%	0	0	
of which [0 to < 0.10]	606	1,808	20	970	0	146,825	31	-	15	2%	0	0	
of which [0.10 to < 0.15]	360	845	20	530	0	80,632	31	-	11	2%	0	0	
0.15 to < 0.25	264	420	20	349	0	40,083	31	-	12	3%	0	0	
0.25 to < 0.50	432	613	20	555	0	75,401	31	-	27	5%	1	0	
0.50 to < 0.75	347	419	20	431	1	65,433	31	-	34	8%	1	1	
0.75 to < 2.50	629	544	20	738	2	119,012	31	-	128	17%	4	3	
of which [0.75 to < 1.75]	348	309	20	410	1	60,980	31	-	55	13%	1	1	
of which [1.75 to < 2.50]	281	235	20	328	2	58,032	31	-	73	22%	2	2	
2.50 to < 10.00	280	153	20	311	5	51,219	31	-	120	39%	5	5	
of which [2.50 to < 5.00]	171	100	20	191	4	30,095	31	-	64	33%	2	2	
of which [5.00 to < 10.00]	109	53	20	120	7	21,124	31	-	57	47%	2	2	
10.00 to < 100.00	131	36	20	138	17	26,735	31	-	109	79%	7	8	
of which [10.00 to < 20.00]	53	20	20	57	12	10,594	31	-	37	66%	2	2	
of which [20.00 to < 30.00]	76	15	20	79	21	15,791	31	-	69	88%	5	6	
of which [30.00 to < 100.00]	3	1	20	3	31	350	31	-	3	101%	0	0	
100.00 (default)	64	2	20	64	100	10,435	54	-	14	22%	34	43	
Subtotal	3,114	4,841	20	4,087	2.97	615,775	31	-	472	12%	51	61	
<i>Of which: Other retail customers</i>													
0 to < 0.15	3,467	1,695	55	4,398	0	717,476	15	-	150	3%	1	0	
of which [0 to < 0.10]	2,843	1,151	53	3,456	0	384,132	15	-	105	3%	0	0	
of which [0.10 to < 0.15]	624	544	58	941	0	333,344	17	-	46	5%	0	0	
0.15 to < 0.25	1,890	790	50	2,281	0	217,228	17	-	155	7%	1	1	
0.25 to < 0.50	4,789	1,362	40	5,340	0	213,119	20	-	548	10%	3	6	
0.50 to < 0.75	4,639	1,493	36	5,178	1	235,602	22	-	813	16%	7	22	
0.75 to < 2.50	6,453	2,587	42	7,542	2	428,033	21	-	1,636	22%	24	59	
of which [0.75 to < 1.75]	3,798	1,327	44	4,378	1	268,527	21	-	886	20%	11	22	
of which [1.75 to < 2.50]	2,655	1,260	40	3,164	2	159,506	20	-	750	24%	14	38	
2.50 to < 10.00	4,343	1,234	41	4,844	5	213,653	22	-	1,391	29%	58	161	
of which [2.50 to < 5.00]	1,913	539	43	2,144	3	106,894	21	-	582	27%	16	39	
of which [5.00 to < 10.00]	2,430	695	39	2,700	7	106,759	22	-	808	30%	42	122	
10.00 to < 100.00	980	124	42	1,031	21	97,812	22	-	445	43%	48	135	
of which [10.00 to < 20.00]	483	64	46	512	15	40,323	21	-	193	38%	17	46	
of which [20.00 to < 30.00]	178	21	58	190	23	42,347	19	-	87	46%	9	12	
of which [30.00 to < 100.00]	319	39	28	329	31	15,142	23	-	165	50%	23	77	
100.00 (default)	1,319	59	86	1,369	100	54,234	61	-	543	40%	799	838	
Subtotal	27,879	9,345	44	31,982	6.34	2,177,157	22	-	5,680	18%	941	1,224	
<i>Of which: SMEs</i>													
0 to < 0.15	-	-	-	-	-	-	-	-	-	0%	-	-	
of which [0 to < 0.10]	-	-	-	-	-	-	-	-	-	0%	-	-	
of which [0.10 to < 0.15]	-	-	-	-	-	-	-	-	-	0%	-	-	

	0.15 to < 0.25	450	170	31	503	0	31,115	23	-	38	8%	0	1
	0.25 to < 0.50	2,609	780	31	2,849	0	39,628	23	-	295	10%	2	5
	0.50 to < 0.75	3,733	1,120	29	4,057	1	80,090	23	-	646	16%	6	21
	0.75 to < 2.50	4,631	1,031	32	4,960	2	82,422	23	-	1,138	23%	18	53
	of which [0.75 to < 1.75]	2,632	605	32	2,827	1	47,639	23	-	598	21%	8	20
	of which [1.75 to < 2.50]	1,998	426	32	2,134	2	34,783	23	-	541	25%	10	34
	2.50 to < 10.00	3,580	802	36	3,865	6	73,652	23	-	1,126	29%	50	151
	of which [2.50 to < 5.00]	1,447	353	36	1,574	3	26,895	23	-	433	28%	12	35
	of which [5.00 to < 10.00]	2,133	449	35	2,291	7	46,757	23	-	692	30%	37	116
	10.00 to < 100.00	704	80	31	728	23	25,421	23	-	322	44%	39	121
	of which [10.00 to < 20.00]	356	40	33	369	16	10,849	23	-	144	39%	13	42
	of which [20.00 to < 30.00]	42	2	37	43	28	811	22	-	20	47%	3	3
	of which [30.00 to < 100.00]	305	38	27	316	31	13,761	23	-	158	50%	23	75
	100.00 (default)	1,045	54	87	1,092	100	25,745	61	-	481	44%	627	654
	Subtotal	16,752	4,037	32	18,055	8.80	358,073	25	-	4,047	22%	742	1,005
<i>Of which: Non-SMEs</i>													
	0 to < 0.15	3,467	1,695	55	4,398	0	717,476	15	-	150	3%	1	0
	of which [0 to < 0.10]	2,843	1,151	53	3,456	0	384,132	15	-	105	3%	0	0
	of which [0.10 to < 0.15]	624	544	58	941	0	333,344	17	-	46	5%	0	0
	0.15 to < 0.25	1,440	620	55	1,779	0	186,113	15	-	117	7%	1	0
	0.25 to < 0.50	2,179	583	53	2,491	0	173,491	17	-	253	10%	1	1
	0.50 to < 0.75	907	373	57	1,120	1	155,512	18	-	167	15%	1	1
	0.75 to < 2.50	1,822	1,556	49	2,581	2	345,611	16	-	497	19%	6	6
	of which [0.75 to < 1.75]	1,166	723	53	1,551	1	220,888	16	-	288	19%	3	2
	of which [1.75 to < 2.50]	656	834	45	1,030	2	124,723	14	-	209	20%	3	4
	2.50 to < 10.00	763	432	50	978	5	140,001	17	-	265	27%	8	10
	of which [2.50 to < 5.00]	466	186	56	570	4	79,999	17	-	149	26%	4	4
	of which [5.00 to < 10.00]	297	245	45	408	6	60,002	17	-	116	28%	4	6
	10.00 to < 100.00	276	45	63	303	18	72,391	18	-	122	40%	10	15
	of which [10.00 to < 20.00]	127	23	67	143	12	29,474	17	-	49	34%	3	4
	of which [20.00 to < 30.00]	135	20	60	147	22	41,536	19	-	67	45%	6	9
	of which [30.00 to < 100.00]	13	2	46	14	33	1,381	18	-	7	52%	1	2
	100.00 (default)	273	5	72	277	100	28,489	64	-	62	22%	171	184
	Subtotal	11,127	5,308	53	13,927	3.15	1,819,084	17	-	1,633	12%	199	218
Equities													
	Subtotal	-	-	0%	-	-	0	0%	-	0	-	-	-
TOTAL		169,061	27,910	40	180,316	3.65	3,441,536	19	3	40,920	23%	2,601	3,089

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 <i>(in € millions)</i>	PD range	Gross exposures initially on balance sheet	Exposures Pre-CCF off balance sheet	Average CCF	Value exposed to post-CRM and post-CCF risk	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (in years)	RWAs	RWA density	Expected losses	Corrected values & provisions
Governments and central banks													
	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)													
	0.00 to < 0.15	20,210	2,488	28	22,605	0.03	3,284	40	3	2,888	13%	3	3
	0.15 to < 0.25	194	138	35	244	0.23	38	45	3	170	70%	0	0
	0.25 to < 0.50	70	162	30	120	0.42	28	50	3	125	104%	0	0
	0.50 to < 0.75	0	0	0	0	-	0	0	0	0	0%	0	0
	0.75 to < 2.50	199	206	71	344	1.13	37	43	3	453	132%	2	1
	2.50 to < 10.00	110	373	65	353	3.21	27	44	2	604	171%	5	1
	10.00 to < 100.00	31	22	45	41	18.53	41	44	3	118	288%	3	1
	100.00 (default)	1	1	51	2	97.88	3	44	3	0	0%	1	1
	Subtotal	20,816	3,390	34	23,709	0.14	3,458	40	3	4,358	18%	15	8
Corporates													
	0.00 to < 0.15	6,211	11,456	50	11,012	0.10	275	25	3	1,924	17%	3	8
	0.15 to < 0.25	0	1	0	0	-	0	0	0	0	0%	0	0
	0.25 to < 0.50	4,296	12,487	46	9,998	0.35	254	32	3	4,701	47%	11	37
	0.50 to < 0.75	13,014	3,413	45	14,538	0.65	8,950	22	3	5,116	35%	20	23
	0.75 to < 2.50	18,556	9,926	50	23,521	1.38	9,731	28	3	15,026	64%	90	104
	2.50 to < 10.00	12,049	4,297	48	14,094	4.25	5,927	25	3	11,281	80%	149	212
	10.00 to < 100.00	2,306	570	50	2,589	18.62	1,191	25	3	3,369	13%	120	350
	100.00 (default)	1,634	315	65	1,838	100.00	1,446	56	3	823	45%	1,041	1,021
	Subtotal	58,067	42,465	48	77,589	4.36	27,774	27	3	42,240	5%	1,434	1,755
Of which: Specialized lending													
	Subtotal	0	0	0	0	-	0	0	0	0	0%	0	0
Of which: SMEs													
	0.00 to < 0.15	0	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
	0.25 to < 0.50	0	0	0	0	-	0	0	0	0	0%	0	0
	0.50 to < 0.75	7,307	1,053	49	7,820	0.65	5,501	20	3	2,160	28%	10	11
	0.75 to < 2.50	7,576	1,334	46	8,192	1.45	6,665	21	3	3,001	37%	24	43
	2.50 to < 10.00	4,643	879	53	5,110	4.11	3,668	20	3	2,426	47%	41	87
	10.00 to < 100.00	758	75	50	796	18.39	745	21	3	632	79%	30	64
	100.00 (default)	680	71	87	741	100.00	945	58	3	509	69%	394	369
	Subtotal	20,963	3,413	50	22,659	5.59	17,524	21	3	8,728	39%	500	573

