

**SECOND
AMENDMENT
TO THE
2025
UNIVERSAL
REGISTRATION
DOCUMENT**

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Construisons pour que le monde bouge.

Second amendment to the 2025 Universal Registration Document

A leading bank both in France and abroad, CIC promotes a universal banking model that combines businesses covering all areas of finance and insurance, financial solidity and a long-term growth strategy.

Digital and close to its customers, the company's business model focuses on service quality and listening to their needs.

Flexible tools and adaptable products and services combined with the proximity of the networks allow CIC to offer the responsiveness that customers expect, regardless of their location.

Through its commitment to the economy and society, and with a strong corporate governance system, CIC acts as a responsible bank in a rapidly changing world.

High entrepreneurial standards with operations built around five areas of activity:

RETAIL BANKING,
CORPORATE & INSTITUTIONAL BANKING - CIC Corporate & Institutional Banking,
ASSET MANAGEMENT & PRIVATE BANKING,
PRIVATE EQUITY.

2025 Universal Registration Document filed with the Autorité des marchés financiers on April 8, 2026 under number D.26-0234.

First amendment to the 2025 Universal Registration Document filed with the Autorité des marchés financiers on August 6, 2026 under number D.26-0234-A01.

Second amendment to the 2025 Universal Registration Document filed with the Autorité des marchés financiers on September 29, 2026 under number D.26-0234-A02.



This second amendment to the Universal Registration Document was filed on September 29, 2026, 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 financial instruments or for the admission of financial instruments to trading on a regulated market if it is supplemented by a note on the financial instruments 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.

This is a translation into English of the second amendment to 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.



Risk and capital adequacy - Pillar 3 at June 30, 2026

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INTRODUCTION

The purpose of CIC Pillar 3 report is to provide information supplementary to the minimum regulatory requirements concerning capital and risks called for in Pillars 1 and 2 of the Basel Accords, in the form of additional data concerning capital and risks. These supplements are in line with the guidelines relating to the publication requirements under section 8 of Regulation (EU) No. 575/2013 of June 26, 2013 as well as Regulation (EU) No. 2019/876 (CRR2) and No 2024/1623 (CRR3), amending Regulation (EU) No. 575/2013.

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

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

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

1.1 Key indicators (EU KM1)

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TABLE 2: KEY INDICATORS (EU KM1)

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Key indicators (EU KM1)

(in € millions or as a percentage)

	06/30/2026	03/31/2026	12/31/2025	09/30/2025	06/30/2025
AVAILABLE EQUITY					
1 – Common Equity Tier 1 (CET1) capital	21,745	20,406	20,408	20,152	20,172
2 – Tier 1 capital	21,745	20,406	20,408	20,152	20,172
3 – Total equity	25,413	24,137	23,737	23,583	23,762
RISK-WEIGHTED ASSETS					
4 – Total amount of risk-weighted assets	163,487	162,643	160,884	155,997	155,249
4a – Total risk exposure pre-floor	163,487	162,643	160,884	155,997	155,249
CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)					
5 – Common Equity Tier 1 capital ratio	13.3%	12.6%	12.7%	12.9%	13.0%
5b – Common Equity Tier 1 ratio considering unfloored TREA (%)	13.3%	12.6%	12.7%	12.9%	13.0%
6 – Tier 1 capital ratio	13.3%	12.6%	12.7%	12.9%	13.0%
6b – Tier 1 ratio considering unfloored TREA (%)	13.3%	12.6%	12.7%	12.9%	13.0%
7 – Total equity ratio	15.5%	14.8%	14.8%	15.1%	15.3%
7b – Total capital ratio considering unfloored TREA (%)	15.5%	14.8%	14.8%	15.1%	15.3%
ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)					
EU 7d – Pillar 2 capital requirements	–	–	–	–	–
EU 7e – of which: to be met with CET1 capital	–	–	–	–	–
EU 7f – of which: to be met with Tier 1 capital	–	–	–	–	–
EU 7g – 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%
EU 8a – Conservation buffer resulting from the macroprudential or systemic risk observed at the level of a Member State (in %)	–	–	–	–	–
9 – Countercyclical capital buffer (in %)	0.9%	0.9%	0.9%	0.9%	0.9%
EU 9a – Systemic risk buffer (in %)	–	–	–	–	–
10 – Buffer for global systemically important institutions (in %)	–	–	–	–	–
EU 10a – Buffer for other systemically important institutions (in %)	–	–	–	–	–
11 – Total buffer requirement	3.4%	3.4%	3.4%	3.4%	3.4%
EU 11a – Total capital requirements	11.4%	11.4%	11.4%	11.4%	11.4%
12 – CET1 capital available after compliance with the total SREP capital requirements ⁽¹⁾	7.3%	6.5%	6.7%	6.9%	7.0%
LEVERAGE RATIO					
13 – Total exposure measurement	443,150	434,187	415,313	423,170	410,506
14 – Leverage ratio	4.9%	4.7%	4.9%	4.8%	4.9%
ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)					
EU 14a – Additional capital requirements to address the risk of excessive leverage	–	–	–	–	–
EU 14b – of which: to be met with CET1 capital (percentage points)	–	–	–	–	–
EU 14c – Total SREP leverage ratio requirements	3.0%	3.0%	3.0%	3.0%	3.0%
LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)					
EU 14d – Leverage ratio buffer requirement	0.0%	0.0%	0.0%	0.0%	0.0%
EU 14e – Total leverage ratio requirement	3.0%	3.0%	3.0%	3.0%	3.0%
LIQUIDITY COVERAGE RATIO (LCR)⁽²⁾					
15 – Total liquid assets (HQLA)	51,792	50,503	50,254	49,984	49,908
EU 16a – Cash outflows	58,208	57,396	57,791	57,643	58,042
EU 16b – Cash inflows	22,289	22,578	22,039	21,527	21,471
16 – Total net cash outflows	35,919	34,817	35,752	36,116	36,571
17 – Liquidity coverage ratio (LCR)	144.7%	145.6%	141.8%	139.5%	137.3%
NET STABLE FUNDING RATIO (NSFR)					
18 – Total available stable funding	271,221	268,001	261,996	261,607	260,572
19 – Total required stable funding	251,533	248,153	243,645	237,291	236,071
20 – Net stable funding ratio (NSFR)	107.8%	108.0%	107.5%	110.3%	110.4%