Retail customers													
0.00 to < 0.15	41,682	5,167	35	42,544	0.07	1,177,499	15	0	1,097	3%	4	5	
0.15 to < 0.25	15,576	1,539	40	16,186	0.20	344,700	15	0	957	6%	5	7	
0.25 to < 0.50	22,321	2,255	35	23,111	0.35	395,098	17	0	2,222	10%	13	16	
0.50 to < 0.75	11,904	1,962	33	12,553	0.61	334,914	20	0	1,873	1%	15	33	
0.75 to < 2.50	18,574	3,115	39	19,775	1.46	617,029	18	0	4,499	23%	53	107	
2.50 to < 10.00	10,148	1,319	38	10,650	5.08	289,216	19	0	4,367	4%	103	267	
10.00 to < 100.00	2,705	198	39	2,781	20.53	133,958	19	0	1,957	70%	106	243	
100.00 (default)	2,455	68	82	2,510	100.00	72,302	56	0	891	35%	334	1,242	
Subtotal	125,365	15,622	36	130,110	3.17	3,364,716	17	0	17,863	14%	1,634	1,919	

Of which: Exposures secured by real estate mortgages

0.00 to < 0.15	36,478	1,242	39	36,967	0.07	254,773	14	0	929	3%	3	4
0.15 to < 0.25	13,398	428	39	13,566	0.20	85,938	14	0	792	6%	4	5
0.25 to < 0.50	17,177	444	40	17,353	0.36	106,543	16	0	1,666	10%	10	9
0.50 to < 0.75	6,879	206	40	6,962	0.60	31,685	18	0	1,029	15%	7	11
0.75 to < 2.50	11,662	471	40	11,849	1.40	74,413	16	0	2,816	24%	26	45
2.50 to < 10.00	5,895	174	40	5,965	4.90	33,098	16	0	2,989	50%	47	121
10.00 to < 100.00	1,679	31	40	1,691	20.21	10,718	16	0	1,436	85%	54	116
100.00 (default)	1,076	4	40	1,078	100.00	9,284	48	0	338	3%	494	363
Subtotal	94,245	3,000	40	95,432	2.13	606,452	15	0	11,995	13%	645	675

Of which: SMEs

0.00 to < 0.15	0	0	0	0	-	0	0	0	0	0%	0	0
0.15 to < 0.25	1,004	31	40	1,016	0.19	6,519	14	0	47	5%	0	1
0.25 to < 0.50	4,479	97	41	4,518	0.34	24,239	19	0	418	9%	3	2
0.50 to < 0.75	4,072	113	41	4,118	0.60	19,379	18	0	561	14%	5	8
0.75 to < 2.50	3,056	119	41	3,105	1.61	14,898	19	0	813	26%	9	16
2.50 to < 10.00	1,951	80	41	1,984	5.04	9,218	19	0	1,012	51%	19	45
10.00 to < 100.00	604	17	41	611	19.63	3,403	18	0	490	80%	21	50
100.00 (default)	321	1	40	322	100.01	2,352	49	0	125	39%	149	111
Subtotal	15,487	460	41	15,674	4.04	80,008	19	0	3,466	22%	206	234

Of which: Non-SMEs

0.00 to < 0.15	36,478	1,242	39	36,967	0.07	254,773	14	0	929	3%	3	4
0.15 to < 0.25	12,394	397	39	12,550	0.20	79,419	14	0	745	6%	3	4
0.25 to < 0.50	12,698	346	39	12,835	0.36	82,304	15	0	1,249	10%	7	7
0.50 to < 0.75	2,807	92	40	2,844	0.61	12,306	17	0	467	16%	3	3
0.75 to < 2.50	8,606	352	39	8,745	1.32	59,515	14	0	2,002	23%	17	28
2.50 to < 10.00	3,944	94	40	3,982	4.83	23,880	15	0	1,977	50%	28	76

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	10.00 to < 100.00	1,075	14	39	1,080	20.54	7,315	15	0	946	88%	32	67
	100.00 (default)	755	3	40	756	100.00	6,932	48	0	213	28%	345	251
	Subtotal	78,758	2,540	39	79,758	1.75	526,444	15	0	8,528	11%	439	441
<i>Of which: Revolving</i>													
	0.00 to < 0.15	945	2,555	20	1,459	0.09	223,110	31	0	26	2%	0	0
	0.15 to < 0.25	272	428	20	358	0.20	41,466	31	0	13	3%	0	0
	0.25 to < 0.50	435	614	20	559	0.31	75,915	31	0	28	5%	1	1
	0.50 to < 0.75	352	425	20	437	0.55	66,094	31	0	35	8%	1	1
	0.75 to < 2.50	620	530	20	726	1.57	116,043	31	0	126	17%	4	3
	2.50 to < 10.00	270	151	20	300	4.84	49,886	31	0	116	39%	4	5
	10.00 to < 100.00	128	39	20	136	17.36	26,904	31	0	107	79%	7	7
	100.00 (default)	62	3	20	63	99.96	10,270	54	0	14	22%	33	43
	Subtotal	3,085	4,743	20	4,038	2.93	609,688	31	0	464	11%	50	60
<i>Of which: Other retail customers</i>													
	0.00 to < 0.15	4,258	1,370	59	4,119	0.08	699,616	15	0	142	3%	1	1
	0.15 to < 0.25	1,906	683	52	2,262	0.20	217,296	17	0	153	7%	1	1
	0.25 to < 0.50	4,709	1,198	41	5,199	0.33	212,640	20	0	528	10%	3	6
	0.50 to < 0.75	4,673	1,332	36	5,153	0.62	237,135	22	0	809	16%	7	21
	0.75 to < 2.50	6,292	2,115	43	7,199	1.56	426,573	21	0	1,557	22%	23	59
	2.50 to < 10.00	3,983	994	40	4,385	5.34	206,232	22	0	1,262	29%	52	141
	10.00 to < 100.00	898	128	44	954	21.53	96,336	22	0	414	43%	45	119
	100.00 (default)	1,316	61	88	1,370	100.00	52,748	62	0	539	39%	807	836
	Subtotal	28,035	7,879	45	30,641	6.46	2,148,576	22	0	5,405	18%	938	1,184
<i>Of which: SMEs</i>													
	0.00 to < 0.15	10	1	0	0	-	0	0	0	0	0%	0	0
	0.15 to < 0.25	442	149	32	490	0.19	30,977	23	0	37	7%	0	1
	0.25 to < 0.50	2,550	663	30	2,747	0.32	39,535	23	0	284	10%	2	5
	0.50 to < 0.75	3,759	1,011	29	4,051	0.64	80,559	23	0	644	16%	6	20
	0.75 to < 2.50	4,468	900	31	4,749	1.58	80,496	23	0	1,090	23%	17	52
	2.50 to < 10.00	3,280	650	35	3,505	5.48	70,177	23	0	1,021	29%	45	131
	10.00 to < 100.00	664	78	32	690	22.95	23,652	23	0	305	44%	36	107
	100.00 (default)	1,032	57	89	1,083	100.00	24,315	62	0	473	44%	632	646
	Subtotal	16,206	3,510	32	17,315	8.92	349,711	25	0	3,852	22%	739	962
<i>Of which: Non-SMEs</i>													
	0.00 to < 0.15	4,248	1,369	59	4,119	0.08	699,616	15	0	142	3%	1	1
	0.15 to < 0.25	1,464	534	58	1,772	0.20	186,319	15	0	116	7%	1	1
	0.25 to < 0.50	2,159	534	55	2,452	0.34	173,105	16	0	245	10%	1	1

	0.50 to < 0.75	914	320	59	1,102	0.56	156,576	18	0	165	15%	1	1
	0.75 to < 2.50	1,823	1,215	52	2,450	1.52	346,077	15	0	467	19%	6	7
	2.50 to < 10.00	703	343	51	879	4.78	136,055	17	0	241	27%	7	9
	10.00 to < 100.00	234	50	62	265	17.84	72,684	18	0	110	41%	9	13
	100.00 (default)	284	4	68	287	100.01	28,433	63	0	66	23%	174	190
	Subtotal	11,829	4,369	56	13,326	3.26	1,798,865	17	0	1,552	12%	199	222
Equities													
	Subtotal	0	0	0	0	-	0	0	0	0	0%	0	0
TOTAL		204,247	61,477	44	231,408	3.26	3,395,948	23	3	64,461	28%	3,082	3,682

TABLE 29BIS: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE [EU CR6] – IRBF METHOD

06/30/2022 (in € millions)	PD range	Gross exposures initially on balance sheet	Off-balance sheet exposures before accounting for CCFs	Weighted average CCF	Exposure after CCF and after CRM	Weighted average PD (%)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (years)	Weighted exposure amount after additional factors	Density of risk-weighted exposure amount	Expected losses	Corrected values & provisions
Institutions (banks)	0 à < 0,15	22,131	1,825	45	25,357	0.05	-	44	3	3,055	12%	3	7
	0,15 à < 0,25	644	182	44	675	0.22	-	46	3	465	69%	1	0
	0,25 à < 0,50	50	176	23	89	0.39	-	47	3	85	95%	0	0
	0,50 à < 0,75	-	-	-	-	0.00	-	-	-	-	0%	-	-
	0,75 à < 2,50	185	502	73	553	1.28	-	45	3	767	139%	3	1
	2,50 à < 10,00	55	105	33	89	2.67	-	45	2	151	169%	1	1
	10,00 à < 100,00	24	27	40	35	18.11	-	45	3	103	292%	3	1
	100,00 (DÉFAUT)	0	23	50	12	100.00	-	45	3	-	0%	6	1
	Subtotal	23,090	2,840	47	26,810	0.15	-	45	3	4,627	17%	16	11
Corporates	0 à < 0,15	8,719	13,257	64	14,292	0.10	-	45	3	4,366	31%	6	7
	0,15 à < 0,25	5	0	48	5	0.22	-	45	-	3	51%	0	0
	0,25 à < 0,50	5,195	12,440	50	11,423	0.33	-	45	3	7,160	63%	17	57
	0,50 à < 0,75	-	-	-	-	0.00	-	-	-	-	0%	-	-
	0,75 à < 2,50	5,985	6,167	66	10,051	1.16	-	45	3	10,560	105%	52	41
	2,50 à < 10,00	2,607	1,624	56	3,518	3.32	-	45	3	5,122	146%	52	65
	10,00 à < 100,00	991	411	50	1,198	15.86	-	45	3	2,979	249%	85	172
	100,00 (défaut)	410	147	77	523	100.00	-	45	3	-	0%	251	242
	Subtotal	23,913	34,047	58	41,011	2.43	-	45	3	30,190	74%	464	584
Of which: SMEs	0 à < 0,15	-	-	-	-	0.00	-	-	-	-	0%	-	-
	0,15 à < 0,25	-	-	-	-	0.00	-	-	-	-	0%	-	-
	0,25 à < 0,50	224	-	-	224	0.33	-	45	3	120	54%	0	4
	0,50 à < 0,75	-	-	-	-	0.00	-	-	-	-	0%	-	-
	0,75 à < 2,50	61	-	-	61	1.65	-	45	3	63	102%	0	6
	2,50 à < 10,00	-	-	-	-	0.00	-	-	-	-	0%	-	-
	10,00 à < 100,00	-	-	-	-	0.00	-	-	-	-	0%	-	-
	100,00 (défaut)	-	-	-	-	0.00	-	-	-	-	0%	-	-
	Subtotal	285	-	-	285	0.61	-	45	3	183	64%	1	10

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Update of Table 31 of the 2021 Universal Registration Document, page 249

TABLE 31: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)

06/30/2022 <i>(in € millions)</i>	RWAs	CAPITAL REQUIREMENTS
RWAs at prior period-end	71,107	5,689
Total assets	15,748	1,260
Asset quality	-14,384	-1,151
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs JUNE 2022	82,760	6,621

12/31/2021 <i>(in € millions)</i>	RWAs	CAPITAL REQUIREMENTS
RWAs at prior period-end	65,885	5,271
Total assets	3,033	243
Asset quality	2,189	175
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs DECEMBER 2021	71,107	5,689

Update of Table 34 of the 2021 Universal Registration Document, page 250

TABLE 34: IRB – SPECIALIZED FINANCING – PROJECTS (EU CR10.1)

Regulatory categories

06/30/2022 <i>(in € millions)</i>	Remaining maturity	On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	186	91	50%	242	126	-
	2.5 years or more	2,047	459	70%	2,333	1,703	9
Category 2	Less than 2.5 years	61	42	70%	89	65	0
	2.5 years or more	962	398	90%	1,233	1,157	10
Category 3	Less than 2.5 years	17	3	115%	17	21	0
	2.5 years or more	372	138	115%	475	569	13
Category 4	Less than 2.5 years	12	5	250%	13	34	1
	2.5 years or more	56	28	250%	77	197	6
Category 5	Less than 2.5 years	10	-	0%	11	-	5
	2.5 years or more	7	-	0%	6	-	3
TOTAL	LESS THAN 2.5 YEARS	286	142	-	371	246	7
	2.5 YEARS OR MORE	3,443	1,023	-	4,125	3,627	42

Regulatory categories 12/31/2021 <i>(in € millions)</i>		On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	166	90	50%	220	115	-
	2.5 years or more	2,045	332	70%	2,265	1,653	9
Category 2	Less than 2.5 years	128	82	70%	181	132	1
	2.5 years or more	946	480	90%	1,291	1,210	10
Category 3	Less than 2.5 years	14	2	115%	14	17	0
	2.5 years or more	333	142	115%	440	527	12
Category 4	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	9	-	250%	8	21	1
Category 5	Less than 2.5 years	11	-	0%	12	-	6
	2.5 years or more	7	-	0%	6	-	3
TOTAL	LESS THAN 2.5 YEARS	319	175	-	427	264	7
	2.5 YEARS OR MORE	3,340	954	-	4,010	3,411	36

Update of Table 35 of the 2021 Universal Registration Document, page 251

TABLE 35: IRB – SPECIALIZED LENDING – REAL ESTATE (EU CR10.2)

Regulatory categories 06/30/2022 <i>(in € millions)</i>		On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	86	-	50%	86	45	-
	2.5 years or more	98	78	70%	157	114	1
Category 2	Less than 2.5 years	39	0	70%	40	29	0
	2.5 years or more	70	-	9%	70	65	1
Category 3	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	4	-	115%	4	5	0
Category 4	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	6	-	250%	6	15	0
Category 5	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	-	-	0%	-	-	-
TOTAL	LESS THAN 2.5 YEARS	126	0	-	126	74	0
	2.5 YEARS OR MORE	178	78	-	237	200	2

Regulatory categories 12/31/2021 <i>(in € millions)</i>		On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Remaining maturity							
Category 1	Less than 2.5 years	131	40	50%	161	84	-
	2.5 years or more	78	35	70%	104	76	0
Category 2	Less than 2.5 years	38	0	70%	38	28	0
	2.5 years or more	39	-	90%	39	37	0
Category 3	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	5	-	115%	5	6	0
Category 4	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	6	-	250%	6	16	0
Category 5	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	-	-	0%	-	-	-
TOTAL	LESS THAN 2.5 YEARS	169	40	-	199	112	0
	2.5 YEARS OR MORE	128	35	-	155	135	1

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Update of Table 36 of the 2021 Universal Registration Document, page 251

TABLE 36: IRB - SPECIALIZED LENDING – ASSETS (EU CR10.3)

Regulatory categories

06/30/2022

(in € millions)

	Remaining maturity	On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	299	1	50%	294	153	-
	2.5 years or more	2,840	167	70%	2,863	2,087	11
Category 2	Less than 2.5 years	15	-	70%	15	11	0
	2.5 years or more	248	0	90%	239	224	2
Category 3	Less than 2.5 years	53	-	115%	53	64	1
	2.5 years or more	193	76	115%	250	300	7
Category 4	Less than 2.5 years	-	-	0%	-	-	-
	2.5 years or more	44	-	250%	16	37	1
Category 5	Less than 2.5 years	6	-	0%	6	-	3
	2.5 years or more	-58	-	0%	-24	-1	44
TOTAL	LESS THAN 2.5 YEARS	373	1	-	368	228	4
	2.5 YEARS OR MORE	3,267	243	-	3,457	2,649	66

Regulatory categories

12/31/2021

(in € millions)

	Remaining maturity	On-balance- sheet amount	Off-balance- sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	248	1	50%	243	127	-
	2.5 years or more	2,736	159	70%	2,787	2,032	11
Category 2	Less than 2.5 years	3	-	70%	3	2	0
	2.5 years or more	362	-	90%	336	315	3
Category 3	Less than 2.5 years	9	-	115%	9	11	0
	2.5 years or more	96	70	115%	148	178	4
Category 4	Less than 2.5 years	13	-	250%	13	33	1
	2.5 years or more	40	-	250%	12	32	1
Category 5	Less than 2.5 years	40	1	0%	41	-	21
	2.5 years or more	91	-	0%	91	--	46
TOTAL	LESS THAN 2.5 YEARS	313	2	-	309	173	22
	2.5 YEARS OR MORE	3,326	228	-	3,375	2,557	64

CMNE does not have any specialized financing exposures concerning project financing.

Update of Table 37 of the 2021 Universal Registration Document, page 251

TABLE 37: IRB – SPECIALIZED FINANCING – COMMODITIES (EU CR10.4)

CIC has no specialized lending exposure to commodities.