(1) The EBA recommends using, for this line, the minimum available capital after covering SREP capital requirements for CET1 capital, Tier 1 capital, or total capital. For CIC, the minimum covers total capital.

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

1.2 RISK FACTORS (EU OVA)

This section describes the principal risks to which CIC (hereinafter “the group”) is exposed.

CIC is exposed to multiple risks associated with Retail Banking, Insurance, Corporate Banking, Capital Markets, Asset Management, Private Banking and Private Equity. The group has set up a process to identify and measure risks related to its

activities which enables it, at least once a year, to prepare the map of its most significant risks. The risk mapping is submitted for approval by the group's Board of Directors.

The main factors that can significantly influence the group's risks are mentioned below, with major risks being addressed first within each category.

1.2.1 Credit risks related to the group's banking activities

CIC's primary risk is credit risk, because of its business model.

Gross exposures (on-balance sheet, off-balance sheet, derivatives and repurchase agreements) to credit risk amounted to €523 billion at June 30, 2026.

Details of exposures by type of counterparty are available in Pillar 3 of the 2025 universal registration document, tables 29 “Performing and non-performing exposures and related provisions – EU CR1” and 25 “Credit quality of loans and advances to non-financial corporations by industry – EU CQ5” and updated in this amendment as of June 30, 2026.

Given its business model, the nature of its exposures and their concentration in France (82% of total exposures at December 31, 2025), the group is particularly exposed to the degradation of the national economic situation, in particular that of companies (increase in defaults) and the real estate market (fall in prices) in a context of uncertainties related to the French and international political context (protectionist threats, continuation of the war in Ukraine). This unfavorable situation could adversely impact CIC's profitability and solvency:

- a. The increase or maintenance at a high level of business failures could lead to **significant financial losses due to the inability of counterparties to meet their contractual obligations** (risk of default). This risk of default would immediately take the form of more non-performing loans (NPL, an indicator of default risk) and a major point of concern to European regulators and supervisors. It would also be reflected in a higher cost of risk due to the provisioning of those non-performing loans. It concerns the financing activities which appear on CIC's balance sheet or guarantee activities which appear off balance sheet as well as other activities exposing the group to a risk of counterparty default, notably its activities related to the trading and settlement/delivery of financial instruments on the Capital Markets, and to insurance. While the counterparties concerned may be banks, financial institutions, industrial or commercial companies, governments, investment funds or natural persons, the weight of gross corporate exposures in total credit risk exposures (€175 billion i.e. 35% at December 31, 2025) makes CIC particularly vulnerable to a deterioration in economic conditions, especially as a result of rising interest rates affecting corporate customers who mainly borrow at variable rates. As of June 30, 2026, CIC's NPL ratio for all customer segments (NPL/gross customer loans) was 3.2% compared with 3.1% at end-2025, and the cost of customer risk was €268 million compared with €523 million at December 31, 2025. In relation to gross outstanding loans, the cost of customer risk was 0.2% as at December 31, 2025. CIC had a stock of provisions for non-proven risks (provisions for performing loans – stage 1 and stage 2) of €1 billion as of June 30, 2026, as at December 31, 2025.
- b. **In connection with the fall in the real estate market, a massive degradation in real estate prices could affect collection rates.** Due to the size of its residential home loan

portfolio representing nearly 44% of net customer loans, i.e., €115 billion as of June 30, 2026, mainly in France, the group is exposed to a fall in prices, in particular on properties with the lowest energy ratings (DPE) or those subject to climatic risks (floods, droughts, etc.). In this scenario, the impact would be an increase in defaults but also, in the case of financing guaranteed by mortgages, the fall in the value of the homes pledged as collateral could reduce recovery rates. As of June 30, 2026, the cost of home loan risk in relation to gross loans in the balance sheet was 0.05%.