Update of Table 38 of the 2021 Universal Registration Document, page 251

TABLE 38: IRB – SPECIALIZED LENDING - EQUITIES (EUR CR10.5)

06/30/2022 <i>(in € millions)</i>						
Regulatory categories	On-balance sheet exposures	Off-balance sheet exposures	Risk weight	Exposure value	Risk-weighted exposure amount	Expected losses
Private equity exposures	1,989	0	0	1,989	3,780	16
Exposures to listed shares	250	0	0	250	726	2
Other equity exposure	1,582	0	0	1,582	5,854	38
TOTAL	3,822	0	0	3,822	10,359	56

12/31/2021 <i>(in € millions)</i>						
Regulatory categories	On-balance sheet exposures	Off-balance sheet exposures	Risk weight	Exposure value	Risk-weighted exposure amount	Expected losses
Private equity exposures	1,800	0	0	1,800	3,420	14
Exposures to listed shares	267	0	0	267	775	2
Other equity exposure	1,873	0	0	1,873	6,930	45
TOTAL	3,940	0	0	3,940	11,124	61

1.5 COUNTERPARTY CREDIT RISK

Update of Table 39 of the 2021 Universal Registration Document, page 253

TABLE 39: CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)

06/30/2022 <i>(in € millions)</i>	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	EAD before CRM	EAD post-CRM	Risk-weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	17	79	-	14	133	133	14	58
EU - simplified SA-CCR (for derivatives)	-	-	-	14	-	-	14	-
SA-CCR (for derivatives)	2,352	1,763	-	14	5,919	5,761	14	2,117
IMM (for derivatives and sfts)	-	-	-	-	-	-	-	-
<i>O/w equity financing transactions</i>	-	-	-	-	-	-	-	-
<i>O/w derivatives and deferred settlement transactions</i>	-	-	-	-	-	-	-	-
<i>Of which from cross-product netting agreements</i>	-	-	-	-	-	-	-	-
Simple method based on financial collateral (for SFTs)	-	-	-	-	-	-	-	-
General method based on financial collateral (for SFTs)	-	-	-	-	-	-	-	-
Var for SFTs	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	2,350

12/31/2021 (in € millions)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	EAD before CRM	EAD post- CRM	Risk- weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	10	108	-	1.4	166	166	1.4	49
EU - simplified SA-CCR (for derivatives)	-	-	-	1.4	-	-	1.4	-
SA-CCR (for derivatives)	970	1,665	-	1.4	3,706	3,689	1.4	1,857
IMM (for derivatives and sfts)	-	-	-	-	-	-	-	-
<i>O/w equity financing transactions</i>	-	-	-	-	-	-	-	-
<i>O/w derivatives and deferred settlement transactions</i>	-	-	-	-	-	-	-	-
<i>Of which from cross- product netting agreements</i>	-	-	-	-	-	-	-	-
Simple method based on financial collateral (for SFTs)	-	-	-	-	-	-	-	-
General method based on financial collateral (for SFTs)	-	-	-	-	-	-	-	288
Var for SFTs	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	2,194

Update of Table 40 of the 2021 Universal Registration Document, page 253

TABLE 40: CVA CAPITAL REQUIREMENTS (EU CCR2)

(in € millions)	06/30/2022		12/31/2021	
	Exposure value	Risk- weighted exposure amount (RWEA)	Exposure value	RWAs
Total portfolios subject to advanced CVA requirement	-	-	-	-
i) VaR component (including x3 multiplier)	-	-	-	-
ii) SVaR component under stress (including the x3 multiplier)	-	-	-	-
Total portfolios subject to standard CVA requirement	1,017	313	867	235
Total of method based on original exposure	-	-	-	-
TOTAL SUBJECT TO CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL REQUIREMENTS	1,017	313	867	235

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Update of Table 41 of the 2021 Universal Registration Document, page 254

TABLE 41: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)

06/30/2022 <i>(in € millions)</i>	Weighting											TOTAL
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	OTHER	
Categories of exposure												
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Regional or local authorities	0	-	-	-	-	-	-	-	1	-	-	1
Public sector (public organizations excluding central governments)	3	-	-	-	-	-	-	-	1	-	-	4
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
International organizations	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	-	236	-	-	150	10	-	-	5	-	-	401
Corporates	-	-	-	-	-	-	-	-	303	-	-	303
Retail customers	-	-	-	-	-	-	-	12	-	-	-	12
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	0	-	-	0
TOTAL	3	236	-	-	150	10	-	12	310	-	-	721

12/31/2021 <i>(in € millions)</i>	Weighting											TOTAL
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	OTHER	
Categories of exposure												
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Regional or local authorities	0	-	-	-	-	-	-	-	3	-	-	3
Public sector (public organizations excluding central governments)	1	-	-	-	-	-	-	-	3	-	-	4
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
International organizations	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	-	324	-	-	179	24	-	-	4	-	-	531
Corporates	-	-	-	-	-	0	-	-	365	-	-	365
Retail customers	-	-	-	-	-	-	-	3	-	-	-	3
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	0	-	-	0
TOTAL	1	324	-	-	179	24	-	3	375	-	-	906

Update of Table 42 of the 2021 Universal Registration Document, page 255

TABLE 42: IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE (EU CCR4)

06/30/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	Risk-weighted exposure amount (RWEA)	RWA density (%)
Governments and central banks								
	Subtotal	-	-	-	-	-	-	-
Institutions (banks)								
	0 to < 0.15	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	-	-	-	-	-	-	-
	2.50 to < 10.00	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	-	-	-	-	-	-	-
Corporates								
	0 to < 0.15	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	-	-	-	-	-	-	-
	0.50 to < 0.75	70,823	0.0065	924	0.4303	2.5	57,518	0.812
	0.75 to < 2.50	125,88	0.0145	693	0.3298	2.49	103,451	0.821
	2.50 to < 10.00	52,733	0.0473	411	0.45	2.5	84,115	1.595
	10.00 to < 100.00	4,481	0.1869	57	0.45	2.5	11,225	2.505
	100.00 (default)	10,416	1	34	0.45	2.5	-	-
	Subtotal	264	6.07%	2 119	39%	3	256	1%
<i>o/w: specialized lending</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
Retail customers								
	0 to < 0.15	2,631	0.0009	70	0.45	-	0.068	0.025
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	0,55	0.0025	18	0.45	-	0.029	0.052
	0.50 to < 0.75	1,138	0.0054	18	0.45	-	0.096	0.084
	0.75 to < 2.50	0,929	0.0176	13	0.3669	-	0.127	0.136
	2.50 to < 10.00	0,303	0.0428	4	0.45	-	0.049	0.163
	10.00 to < 100.00	0,029	0.2179	1	0.45	-	0.008	0.258
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.82%	124	44%	-	0	0%
<i>o/w: exposures secured by real estate mortgages</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: revolving</i>								
	Subtotal	-	-	-	-	-	-	-

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

<i>o/w: other retail customers</i>	0 to < 0.15	2,631	0.0009	70	0.45	-	0.068	0.025
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	0,55	0.0025	18	0.45	-	0.029	0.052
	0.50 to < 0.75	1,138	0.0054	18	0.45	-	0.096	0.084
	0.75 to < 2.50	0,929	0.0176	13	0.3669	-	0.127	0.136
	2.50 to < 10.00	0,303	0.0428	4	0.45	-	0.049	0.163
	10.00 to < 100.00	0,029	0.2179	1	0.45	-	0.008	0.258
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.82%	124	44%	-	0	0%
<i>o/w: SMEs</i>								
Subtotal	-	-	-	-	-	-	-	
<i>o/w: non-SMEs</i>	0 to < 0.15	2,631	0.0009	70	0.45	-	0.068	0.025
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	0,55	0.0025	18	0.45	-	0.029	0.052
	0.50 to < 0.75	1,138	0.0054	18	0.45	-	0.096	0.084
	0.75 to < 2.50	0,929	0.0176	13	0.3669	-	0.127	0.136
	2.50 to < 10.00	0,303	0.0428	4	0.45	-	0.049	0.163
	10.00 to < 100.00	0,029	0.2179	1	0.45	-	0.008	0.258
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.82%	124	44%	-	0	0%
Equities								
Subtotal	-	-	-	-	-	-	-	
TOTAL	270	5.96%	2,243	39%	3	257	1%	

12/31/2021
(in € millions)

	PD range	EAD post-CRM	Average PD [%]	Number of debtors	Average LGD [%]	Average maturity (years)	Risk-weighted exposure amount [RWEA]	RWA density
Governments and central banks								
	Subtotal	-	-	-	-	-	-	-
Institutions (banks)	0.00 to <0.15	3,292	0.06%	115	24%	2	207	6%
	0.15 to <0.25	502	0.23%	18	12%	2	55	11%
	0.25 to <0.50	31	0.44%	5	8%	2	1	3%
	0.50 to <0.75	-	-	-	-	-	-	-
	0.75 to <2.50	17	1.02%	2	3%	2	2	9%
	2.50 to <10.00	-	-	-	-	-	-	-
	10.00 to <100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	3,843	0.09%	140	22%	2	264	7%
Corporates	0.00 to <0.15	3,701	0.05%	127	13%	2	270	7%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	342	0.3%	87	23%	3	112	33%
	0.50 to <0.75	133	0.65%	1063	44%	3	110	83%
	0.75 to <2.50	260	1.26%	881	43%	3	270	104%
	2.50 to <10.00	288	3.7%	544	40%	3	371	129%
	10.00 to <100.00	20	18.67%	87	31%	3	34	174%