- c. **The default of one or more of the group's largest customers also could degrade its profitability.** CIC has relatively significant unitary exposures to certain States, banking counterparties or major groups, mainly French. Among States and similar entities, i.e., €85 billion of gross exposure as of June 30, 2026, the group is principally exposed to France for €57 billion, mainly to the Banque de France (€35 billion), which is a member of the Eurosystem, and to the Caisse des dépôts et consignations (€16,5 billion, which is considered to be a sovereign risk in France due to the centralization mechanism for deposits from regulated savings accounts). Other than States, as of June 30, 2026, single on- and off-balance sheet exposures exceeding €300 million, represented €2.4 billion on banks for 2 counterparties and €35 billion on companies for 51 counterparties. The probability of several of these counterparties being downgraded or even defaulting simultaneously cannot be ruled out and would affect the profitability of the group.
- d. Given the extensive use of internal credit risk rating methods, **the calculation of risk-weighted assets in the denominator of the solvency ratio could deteriorate in line with that of the quality of its portfolio.** Under the standardized method, the change in credit quality has little impact on the calculation of weighted risks and therefore on the solvency ratio. But if the credit portfolios have been authorized by the supervisor to use internal models (IRB) to calculate weighted risks, any deterioration of the affected portfolios would deteriorate the denominator of the solvency ratio. Within CIC, 73% of the total exposures to credit risk are assigned an internal rating¹, the quality of which affects the calculation of the credit risk-related capital requirements under Basel III, and therefore the group's solvency ratio. Lower ratings on all or part of the portfolio would consequently result in lower solvency of the group in terms of risk of changed ratings. A recession could increase this credit risk, also given the increased indebtedness of economic agents and the decline in their financial income.

A further rise in, or shortage of, commodities (as seen following the war between Russia and Ukraine) could worsen conditions in particularly vulnerable sectors (chemicals, steel, transportation, motor, agri-food, etc.) where the group is exposed.

¹ According to the level of estimated risk associated with a counterparty, an internal rating is assigned to it, which will influence the capital requirements for credit risk.

1.2.2 Financial risks related to the group's activities and macroeconomic conditions

Financial risks related to the macroeconomic and market environments are defined as risks related to the changes in market conditions and in particular those affecting income, price levels and the macroeconomic environment such as the existing or anticipated economic environment.

1.2.2.1 Liquidity risk

Liquidity risk is the ability of an institution to honor its commitments at a reasonable price at any time. Thus, an inability to honor net outflows of cash because of a scarcity of financial resources in the short-, medium- and long-term creates exposure to liquidity risk.

Liquidity risk can materialize at any time and responds to internal or external risk factors, which requires appropriate and differentiated management. The main risk factors associated with liquidity risk are:

a. A sudden and massive outflow of liquidity

CIC must be able to deal with sudden and significant liquidity leaks, whether in connection with customers (leakage of deposits, off-balance sheet drawdowns) or Capital Markets (margin calls, additional collateral requirement, debt buybacks, etc.). To hedge against this risk, CIC is part of a centralized liquidity management process and can draw on the liquidity reserve of Crédit Mutuel Alliance Fédérale. This reserve amounted to €143.3 billion as of June 30, 2026. It is made up of deposits with central banks, mainly the European Central Bank, high-quality securities, and private-sector debt securities eligible for central bank refinancing. CIC's short-term risk is managed using the LCR ratio, which averaged nearly 140% during the first six months of 2026, which represents a surplus of more than €14 billion over the minimum regulatory requirements.

b. An unbalanced change in the commercial gap

As a universal bank, CIC is active in both the loan and savings markets. With a loan-to-deposit ratio of more than 100%, CIC is structurally a borrower and relies on the group's refinancing to balance its balance sheet. A rise in the ratio, and therefore in the commercial gap (the gap between loans and deposits), may increase its exposure to liquidity risk. As of June 30, 2026, it stood at 114.8%.

Rigorous monitoring of the loan-to-deposit ratio, in line with CIC's risk appetite, helps manage exposure to liquidity risk. Corrective action is taken on a regular basis to ensure compliance. The group must remain attentive to the range of products offered to customers and their pricing in order to meet its target.

c. The effects of a change in interest rates on the balance sheet structure

The interest rate environment and the central bank's monetary policy have a significant impact on bank savings, which could lead to a distortion of the balance sheet.

During periods of rapidly rising interest rates, as in 2022 and 2023, banks see a surge in deposits, but at a higher cost, especially for regulated products. In contrast, in a low-interest-rate environment, customers may seek higher-yielding investments, such as stocks, savings & retirement insurance or mutual funds, which could result in a flight from bank savings. CIC, whose funding is mainly based on corporate deposits, which are more sensitive to interest rate fluctuations than retail deposits, is more directly and rapidly affected by interest rate movements on its balance sheet structure.

As the main source of balance sheet financing, bank deposits have been closely monitored since the end of 2022, and pricing adjustments according to changes, or expectations of changes, in market rates are accompanied by close monitoring of outstandings.

d. More difficult access to market refinancing

CIC uses short-term and medium-term issuance programs with a structured EMTN program. The resources raised are included in the centralized refinancing management and market refinancing is mainly carried by BFCM.

In a tense geopolitical environment marked by uncertainty in the financial sector, it may become more difficult to access medium- and long-term refinancing.

However, despite tensions arising from the trade war initiated by the US president, concerns about France's fiscal policy, and the uncertain geopolitical situation, BFCM and CIC were able to consolidate their investor base in 2025, completing their entire refinancing program.

In 2026, the Middle East war sparked new tensions in financial markets. Widening credit spreads, inflationary pressures and central banks' cautious stance led to higher funding costs. However, the market remained liquid, allowing CIC and BFCM to proceed with their 2026 program without any major issues.

Furthermore, the markets are beginning to anticipate potential tensions in France and for French financial institutions, linked both to the vote on the Finance Bill and to the presidential elections scheduled for spring 2027. The OAT-Bund spread widened again, confirming investors' concerns about the country's political climate. Such uncertainties could have a negative impact on French banks' refinancing costs in 2027. In light of this risk, the BFCM remains particularly vigilant and will bring forward with its 2027 program as soon as possible in order to secure its refinancing under less volatile conditions.

At the same time, some major technology groups (such as US cloud giants) have recently issued, or are likely to issue, substantial amounts of bonds to finance their investment needs related to the development of artificial intelligence. This development could increase competition among issuers in capital markets as they seek to attract institutional investors.

e. Excessive transformation to liquidity

To minimize exposure to the aforementioned risks, we have to focus on proper maturity matching between liabilities and assets to be refinanced and keep a close eye on balance sheet transformation. The Net Stable Funding Ratio (NSFR) secures this balance over a one-year horizon. At June 30, 2026, CIC's NSFR stood at 107.8% with a stable surplus of resources of €19.7 billion.

f. A significant deterioration in the ratings of BFCM and Crédit Mutuel Alliance Fédérale entities

BFCM is the main issuer of Crédit Mutuel Alliance Fédérale, and as such carries the ratings on behalf of the group. BFCM's long-term (Senior Preferred) ratings are AA- negative for Fitch Ratings (confirmed on July 7, 2026), A1 negative for Moody's (confirmed on May 26, 2026) and A+ stable for Standard & Poor's (confirmed on December 8, 2025). The latter agency rates the Crédit Mutuel group and its major issuers. These ratings also benefit CIC issues.

The downgrade of these credit ratings could have an impact on the refinancing of Crédit Mutuel Alliance Fédérale. Reflecting a lower credit quality, it could be more complicated to raise resources and would squeeze out some investors depending on their investment constraints. The relative cost of refinancing would also be instantly increased and this deterioration could also result in increased collateral requirements in certain activities or bilateral contracts.

BFCM's rating was not downgraded, despite France's rating being downgraded due to the prospect of a deterioration in the fiscal situation and political uncertainty. The impact on the group's ability to obtain refinancing was therefore limited.

g. An unfavorable change in collateral

Many Capital Markets require the mobilization of collateral, either on a permanent basis (guarantee deposits, initial margins) or according to changes in valuations. An unfavorable change in the markets, a downgrade in the rating (see above), or a tightening of the constraints imposed by certain market participants may generate an increase in the liquidity mobilized, either temporarily or permanently.

The collateral constituting the liquidity reserve and eligible at the central bank may be affected by changes in the implementation of monetary policy: increase in discounts, end of eligibility of certain assets. Thus, following the expiration of eligibility for certain corporate private debt (ACC corporate) in 2024, the Banque de France decided to end the eligibility of PGE (prêt garanti par l'État – State-guaranteed loan) as of December 19, 2025. These changes resulted in a slight decrease in the liquidity reserve.

1.2.2.2 Interest rate risk

Interest rate risk refers to the impact of changes in interest rates on a bank's financial income and value, affecting the profitability of interest income and expenses, as well as the valuation of its assets and liabilities.

This risk is measured on the banking book and excludes the trading book.

The main risk factors associated with interest rate risks are:

a. A conversion rate that is too high

CIC's business with its customers generates a risk of an increase in interest rates through the granting of long-term fixed-rate loans that cannot be offset by the customer's resources. This risk is controlled by the measures taken by asset-liability management, which calibrate the hedging transactions required to maintain the exposure within the approved risk appetite framework.

The economic value (EVE) sensitivity of CIC's balance sheet, determined according to six regulatory scenarios, is below the 15% threshold for Common Equity (Tier 1) capital. The worst-case scenario (a 200 bp rise in the yield curve) shows a sensitivity of -11.89% of Tier 1 capital at December 31, 2025. The sensitivity of the one-year and two-year net interest margin is determined based on several internal scenarios, along with the two regulatory scenarios (SOT MNI). Given the direction of swaps in CIC's portfolio, the group is naturally exposed to falling interest rates in the MNI stress tests. The -200 bp SOT MNI indicates a sensitivity of -2.49% of Tier 1 capital as of June 30, 2026, a level that complies with both the group's threshold and the regulatory limit.

b. A sudden rise in interest rates

A sudden rise in interest rates, like the one Europe experienced in 2022 and 2023, highlighted the risk of uneven transmission of interest rate movements across the bank's balance sheet. With regard to loans, only new loans reflect the rise in interest rates, while early repayments on existing loans decline. When it comes to deposits, products such as passbook accounts benefit from a rise in interest rates across the board, and term deposit interest rates once again become attractive; there is a massive shift from low-interest or non-interest-bearing deposits to more attractive products. This results in a squeeze on the net interest margin, which is nevertheless mitigated by the hedging effect of interest rate swaps until the overall balance of the interest rate structure stabilizes in this new environment. Given the current situation, a rise in interest rates is likely: inflationary risks in an unstable and unpredictable geopolitical context (war in the Middle East since early 2026), even though financial markets are showing some resilience.