	100.00 (default)	21	100.00%	48	44%	3		
	Subtotal	4 765	0.89%	2 837	18%	2	1 167	24%
<i>o/w: specialized lending</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
Retail customers								
	0.00 to <0.15	2	0.10%	39	45%	-	0	3%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	2	0.25%	24	45%	-	0	5%
	0.50 to <0.75	0	0.54%	8	45%	-	0	8%
	0.75 to <2.50	1	1.56%	15	45%	-	0	13%
	2.50 to <10.00	0	4.2%	2	44%	-	0	16%
	10.00 to <100.00	0	10.52%	6	45%	-	0	19%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.63%	94	45%	-	0	6%
<i>o/w: exposures secured by real estate mortgages</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: revolving</i>								
	Subtotal	-	-	-	-	-	-	-
<i>o/w: other retail customers</i>								
	0.00 to <0.15	2	0.10%	39	45%	-	0	3%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	2	0.25%	24	45%	-	0	5%
	0.50 to <0.75	0	0.54%	8	45%	-	0	8%
	0.75 to <2.50	1	1.56%	15	45%	-	0	13%
	2.50 to <10.00	0	4.20%	2	44%	-	0	16%
	10.00 to <100.00	0	10.52%	6	45%	-	0	19%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.63%	94	45%	-	0	6%
<i>o/w: SMEs</i>								
	0.00 to <0.15	-	-	-	-	-	-	-
	Subtotal	-	-	-	-	-	-	-
<i>o/w: non-SMEs</i>								
	0.00 to <0.15	2	0.10%	39	45%	-	0	3%
	0.15 to <0.25	-	-	-	-	-	-	-
	0.25 to <0.50	2	0.25%	24	45%	-	0	5%
	0.50 to <0.75	0	0.54%	8	45%	-	0	8%
	0.75 to <2.50	1	1.56%	15	4%	-	0	13%
	2.50 to <10.00	0	4.20%	2	44%	-	0	16%
	10.00 to <100.00	0	10.52%	6	45%	-	0	19%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	6	0.63%	94	45%	-	0	6%

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

Equities								
	Subtotal	-	-	-	-	-	-	-
TOTAL		8,613	0.54%	3,071	20%	2	1,432	17%

TABLE 42BIS : IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE [EU CCR4] – IRBF METHOD

06/30/2022 (in € millions)	PD range	EAD post-CRM	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	RWAs	RWA density (%)
Etablissements (banques)	0 à < 0,15	6,717	0.06%	-	25%	1.8	605.0	9.9
	0,15 à < 0,25	845	0.22%	-	9%	2.2	226.3	21.9
	0,25 à < 0,50	144	0.42%	-	42%	1.7	10.5	7.3
	0,50 à < 0,75	-	0.00%	-	0%	-	-	-
	0,75 à < 2,50	18	0.98%	-	15%	1.5	7.5	42.1
	2,50 à < 10,00	-	0.00%	-	0%	-	-	-
	10,00 à < 100,00	-	0.00%	-	0%	-	-	-
	100,00 (défaut)	-	0.00%	-	0%	-	-	-
	Sous-total	7,723	0.08%	-	23%	2	371	0
Entreprises	0 à < 0,15	4,742	0.05%	-	45%	2.5	389.2	8.2
	0,15 à < 0,25	-	0.00%	-	0%	-	-	-
	0,25 à < 0,50	646	0.33%	-	45%	2.5	407.0	63.0
	0,50 à < 0,75	-	0.00%	-	0%	-	-	-
	0,75 à < 2,50	149	0.99%	-	45%	2.5	149.5	100.1
	2,50 à < 10,00	199	3.32%	-	45%	2.5	290.5	146.0
	10,00 à < 100,00	5	15.86%	-	45%	2.5	12.6	248.7
	100,00 (défaut)	34	100.00%	-	45%	2.5	-	-
	Sous-total	5,775	0.82%	-	45%	2.5	1,249	0

Update of Table 43 of the 2021 Universal Registration Document, page 259

TABLE 43: CREDIT DERIVATIVE EXPOSURES [EU CCR6]

(in € millions)	06/30/2022			12/31/2021		
	Credit derivative hedges		Other credit derivatives	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold		Protection bought	Protection sold	
Notional amounts						
Single-name credit default swaps	7,363	5,085	-	4,606	2,702	-
Index credit default swaps	2,556	3,286	-	2,322	2,726	-
Total index credit default swaps	-	-	-	-	-	-
Credit options	-	-	-	-	-	-
Other credit derivatives	-	-	-	-	-	-
TOTAL NOTIONALS	9 920	8 371	-	6,929	5,428	-
Fair values						
Positive fair value (asset)	73	68	-	15	102	-
Negative fair value (liability)	-79	-62	-	128	11	-

Update of Table 44 of the 2021 Universal Registration Document, page 227

TABLE 44: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD (EU CCR7)

06/30/2022 <i>(in € millions)</i>	RWA (in € millions)	Capital requirements (in € millions)
RWAs December 2021	1,762	141
Total assets	3,093	247
Asset quality	-2,864	-229
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs June 2022	1,991	159

12/31/2021 <i>(in € millions)</i>	RWA (in € millions)	Capital requirements (in € millions)
RWAs December 2020	1,516	121
Total assets	206	16
Asset quality	40	3
Model upgrades	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Currency movements	0	0
Other	0	0
RWAs December 2021	1,762	141

Update of Table 45 of the 2021 Universal Registration Document, page 260

TABLE 45: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)

	06/30/2022		12/31/2021	
	Exposure value	Risk-weighted exposure amount (RWEA)	Exposure value	Risk-weighted exposure amount (RWEA)
Exposures to qualifying central counterparties (total)	0	21	0	18
Trade exposures with qualifying central counterparties (excluding initial margin and default fund contributions); of which	266	11	339	9
(i) Over-the-counter derivatives	209	9	235	7
(ii) Exchange-traded derivatives	37	1	23	0
(iii) SFTs	20	0	81	2
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	860	0	1,210	0
Non-segregated initial margin	12	2	6	1
Pre-funded default fund contributions	60	8	54	7
Unfunded default fund contributions	0	0	0	0
Exposures to non-qualifying central counterparties (total)	0	0	0	0
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which	0	0	0	0
(i) Over-the-counter derivatives	0	0	0	0
(ii) Exchange-traded derivatives	0	0	0	0
(iii) SFTs	0	0	0	0
(iv) 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

Update of Table 46 of the 2021 Universal Registration Document, page 262

TABLE 46: CREDIT RISK MITIGATION (CRM) – GENERAL OVERVIEW (EU CR3)

06/30/2022 <i>(in € millions)</i>	Unsecured exposures – Carrying amount	Guaranteed exposures	Of which exposures secured by collateral ⁽¹⁾	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	159,098	183,171	150,416	32,755	0
1 – Debt securities	21,131	0	0	0	-
3 - TOTAL	180,229	183,171	150,416	32,755	0
4 – Of which non-performing exposures	5,160	2,399	1,310	1,089	0
5 – of which defaulted	5,160	0	-	-	-

(1) Column containing collateralized exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The amount of collateralized exposure includes mass-market contracts that are treated under the Advanced IRB methodology and for which collateral is used as a loss given default segmentation axis.

12/31/2021 <i>(in € millions)</i>	Unsecured exposures – Carrying amount	Guaranteed exposures	Of which exposures secured by collateral ⁽¹⁾	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	142,601	172,486	139,391	33,094	0
1 – Debt securities	17,826	0	0	0	-
3 - TOTAL	160,426	172,486	139,391	33,094	0
4 – Of which non-performing exposures	5,300	2,359	1,416	943	0
5 – of which defaulted	5,300	0	-	-	-

(1) Column containing collateralized exposures subject to a credit risk mitigation technique as defined by FINREP reporting. The amount of collateralized exposure includes mass-market contracts that are treated under the Advanced IRB methodology and for which collateral is used as a loss given default segmentation axis.

Update of Table 47 of the 2021 Universal Registration Document, page 263

TABLE 47: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS (EU CR4)

06/30/2022 Category of exposure <i>(in € millions)</i>	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	RWAs	RWA density
1 – Governments and central banks	79,900	860	88,827	200	901	1%
2 – Regional or local authorities	284	1	270	0	45	17%
3 – Public sector (public organizations excluding central governments)	11,156	114	11,621	317	-	-
4 – Multilateral development banks	561	-	561	-	-	-
5 – International organizations	188	-	188	-	-	-
6 – Institutions (banks)	5,406	161	5,403	75	298	5%
7 – Corporates	9,960	2,208	9,043	747	8,610	88%
8 – Retail customers	2,461	758	2,131	305	1,572	65%
9 – Exposures secured by real estate mortgages	8,835	281	8,835	124	3,955	44%
10 – Exposures in default	486	62	455	36	626	128%
11 – Exposures presenting an especially high risk	1,489	156	1,482	77	2,329	149%
12 – Covered bonds	15	-	15	-	2	10%
13 – Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
14 – Exposures in the form of UCIT shares or equities	400	-	400	-	569	142%
15 – Equity exposure	126	-	126	-	126	100%
16 – Other assets	480	-	480	-	443	92%
17 - TOTAL	121,747	4,602	129,836	1,882	19,474	15%

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 Category of exposure (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	RWAs	RWA density
1 – Governments and central banks	64,949	850	74,383	278	1,001	1%
2 – Regional or local authorities	256	0	247	0	44	18%
3 – Public sector (public organizations excluding central governments)	10,470	169	10,952	195	4	-
4 – Multilateral development banks	410	-	410	-	-	-
5 – International organizations	188	-	188	-	-	-
6 – Institutions (banks)	6,006	165	6,003	80	272	4%
7 – Corporates	9,824	1,849	8,897	577	8,228	87%
8 – Retail customers	2,260	747	1,960	313	1,466	64%
9 – Exposures secured by real estate mortgages	8,476	284	8,476	129	3,770	44%
10 – Exposures in default	428	25	408	24	539	125%
11 – Exposures presenting an especially high risk	1,316	183	1,306	91	2,088	149%
12 – Covered bonds	-	-	-	-	-	-
13 – Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
14 – Exposures in the form of UCIT shares or equities	381	-	381	-	643	169%
15 – Equity exposure	100	-	100	-	100	100%
16 – Other assets	569	-	569	-	559	98%
17 – TOTAL	105,633	4,272	114,279	1,689	18,714	16%

Update of Table 48 of the 2021 Universal Registration Document, page 264

TABLE 48: 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.