c. Barriers to the transmission of market rates: administered rates and usury rates

In addition to the aforementioned risk of changes in market rates, there is also the risk of an asymmetric pass-through of monetary policy to customer rates. When it comes to loans, constraints related to the usury rate and how often it is adjusted can create a distortion between the market and customer pricing, which can negatively impact loan production. For example, in 2022, the ECB raised interest rates several times and at a rapid pace. As a result, commercial banks immediately faced higher refinancing costs. On the other hand, usury rates remained unchanged for several months before being gradually readjusted, which significantly worsened banks' commercial margins. Deposit rates are also subject to several constraints. In an environment of negative interest rates, as has been the case for several years, customer deposits in France are protected by an implicit floor of 0%, which prevents monetary policy from being fully transmitted. Interest rates on regulated deposits are adjusted by public authorities at varying intervals, and the formula used to calculate them, which tends to reflect changes in market conditions, is not always followed. The final decision on setting the rate for regulated deposits rests with the Ministry of Finance. Interest rates set by the State for regulated savings may therefore move differently from interbank market rates, thereby creating a mismatch between the funding cost and return on investments.

d. Risk of yield curve distortion

The structure of a bank's balance sheet is sensitive to non-parallel shifts in the yield curve. A flattening (or even inversion) of the yield curve, for example through a rise in short-term interest rates, leads to a sharp decline in the net interest margin. It can even turn negative given the banking model (borrowing short-term to lend long-term).

1.2.2.3 Market risk

This is the risk of loss of value caused by any unfavorable change in market parameters such as interest rates, the prices of securities, exchange rates or commodities prices. Market risk concerns activities of several business lines of the bank, including the Capital Markets of the CIC CIB, the asset-liability management activity and the asset management business of the group's management companies.

The potential impact of market risk on the ALM business is described above. The risk involving asset management is due to the fact that the fees received by this business line vary with the valuation of the funds under management, which is set by markets.

CIC's Capital Markets are subject to several types of risk:

- a. **A worsening of economic prospects** would negatively affect the financial markets, which are supposed to reflect the health of issuers of the capital and debt securities that are traded in them. The valuation of transferable securities would decline, the volatility of valuations would increase and liquidity could be reduced in certain markets. A long period of fluctuation, in particular a fall in asset prices, could expose CIC CIB's capital markets activities to a risk of significant losses, particularly when faced with difficulties in selling positions in a context of declining market liquidity.

The volatility of financial markets may have an unfavorable effect and lead to corrections on risky assets and generate losses for the group. In particular, an increase in volatility levels could make it difficult or costly for the group to hedge certain positions.

The investment business line would suffer from adverse financial market conditions to the extent that this business line, particularly in anticipation of an improving economy, takes a position on increasing stock market valuations and on a better rating quality of debt issuers.

The results of the commercial business line would also be negatively impacted by poor market conditions. Fees from the brokerage business would drop in proportion to the decline in transaction valuations. Similarly, the number of transactions on the primary market (initial public offers, capital increases and debt issues) would drop, which would translate directly into less fees.

If funds managed on behalf of third parties within CIC were to perform below those of market competitors, customer withdrawals could increase, which would affect the revenues of this activity.

- b. In France, political and fiscal instability continued to weigh on the start of 2026, with sluggish growth and an unexpected decline in GDP (-0.1%) in the first quarter. This situation, combined with the effects of the energy shock caused by tensions in the Middle East, led to higher bond market volatility.

10-year OAT yields fluctuated sharply, peaking at around 3.90% in May. The OAT-Bund spread hovered in a range of 70 to 85 bp. In the first half, the ECB ended its easing cycle and raised its key rates by 25 basis points on June 17, taking the deposit rate to 2.25%, the refinancing rate to 2.40%, and the marginal lending facility rate to 2.65%. This decision was intended to counter inflationary pressures resulting from rising energy prices.

On the international front, the first half of 2026 was marked by ongoing trade tensions under the Trump administration, with a gradual increase in tariffs, and, above all, by the Iranian conflict, which triggered an oil crisis with long-term impacts that are still hard to assess. These factors led to high market volatility, a downward revision of the global growth outlook, and higher inflation in Europe. However, massive investments in AI continued to fuel activity, particularly in the US. Global growth came in at around 3.0% year-on-year in the first half, with the Eurozone showing sluggish growth (+0.8%/+0.9% expected for the year), the United States remaining resilient at around 2.3%, and China at about 4.6%.

The Fed kept its key rates unchanged in a range of 3.50–3.75% during the first half, awaiting clearer visibility on inflation and the effects of trade and geopolitical policies.

Despite these events, equity markets remained at record highs, and credit indices such as the iTraxx Main and iTraxx Crossover remained very tight.

Against this backdrop, CIC's market operations ended the half-year with net revenue of €296 million and income before tax of €171 million. Results remained solid and consistent despite the events that unfolded in the second quarter.

The market risk to which CIC's Capital Markets division is exposed is low. The total capital allocated to CIC Capital Markets amounted to €755 million, representing 3.2% of CIC's total regulatory capital (€23.7 billion as of December 31, 2025).

As of June 30, 2026, €628.7 million of this allocation had been used.

During the first half of 2026, the historical VaR (one-day, 99%) of the trading book averaged €3.5 million for the group. The low level of VaR reflects the decrease in earnings volatility in the historical analysis.

1.2.3 Risks related to the group's business operations

1.2.3.1 Strategic and business risk

Crédit Mutuel Alliance Fédérale is making progress on its 2024-2027 strategic plan, "Togetherness Performance Solidarity". This includes financial targets related to revenues, expenses and profitability. As CIC is part of Crédit Mutuel Alliance Fédérale, it contributes to the objectives defined in the strategic plan. These internal objectives are based on assumptions, particularly in relation to the economic and commercial context. Thus, the current context of uncertainty and tensions is likely to make the achievement of these objectives more complex, particularly if one or more of the risk factors defined in this section occurs.

Climate and environmental risks, both physical and transition, are likely to impact economic players and negatively affect Crédit Mutuel Alliance Fédérale's activities, results and financial position. These risks are aggravating factors for credit, operational and market risks. An increase in these costs could result significant losses for Crédit Mutuel Alliance Fédérale both in the banking and insurance activities, via customer defaults, increased costs, a degradation in the value of assets and the profitability of the business lines.

As a key player in the financing of the economy, Crédit Mutuel Alliance Fédérale's business is sensitive to the political, macroeconomic and financial environments of the countries in which it operates. The current environment is characterized by an uncertain economic outlook, multiple geopolitical tensions, a rise in protectionist trends that could affect the group's business, costs, level of risk, tax expense and ultimately profitability.

Credit ratings have an impact on the cost of refinancing and liquidity of Crédit Mutuel Alliance Fédérale entities operating in the markets. A significant degradation in ratings, whether for exogenous or endogenous causes, could have a material adverse effect on Crédit Mutuel Alliance Fédérale's liquidity and competitiveness on the markets, increase the cost of financing, limit access to capital markets or affect the market value of bonds issued.

Similarly, the degradation of non-financial ratings could have an impact on the group's image and reputation, particularly among investors who use these ratings to build their portfolios. A significant degradation in ratings could have an unfavorable impact on investors' interest in the securities issued by Crédit Mutuel Alliance Fédérale entities.

Crédit Mutuel Alliance Fédérale faces strong competition in all its markets, business lines, and products and services. European financial services markets are mature and demand for products and services is correlated with overall economic development. This situation increases the intensity and complexity of the competition the group faces. This competition is driven by many factors, including the quality of the products and services offered, prices, distribution methods, the various and increasing regulatory constraints that apply to products and services, the reputation of the brand, the financial strength of the group as perceived by the market. In addition, the emergence of powerful non-banking competitors is increasing competitive pressure.

New uses, particularly in payments and new technologies, are transforming the industry and changing how customers consume products and services. Although it is still difficult to clearly assess the impact of the emergence of these new technologies, the development of their use is changing uses, processes and the competitive landscape of the group's business lines. That is why the group is committed to staying competitive, maintaining its technological performance and capacity for innovation, preserving its unique identity, and continuing its expansion in Europe, particularly in Germany, in order to preserve its market position and grow its margins and earnings.

Lastly, the regulatory environment in which CIC operates has an impact on its business and on the strategic decisions of Crédit Mutuel Alliance Fédérale, of which CIC is a part. This regulatory environment is described in the dedicated section, paragraph 2.1.2 Regulatory environment of chapter 2 of the first amendment to the universal registration document.

1.2.3.2 Operational risks

In accordance with point 52, Article 4 of Regulation (EU) No. 575/2013, operational risk is defined as the risk of loss or gain resulting from inadequate or failed internal processes, people and systems or from external events, and includes legal risk. The Order of November 3, 2014 states that operational risk includes risks from events with a low probability of occurrence but a high impact, risks of internal and external fraud as defined in Article 324 of Regulation (EU) No. 575/2013 cited above, and model risks.

The Order of November 3, 2014 describes model risk as the risk of the potential loss an institution may incur as a consequence of decisions that could be principally based on the output of internal models, due to errors in the development, implementation or use of such models.

Operational risk, thus defined, excludes strategic and reputational risks (image).

In Article 4(52quater) of Regulation (EU) No 575/2013, IT risk means any reasonably identifiable circumstance in relation to the use of network and information systems which, if materialized, may compromise the security of the network and information systems, of any technology dependent tool or process, of operations and processes, or of the provision of services by producing adverse effects in the digital or physical environment;

The ACPR¹ defines IT risk as the risk of loss arising from an inadequate organization, failure, or insufficient security of the information system, which includes all systems equipment, networks, software, data, and human resources devoted to processing the institution's information.

This definition includes, but is not limited to, cyber security risk.