Update of Table 49 of the 2021 Universal Registration Document, page 264

TABLE 49: IRBA SECURED EXPOSURES (EU CR7-A)

06/30/2022 IRBA exposures (in € millions)		Total exposures	Credit risk mitigation techniques										Credit risk mitigation techniques in the calculation of RWEAs		
			Funded credit protection ⁽¹⁾									Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
			Portion of exposures covered by financial collateral (%)	Portion of exposures covered by other eligible collateral (%)				Portion of exposures covered by other funded credit protection (%)				Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)		
				Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)						
1	Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	34	0
3	Corporates	48,379	0	0	0	0	0	0	0	0	0	8	0	26,840	22,125
3.1	<i>Of which corporates: SMEs</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2	<i>Of which corporates: Specialized lending</i>	26,465	0	0	0	0	0	0	0	0	0	8	0	10,078	9,363
3.3	<i>Of which corporates: Other</i>	21,915	0	0	0	0	0	0	0	0	0	7	0	16,762	12,762
4	Retail customers	141,131	0	1	1	0	0	0	0	0	0	3	0	19,827	18,795
4.1	<i>Of which retail customers - SME Real Estate</i>	16,752	0	0	0	0	0	0	0	0	0	0	0	3,741	3,741
4.2	<i>Of which retail customers - Non-SME real estate</i>	82,809	0	0	0	0	0	0	0	0	0	0	0	8,902	8,902
4.3	<i>Of which retail customers - Eligible revolving exposures</i>	4,087	0	0	0	0	0	0	0	0	0	0	0	472	472
4.4	<i>Of which retail customers - Other SMEs</i>	22,560	0	0	0	0	0	0	0	0	0	20	0	5,077	4,047
4.5	<i>Of which retail customers - Other non-SMEs</i>	14,923	0	7	7	0	0	0	0	0	0	0	0	1,635	1,633
5	TOTAL	189,510	0	1	1	0	0	0	0	0	0	4	0	46,701	40,920

(1) Column only includes 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.

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021 IRBA exposures (in € millions)		Total exposures	Credit risk mitigation techniques										Credit risk mitigation techniques in the calculation of RWEAs			
			Funded credit protection ⁽¹⁾									Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
			Portion of exposures covered by other eligible collateral (%)				Portion of exposures covered by other funded credit protection (%)					Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)			
			Portion of exposures covered by financial collateral (%)	Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)							
1	Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	21,938	0	0	0	0	0	0	0	0	0	1	0	4,398	4,358	
3	Corporates	83,755	0	0	0	0	0	0	0	0	0	8	0	46,022	42,240	
3.1	Of which corporates: SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2	Of which corporates: Specialized lending	24,945	0	0	0	0	0	0	0	0	0	9	0	9,501	8,728	
3.3	Of which corporates: Other	58,810	0	0	0	0	0	0	0	0	0	7	0	36,521	33,512	
4	Retail customers	135,615	0	1	1	0	0	0	0	0	0	3	0	18,886	17,863	
4.1	Of which retail customers - SME Real Estate	15,674	0	0	0	0	0	0	0	0	0	0	0	3,466	3,466	
4.2	Of which retail customers - Non-SME real estate	79,758	0	0	0	0	0	0	0	0	0	0	0	8,528	8,528	
4.3	Of which retail customers - Eligible revolving exposures	4,038	0	0	0	0	0	0	0	0	0	0	0	464	464	
4.4	Of which retail customers - Other SMEs	21,886	0	0	0	0	0	0	0	0	0	21	0	4,874	3,852	
4.5	Of which retail customers - Other non-SMEs	14,259	0	7	7	0	0	0	0	0	0	0	0	1,553	1,552	
5	TOTAL	241,308	0	0	0	0	0	0	0	0	0	5	0	69,306	64,461	

⁽¹⁾ Column only includes 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.

Update of Table 50 of the 2021 Universal Registration Document, page 265

TABLE 50: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)

06/30/2022 (in € millions) COLLATERAL TYPE	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	
	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation
Cash - domestic currency	16	1,690	794	1,109	-	575	-	164
Cash - other currencies	5	621	87	971	-	453	-	305
Sovereign debt - domestic currency	-	-	-	-	-	4,032	-	3,873
Sovereign debt - other currencies	-	-	-	-	-	3,545	-	3,874
General government debt	-	-	-	-	-	141	-	266
Corporate bonds	-	-	-	-	-	1,760	-	2,196
Shares	-	-	-	-	-	1,339	-	322
Other	-	-	-	-	-	4,360	-	6,084
TOTAL	21	2,311	881	2,080	-	16,205	-	17,084

12/31/2021 (in € millions) COLLATERAL TYPE	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	
	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation
Cash - domestic currency	8	918	744	1,741	-	173	-	191
Cash - other currencies	11	370	138	645	-	107	-	17
Sovereign debt - domestic currency	-	-	-	-	-	3,448	346	3,926
Sovereign debt - other currencies	-	-	-	-	-	2,592	-	2,842
General government debt	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	1,177	-	1,314
Shares	-	-	-	-	-	1,014	-	7
Other	-	-	-	-	-	2,965	-	4,046
TOTAL	18	1,287	882	2,385	-	11,476	346	12,343

1.7 MARKET RISK

Update of Table 57 of the 2021 Universal Registration Document, page 271

TABLE 57: MARKET RISK UNDER THE STANDARDIZED APPROACH (EU MR1)

<i>(in € millions)</i>	06/30/2022		12/31/2021	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
Outright products				
1 - Interest rate risk (general and specific)	1,043	83	1,105	88
2 - Equity risk (general and specific)	1,329	106	1,278	102
3 - Foreign exchange risk	-	-	-	-
4 - Commodity risk	2	0	-	-
Options				
5 - Simplified approach	-	-	-	-
6 - Delta-plus method	11	1	64	5
7 - Scenario approach	-	-	-	-
8 - Securitization (specific risk)	221	18	238	19
9 - TOTAL	2,606	209	2,684	215

1.8 LIQUIDITY RISK

Update of Table 62 of the 2021 Universal Registration Document, page 277

TABLE 62: SHORT-TERM LIQUIDITY COVERAGE RATIO (LCR) (EU LIQ1)

	Total unweighted value				Total weighted value			
	09/30/2021	12/31/2021	03/31/2022	06/30/2022	09/30/2021	12/31/2021	03/31/2022	06/30/2022
High-quality liquid assets								
1 - TOTAL HIGH-QUALITY LIQUID ASSETS	-	-	-	-	64,311	63,201	62,673	62,404
Cash outflows								
2 - Retail deposits and deposits from small business customers, of which:	117,150	117,291	117,081	116,663	8,934	9,055	9,166	9,284
3 - Stable deposits	73,541	72,416	70,915	69,096	3,677	3,621	3,546	3,455
4 - Less stable deposits	41,632	43,014	44,445	45,949	5,244	5,421	5,607	5,818
5 - Unsecured wholesale funding	81,935	83,344	82,640	86,905	45,182	45,970	48,392	52,046
6 - Operational deposits (all counterparties) and deposits in networks of cooperative banks	12,995	13,150	13,475	13,766	3,140	3,184	3,250	3,308
7 - Non-operational deposits (all counterparties)	65,061	66,652	65,367	70,090	38,163	39,245	41,344	45,689
8 - Unsecured debt	3,879	3,542	3,798	3,050	3,879	3,542	3,798	3,050
9 - Secured wholesale funding	0	0	0	0	2,221	2,014	1,837	1,926
10 - Additional requirements	46,975	47,544	48,423	49,711	5,717	5,722	5,743	5,839
11 - Outflows related to derivative exposures and other collateral requirements	736	676	634	617	736	676	634	617
12 - Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 - Credit and liquidity facilities	46,239	46,867	47,789	49,094	4,981	5,046	5,109	5,222
14 - Other contractual funding obligations	52	51	55	56	51	50	54	56
15 - Other contingent funding obligations	61	62	61	64	3	3	3	3
16 - TOTAL CASH OUTFLOWS	-	-	-	-	62,109	62,816	65,195	69,154
Cash inflows								
17 - Secured lending (such as reverse repurchase agreements)	10,214	10,486	10,413	10,289	4,536	4,327	4,117	4,258
18 - Inflows from fully performing exposures	20,044	20,043	19,670	20,615	14,619	14,504	14,198	15,117
19 - Other cash inflows	1,329	1,344	1,376	1,476	1,329	1,344	1,376	1,419
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	0	0	0	0
EU-19b - (Excess cash inflows from a specialized credit institution)	0	0	0	0	0	0	0	0
20 - TOTAL CASH INFLOWS	31,587	31,874	31,460	32,379	20,484	20,175	19,692	20,793
EU-20a - Fully exempt cash inflows								
EU-20b - Cash inflows subject to 90% cap								
EU-20c - Cash inflows subject to 75% cap	31,587	31,874	31,460	32,379	20,484	20,175	19,692	20,793
21 - LIQUIDITY BUFFERS	-	-	-	-	64,311	63,201	62,673	62,404
22 - TOTAL NET CASH OUTFLOWS	-	-	-	-	41,626	42,641	45,503	48,361
23 - LIQUIDITY COVERAGE RATIO (%)	-	-	-	-	152.5%	156.2%	155.9%	131.1%