The decree of November 3, 2014 defines:

- IT risk in Article 10-as): "the risk of loss resulting from an inadequacy or failure affecting the organization, operation, change, or security of the information system. IT risk is an operational risk";
- information system security in Article 10-at): "protection of the confidentiality, integrity, and availability of data and IT assets, in particular to ensure their authenticity, accountability, liability, and reliability";
- operational or security incident in Article 10-ak): "an unforeseen event or series of events that impairs or may impair the proper functioning or security of the information system".

The main risk factors associated with operational risks are:

- a. Malicious acts, which pose a significant risk to the group, notably involving means of payment. As of June 30, 2026, the impact of malicious acts (fraud, theft, etc.) was €9.3 million, accounting for 34.3% of total claims.
- b. The risk related to human error, which as of June 30, 2026 accounted for a gross loss of €4.6 million, or 17.2% of total claims.
- c. Legal risks, which as of June 30, 2026 accounted for a total loss of €10.3 million, or 38.2% of total claims.

The proven loss experience as of June 30, 2026 amounted to €27 million and represented 0.75% of net revenue in the first half of 2026.

1.2.3.3 Business interruption risk

As part of its operational risk management program, Crédit Mutuel Alliance Fédérale has implemented Emergency and Business Continuity Plans (EBCPs) which provide protection actions and which limit the severity of an emergency. In line with the regulations in force (Order of November 3, 2014, amended by the Order of February 25, 2021), an EBCP can be defined as the description of the actions to be carried out to ensure the continuity of the business processes considered essential and the resources just necessary to be implemented in the event of a disaster resulting in the unavailability or serious disruption of human resources, premises, IT and telecommunications systems, and critical third parties (within the meaning of outsourcing, DORA, and the Single Resolution Board).

¹ Source: "IT risk, ACPR Discussion Paper, January 2019".

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Risk factors (EU OVA)

The unavailabilities above may lead to a partial or total suspension shutdown of CIC's activity, resulting in a decline in its earnings depending on the extent of the shutdown. Similarly, the inability of customers to have access to the services offered by CIC would be detrimental to its financial position. Such circumstances would necessarily entail adjustments to the arrangements for continuation of activity, with resulting additional costs.

The first half of 2026 was not marked by any events that led to a business interruption.

1.2.3.4 ESG risks

The risks associated with climate change add to existing risks, such as credit risk, operational risk and financial (market and liquidity) risks. These may also be associated with reputational or liability risks. Thus, climate change exposes CIC to:

- physical risks, which refer to the financial impacts of climate change (including increased frequency of extreme weather events and gradual changes in the climate);
- transition risk, referring to the financial losses that an institution may incur, directly or indirectly, as a result of the process of adapting to a low-carbon and more environmentally sustainable economy. It may arise, for example, from the relatively sudden adoption of climate and environmental policies, technological progress or changes in market behavior and preferences.

a. CIC's business model could be impacted by physical risks resulting in particular in:

- direct physical consequences (damage/destruction of assets, deterioration of working conditions) and indirect consequences (damage/destruction of infrastructure, disruption of production chains, etc.) for the counterparties, generating economic impacts (repair costs, drop in productivity, production, income, etc.) and therefore a loss of added value and/or wealth, a risk of an increase in their probability of default and bankruptcy, increasing credit risk, including for individuals, in particular in connection with to a depreciation of the real estate collateral;
- an increase in claims on the group's infrastructures and/or employees, accentuating operational risks;
- reversals in market expectations (sudden revaluations due to high sensitivity of securities, increased volatility, capital losses), accentuating market risk;
- an increase in claims and associated insurance compensation (decrease in profitability for the insurer), an increase in the cost of reinsurance as well as indirect impacts on the company's asset portfolios, increasing the risk related to insurance activities.

b. CIC's business model could be impacted by transition risks resulting in:

- the need to adapt models and products, the change in customer and investor feelings towards companies, the disruption of the production chain, the modification of the production conditions of the offer, generating losses of market share, a decrease in financing capacities, a change in the prices of inputs and production tools, a decrease in production, a change in demand for finished products or services and therefore an increase in costs, a decrease in revenues and added value for companies that could result in an increase in the probability of default and weigh on the risk of corporate default;
- impacts on the real estate sector (increase in the carbon tax leading to an increase in the cost of energy, implementation of new standards concerning low-energy efficient buildings requiring renovation work, etc.) that may lead to an increase in the probability default by creditors and weighing on the risk of default of individuals (depreciation of collateral);

- a liability risk in the event of a serious dispute with the customer financed by the bank or the non-compliance with a commitment, as well as a risk of damage to reputation (also linked to a growing awareness of climate risks, new regulations and voluntary commitments made by the bank);
- the loss of customers if they consider that CIC is not taking sufficient action on environmental/climate policies;
- devaluations of assets that are not low-carbon compatible, which would then make the assets obsolete (stranded assets), changes in borrowing costs and a sudden revaluation of financial assets;
- an increase in liquidity risk related to:
 - the degradation in the quality of customer loan portfolios (this deterioration could in the long term negatively impact profitability and financial strength and, ultimately, affect the ability to refinance under good conditions);
 - investor pressure on investment portfolios;
 - the impairment of corporate or government debt securities held (and not complying with certain climate-related commitments);
 - the withdrawal of customer deposits (in the event of an unfavorable image);
- a loss of income from insurers due to a depreciation of financial securities held;
- risks weighing on solvency (increase in risk-weighted assets) and operating profitability (decrease in the net interest margin).