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

	Total unweighted value				Total weighted value			
	03/31/2021	06/30/2021	09/30/2021	12/31/2021	03/31/2021	06/30/2021	09/30/2020	12/31/2020
<i>(in € millions at 12/31/2020)</i>								
High-quality liquid assets								
1 - TOTAL HIGH-QUALITY LIQUID ASSETS	-	-	-	-	62,522	64,470	64,311	63,201
Cash outflows								
2 - Retail deposits and deposits from small business customers, of which:	111,919	115,068	117,150	117,291	8,463	8,725	8,934	9,055
3 - Stable deposits	70,753	72,662	73,541	72,416	3,538	3,633	3,677	3,621
4 - Less stable deposits	39,007	40,328	41,632	43,014	4,912	5,078	5,244	5,421
5 - Unsecured wholesale funding	78,782	80,689	81,935	83,344	43,384	44,327	45,182	45,970
6 - Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,824	13,174	12,995	13,150	3,314	3,169	3,140	3,184
7 - Non-operational deposits (all counterparties)	61,274	63,610	65,061	66,652	36,386	37,253	38,163	39,245
8 - Unsecured debt	3,684	3,905	3,879	3,542	3,684	3,905	3,879	3,542
9 - Secured wholesale funding	0	0	0	0	3,357	2,708	2,221	2,014
10 - Additional requirements	45,575	46,545	46,975	47,544	5,649	5,768	5,717	5,722
11 - Outflows related to derivative exposures and other collateral requirements	742	740	736	676	742	740	736	676
12 - Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 - Credit and liquidity facilities	44,833	45,805	46,239	46,867	4,907	5,027	4,981	5,046
14 - Other contractual funding obligations	59	56	52	51	58	56	51	50
15 - Other contingent funding obligations	57	57	61	62	3	3	3	3
16 - TOTAL CASH OUTFLOWS	-	-	-	-	60,915	61,587	62,109	62,816
CASH INFLOWS								
17 - Secured lending (such as reverse repurchase agreements)	9,758	9,806	10,214	10,486	4,848	4,675	4,536	4,327
18 - Inflows from fully performing exposures	18,782	19,410	20,044	20,043	13,523	14,023	14,619	14,504
19 - Other cash inflows	1,185	1,255	1,329	1,344	1,185	1,255	1,329	1,344
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	0	0	0	0
EU-19b - (Excess cash inflows from a specialized credit institution)	0	0	0	0	0	0	0	0
20 - TOTAL CASH INFLOWS	29,724	30,471	31,587	31,874	19,555	19,953	20,484	20,175
EU-20a - Fully exempt cash inflows								
EU-20b - Cash inflows subject to 90% cap								
EU-20c - Cash inflows subject to 75% cap	29,724	30,471	31,587	31,874	19,555	19,953	20,484	20,175
21 - LIQUIDITY BUFFERS	-	-	-	-	62,522	64,470	64,311	63,201
22 - TOTAL NET CASH OUTFLOWS	-	-	-	-	41,360	41,634	41,626	42,641
23 - LIQUIDITY COVERAGE RATIO (%)	-	-	-	-	153%	156%	156%	149%

Update of Table 65 of the 2021 Universal Registration Document, page 281

TABLE 65: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)

		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	1 year or more	
06/30/2022						
<i>(in € millions)</i>						
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	16,002	0	0	1,982	17,984
2	Regulatory capital	16,002	0	0	1,982	17,984
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	118,133	6	32	109,825
5	Stable deposits	-	69,340	0	1	65,874
6	Less stable deposits	-	48,794	6	31	43,951
7	Wholesale funding	-	158,505	20,222	58,250	104,642
8	Operational deposits	-	14,196	0	0	7,098
9	Other wholesale financing	-	144,308	20,222	58,250	97,544
10	Interdependent liabilities	-	10,645	0	0	0
11	Other commitments:	252	5,715	318	2,046	2,205
12	Derivative commitments affecting the NSFR	252	-	-	-	0
13	All other capital commitments and instruments not included in the above categories	-	5,715	318	2,046	2,205
14	Total available stable funding	-	-	-	-	234,656
STABLE FUNDING REQUIRED						
15	Total High Quality Liquid Assets (HQLA)	-	-	-	-	1,932
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	736	744	18,065	16,613
16	Deposits held with other financial institutions for operational purposes	-	0	0	0	0
17	Performing loans and securities:	-	57,190	21,587	185,923	183,021
18	Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount	-	5,142	3,191	0	2,266
19	Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions	-	20,756	2,063	14,713	18,488
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:	-	20,901	10,784	79,973	87,941
21	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	393	665	847	1,110
22	Performing residential mortgage loans, of which:	-	3,130	4,479	75,061	57,995
23	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	3,130	4,479	75,061	57,995
24	Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial	-	7,261	1,071	16,176	16,331
25	Interdependent assets	-	10,645	0	0	0
26	Other assets:	3,730	8,339	31	6,210	11,272
27	Raw materials physically exchanged	-	0	0	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	983	-	-	835
29	Derivative assets affecting the NSFR	-	975	-	-	975
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	1,772	-	-	89
31	All other assets not falling into the above categories	-	8,339	31	6,210	9,372
32	Off-balance sheet items	-	52,705	67	37	2,761
33	Total required stable funding	-	-	-	-	215,599
34	Net stable funding ratio (%)	-	-	-	-	108.84%

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2022

12/31/2021
(in \$ millions)

		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	1 year or more	
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	15,923	0	0	2,285	18,208
2	Regulatory capital	15,923	0	0	2,285	18,208
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	114,842	12	37	106,812
5	Stable deposits	-	68,125	0	0	64,719
6	Less stable deposits	-	46,717	12	37	42,093
7	Wholesale funding	-	136,431	14,418	55,451	100,484
8	Operational deposits	-	14,567	0	0	7,283
9	Other wholesale financing	-	121,864	14,418	55,451	93,201
10	Interdependent liabilities	-	10,000	0	0	0
11	Other commitments:	744	6,655	204	2,136	2,238
12	Derivative commitments affecting the NSFR	744	-	-	-	0
13	All other capital commitments and instruments not included in the above categories	-	6,655	204	2,136	2,238
14	Total available stable funding	-	-	-	-	227,742
STABLE FUNDING REQUIRED						
15	Total High Quality Liquid Assets (HQLA)	-	-	-	-	1,555
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	962	975	17,289	16,342
16	Deposits held with other financial institutions for operational purposes	-	0	0	0	0
17	Performing loans and securities:	-	57,978	18,579	171,788	171,253
18	Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount	-	3,920	2,340	0	2,001
19	Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions	-	21,357	1,594	9,764	13,406
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:	-	23,154	11,345	77,055	86,709
21	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	1,112	753	60	948
22	Performing residential mortgage loans, of which:	-	2,569	2,668	69,432	53,503
23	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	2,569	2,668	69,432	53,503
24	Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial	-	6,977	632	15,536	15,634
25	Interdependent assets	-	10,000	0	0	0
26	Other assets:	3,691	7,860	19	6,299	10,518
27	Raw materials physically exchanged	-	0	0	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	895	-	-	761
29	Derivative assets affecting the NSFR	-	375	-	-	375
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	2,421	-	-	121
31	All other assets not falling into the above categories	-	7,860	19	6,299	9,261
32	Off-balance sheet items	-	49,843	86	48	2,626
33	Total required stable funding	-	-	-	-	202,295
34	Net stable funding ratio (%)	-	-	-	-	112.58%

1.9 SECURITIZATION

Update of Table 52 of the 2021 Universal Registration Document, page 268

TABLE 52: SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK [EU SEC1]

06/30/2022 (in € millions)	The institution acts as investor			
	Traditional		Synthetic	Subtotal
	STS	Non-STS		
Total exposures	2,423	5,875	0	8,297
Retail customers (total)	1,868	842	0	2,710
Residential mortgage loans	658	556	0	1,214
Credit cards	68	0	0	68
Other retail exposures	1,143	286	0	1,428
Re-securitization	0	0	0	0
Wholesale customers (total)	555	5,032	0	5,587
Corporate loans	0	3,667	0	3,667
Commercial mortgage loans	0	0	0	0
Leases and receivables	555	1,365	0	1,920
Other exposures to wholesale customers	0	0	0	0
Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

12/31/2021 (in € millions)	The institution acts as investor			
	Traditional		Synthetic	Subtotal
	STS	Non-STS		
Total exposures	2,430	4,591	0	7,021
Retail customers (total)	1,837	787	0	2,624
Residential mortgage loans	627	380	0	1,007
Credit cards	116	10	0	126
Other retail exposures	1,094	397	0	1,491
Re-securitization	0	0	0	0
Wholesale customers (total)	593	3,804	0	4,397
Corporate loans	0	3,128	0	3,128
Commercial mortgage loans	0	0	0	0
Leases and receivables	593	676	0	1,269
Other exposures to wholesale customers	0	0	0	0
Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

Update of Table 53 of the 2021 Universal Registration Document, page 269

TABLE 53: SECURITIZATION EXPOSURES IN THE TRADING BOOK (EU SEC2)

06/30/2022 <i>(in € millions)</i>	The institution acts as investor			
	Traditional		Synthetic	Subtotal
	STS	Non-STS		
Total exposures	344	78	900	1,322
Retail customers (total)	303	78	0	381
Residential mortgage loans	118	78	0	195
Credit cards	0	0	0	0
Other retail exposures	185	0	0	185
Re-securitization	0	0	0	0
Wholesale customers (total)	41	0	0	41
Corporate loans	0	0	0	0
Commercial mortgage loans	0	0	0	0
Leases and receivables	41	0	0	41
Other exposures to wholesale customers	0	0	0	0
Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

12/31/2021 <i>(in € millions)</i>	The institution acts as investor			
	Traditional		Synthetic	Subtotal
	STS	Non-STS		
Total exposures	498	137	823	1,458
Retail customers (total)	466	128	0	594
Residential mortgage loans	124	128	0	253
Credit cards	0	0	0	0
Other retail exposures	341	0	0	341
Re-securitization	0	0	0	0
Wholesale customers (total)	32	9	0	41
Corporate loans	0	9	0	9
Commercial mortgage loans	0	0	0	0
Leases and receivables	32	0	0	32
Other exposures to wholesale customers	0	0	0	0
Re-securitization	0	0	0	0

CIC does not act as an originator or sponsor.

Update of Table 54 of the 2021 Universal Registration Document, page 269

TABLE 54: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – ORIGINATOR AND SPONSOR (EU SEC3)

CIC does not act as an originator or sponsor.

Update of Table 55 of the 2021 Universal Registration Document, page 269

TABLE 55: SECURITIZATION POSITIONS AND RISK-WEIGHTED ASSETS – INVESTORS (EU SEC4)

	Exposure value (by range of weighting/deductions)					Exposure value (by regulatory approach)				RWEA (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 (y compris IAA)	SEC-SA	Pondération 1,250 % / déductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250 % / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250 % / deductions
06/30/2022 <i>(in € millions)</i>																	
Total exposures	7,838	201	41	217	0	0	6,564	1,733	0	0	1,394	247	0	0	112	20	0
Classic securitization	7,838	201	41	217	0	0	6,564	1,733	0	0	1,394	247	0	0	112	20	0
Securitization	7,838	201	41	217	0	0	6,564	1,733	0	0	1,394	247	0	0	112	20	0
Detail of underlying	2,554	127	25	3	0	0	2,710	0	0	0	402	0	0	0	32	0	0
Of which STS	1,802	59	7	0	0	0	1,868	0	0	0	225	0	0	0	18	0	0
Wholesale customers	5,283	75	15	214	0	0	3,854	1,733	0	0	992	247	0	0	79	20	0
Of which STS	553	2	0	0	0	0	180	375	0	0	20	38	0	0	2	3	0
Re-securitization	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
Detail of 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
Re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	Exposure value (by range of weighting/deductions)					Exposure value (by regulatory approach)				RWEA (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 (y compris IAA)	SEC-SA	Pondération 1,250 % / déductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250 % / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting 1,250 % / deductions
12/31/2021 <i>(in € millions)</i>																	
Total exposures	6,537	229	29	226	0	0	5,976	1,044	0	0	1,309	138	0	0	105	11	0
Classic securitization	6,537	229	29	226	0	0	5,976	1,044	0	0	1,309	138	0	0	105	11	0
Securitization	6,537	229	29	226	0	0	5,976	1,044	0	0	1,309	138	0	0	105	11	0
Detail of underlying	2,378	227	18	1	0	0	2,624	0	0	0	398	0	0	0	32	0	0
Of which STS	1,784	51	2	0	0	0	1,837	0	0	0	215	0	0	0	17	0	0
Wholesale customers	4,158	2	11	225	0	0	3,352	1,044	0	0	911	138	0	0	73	11	0
Of which STS	590	2	0	0	0	0	218	375	0	0	24	38	0	0	2	3	0
Re-securitization	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
Detail of 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
Re-securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Update of Table 56 of the 2021 Universal Registration Document, page 269

TABLE 56: EXPOSURES SECURITIZED BY THE INSTITUTION – EXPOSURES IN DEFAULT AND SPECIFIC CREDIT RISK ADJUSTMENTS (EU SEC5)

CIC does not act as initiator or as sponsor.

1.10 INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Update of Table 61 of the 2021 Universal Registration Document, page 275

TABLE 61: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)

06/30/2022 <i>(in € millions)</i>	△EVE		△NII	
	06/30/2022	12/31/2021	06/30/2022	12/31/2021
Upward parallel shift (+200 bps)	-1,635	-442	653	646
Downward parallel shift (-200 bps)	707	74	-71	-226
Steepening of the yield curve	13	226	-	-
Flattening of the yield curve	-367	-650	-	-
Rise in short-term rates	-847	-675	-	-
Fall in short-term rates	481	227	-	-
	06/30/2022		12/31/2021	
TIER 1 CAPITAL	15,207		14,359	

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) 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: aziz.ridouan@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^e [General Secretariat].

2.2 PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

Person with overall responsibility for the universal registration document

Mr. Daniel BAAL
Chief executive officer

Declaration by the person responsible for the interim financial report

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, 2022

2.3 STATUTORY AUDITORS

The statutory auditors, PricewaterhouseCoopers Audit and Ernst & Young et Autres, and KPMG S.A., belong to the regional association of independent auditors of Versailles (*la compagnie régionale des commissaires aux comptes de Versailles*).

Principal statutory auditors

PricewaterhouseCoopers Audit

63, rue de Villiers - 92208 Neuilly-sur-Seine Cedex

Represented by Laurent Tavernier

Start of first term of office: May 25, 1988

Current term of office: 6 fiscal years with effect from May 4, 2018

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2023.

Ernst & Young et Autres

Tour First - 1, place des Saisons, 92400 Courbevoie

Represented by Hassan Baaj

Start of first term of office: May 26, 1999

Current term of office: 6 fiscal years with effect from May 24, 2017

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2022.

KPMG S.A.

Tour Eqho - 2 avenue Gambetta,

92066 Paris La Défense Cedex

Represented by Sophie Sotil-Forgues and Arnaud Bourdeille

Start of first term of office: May 25, 2016

Current term of office: 6 fiscal years with effect from May 10, 2022

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2027.

The Shareholders' Meeting of May 10, 2022 renewed the term of office of KPMG S.A. as principal statutory auditors for a period of six years, i.e. until the end of the Shareholders' Meeting called to approve the financial statements for the fiscal year ending December 31, 2027.

Alternate statutory auditors

The Shareholders' Meeting of May 10, 2022 noted that the term of office of KPMG AUDIT FS 1 SAS as alternate statutory auditors had expired and decided not to renew it.

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, 2022	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2022	page no. of the universal registration document filed with AMF on April 13, 2022
1. Persons responsible	69	98	478
2. Statutory auditors	69-70	98-99	479
3. Risk factors	NA	31-37	185-190
4. Information about the issuer	74	103	473
5. Business overview			
5.1 Main activities	NA	6-16	2; 6-7; 13-25
5.2 Main markets	NA	6-16	2; 6-7; 43-44; 380
5.3 Significant events in business development	NA	NA	45
5.4 Strategy and objectives	NA	18	9
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	NA	NA	474
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	NA	NA	4-5
5.7 Investments	NA	NA	NA
6. Organizational structure			
6.1 Description of the group	NA	2	12
6.2 Main subsidiaries	NA	2	12; 453-459
7. Review of the financial position and of net profit or loss			
7.1 Financial position	NA	6-16	29-47
7.2 Operating income	NA	6-16	29-47
8. Cash and equity			
8.1 Information on the issuer's equity	NA	41-42	356
8.2 Source and amount of the issuer's cash flows	NA	43	357
8.3 Information on the borrowing conditions and the issuer's financing structure	NA	8	NA
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	NA	NA	NA
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	NA	NA	NA
9. Regulatory environment	NA	4-6	31-32
10. Information on trends	NA	18	45
11. Profit forecasts or estimates	NA	NA	NA
12. Administrative, management, supervisory and executive bodies			
12.1 Information concerning the members of CIC's administrative and management bodies	NA	19-29	158-167
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	NA	28	169
13. Compensation and benefits	NA	NA	172-174
14. Operation of the administrative and management bodies			
14.1 Expiration date of current terms of office	NA	20-27	160-167
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	NA	NA	169
14.3 Information on the auditing committee and the remuneration committee	NA	NA	171
14.4 Declaration indicating whether or not the issuer is in compliance with the legal corporate governance framework in force in its country of origin	NA	NA	159

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, 2022	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2022	page no. of the universal registration document filed with AMF on April 13, 2022
14.5 Potentially significant impacts on corporate governance	NA	NA	158-174
15. Employees			
15.1 Number of employees	NA	87	408
15.2 Interests in the issuer's share capital and directors' stock-options	NA	NA	NA
15.3 Agreement providing for employee ownership of the issuer's shares	NA	NA	NA
16. Major shareholders			
16.1 Shareholders holding more than 5% of the share capital or voting rights	NA	NA	466
16.2 Existence of different voting rights of the aforementioned shareholders	NA	NA	470
16.3 Control of the issuer	NA	NA	467
16.4 Knowledge by the issuer of an agreement likely to result in a change in control at a later date	NA	NA	NA
17. Related-party transactions	NA	18	NA
18. Financial information on the issuer's assets and liabilities, financial position and results			
18.1 Historical financial information	NA	38-91 ; 101	351-415; 421-459; 481
18.2 Interim and other financial information	NA	38-91	NA
18.3 Verification of the annual historical financial information	NA	92	421-459; 460-463
18.4 Pro forma financial information	NA	NA	NA
18.5 Dividend distribution policy	NA	NA	467
18.6 Legal and arbitration proceedings	NA	NA	474
18.7 Material change in the financial position	NA	NA	474
19. Additional information			
19.1 Share capital	NA	97	466
19.2 Charter and articles of association	NA	NA	473
20. Major contracts	NA	NA	474
21. Documents available to the public	69	98	473; 478

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, 2022	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2022	page no. of the universal registration document filed with AMF on April 13, 2022
1. Information to be disclosed about the issuer			
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

Financial information officer

Alexandre Saada,
Director of the Finance Division of Crédit Mutuel Alliance Fédérale

Edition

L'Agence ComFi by CIC Market Solutions,
CIC's financial communication agency

Photo credits

Cover photo: FFC – Patrick Pichon

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



WWW.CIC.FR



CIC – Société anonyme (public limited company) with capital of 611 858 064 euros - 6, avenue de Provence - 75009 Paris

Swift CMCIFRPP – Tel: 01 45 96 96 96 – www.cic.fr – RCS Paris 542 016 381 – N° ORIAS 07 025 723 (www.orias.fr)

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