As part of its new 2024-2027 strategic plan, Togetherness Performance Solidarity, the group aims to become the benchmark bank for the ecological and societal transition. The deployment of this ambition to our customers and the management of ESG risks are therefore some of the success factors to achieve the commitments and strategic objectives set. The implementation of an adapted system will require the continuation of the changes initiated in the processes, the development of proprietary IT tools and the enhancement of dedicated monitoring indicators based on internal and external quality data.

ESG risk monitoring is improving every year, particularly through the improvement of analytical methodologies and systems, as well as the development of more comprehensive reporting, which benefits from the availability and collection of a greater volume of data. ESG risks are fully integrated into Crédit Mutuel Alliance Fédérale's risk management framework, as described in chapter 6.3 of the Pillar 3 report included in Crédit Mutuel Alliance Fédérale's universal registration document. If the group fails to achieve the defined objectives, its reputation could be adversely affected.

Moreover, the group's sectoral policies make it possible to define a scope of intervention and to set criteria for conducting business in areas where the social, governance and environmental impacts, including climate risks, are the most significant. Monitoring of exposures eligible for sectoral policies, for all corporate, investment and insurance portfolios, provides an initial measurement of the exposures potentially most affected by climate risks. The group has several sectoral or thematic policies: coal, mining, hydrocarbons, civil nuclear energy, defense and security, mobility in the air, maritime and road sectors, agricultural and residential real estate (properties located in France), deforestation, and tobacco. Information on the group's climate strategy is available in Crédit Mutuel Alliance Fédérale's universal registration document in chapter 3 (ESRS E1 - climate change).

Nature-related risks

In addition to climate risks, CIC examines other environmental risks, including nature-related risks. CIC focuses on risks related to biodiversity and ecosystems, water and marine resources, and pollution. All of these risks, which could affect the financial performance, are divided into two categories as described in section 5.18.1, "Definition of ESG Risks," in Cr dit Mutuel Alliance F d rale's universal registration document.

a. CIC's business model could be affected by nature-related physical risks.

Firstly, the deterioration of regulatory ecosystem services could exacerbate climate-related physical risks. Secondly, procurement services could have a direct impact on CIC's counterparties. For example, the loss of ecosystem services could lead to an increase in banking risks, such as:

- an increase in the probability of default due to declining corporate profitability (e.g., disruptions in the supply chain, production, or distribution leading to inflation), or impacts on household income and health (primarily through water or air regulation services);
- an increase in property damage resulting from the degradation of climate regulation or water cycle services, which could impact operational risks and the profitability of the insurance business;
- volatility in financial markets, particularly due to the unavailability of resources and commodities, which could increase market risk.

b. Regarding transition risk, CIC's business model could be impacted by:

- a business segment becoming less profitable following the implementation of environmental transition measures (regulation, consumer choices, adaptation costs, etc.), impacting the probability of default or the value of assets;
- the growing consideration of environmental issues, increasing reputational and liability risk through the financing provided, which could lead to legal proceedings or loss of market share;
- shifting investor preferences and/or requirements toward greener players and assets, which could increase liquidity risk.

These risk factors vary in magnitude, depending both on geographic and sectoral diversity and on the interplay between environmental risk factors.

Social and governance risks

CIC also analyzes how social and governance risks can affect its financial performance. For this reason, since 2024 CIC has included an inventory of risks related to social and governance issues. This risk mapping is updated every year, particularly in connection with work related to the CSRD. In addition, CIC assesses the materiality of social and governance risks (both direct and indirect) on its risk profile.

a. CIC's business model could be affected by social risks, for example through:

- a decline in economic performance linked to its social practices: a company with poor social practices may face financial difficulties due to poor management of its workforce (high turnover, recruitment challenges, brain drain, strikes, management issues, etc.), compliance costs (labor law, new regulations, etc.), or penalties resulting from legal action related to social practices. Such practices may affect the company's financial performance, its ability to generate revenue, and thus to repay its debt, thereby increasing credit risk. This may be particularly true in certain countries with lax labor standards or in certain sectors more exposed to these risks due to their activities;
- failure to comply with social regulations can affect companies' financial performance: penalties, fines, legal proceedings, etc. Failure to meet social obligations (such as failure to pay social security contributions, failure to comply with workplace safety standards, etc.) may result in significant fines and financial penalties. The bank could face legal action, for example for discrimination, workplace harassment, or violations of working conditions. The legal costs associated with such proceedings can be significant, in addition to the costs related to any compensation owed to employees.

b. Regarding governance risks, CIC's business model could be impacted in particular by:

- poor bank governance, which might make it difficult to achieve compliance with new regulations and standards. Failure to comply with regulatory frameworks (e.g.: Sapin 2, AML/CFT, European Banking Authority guidelines on internal governance, professional conduct and ethics, and tax transparency) may therefore result in financial penalties and compensation costs (non-compliance risks and legal risk);
- a company with a poor corporate governance rating could see its credit rating downgraded (by rating agencies) and also lose customers who turn to more sustainable alternatives, which would lead to financial losses, resulting in a deterioration of its customer rating (internal rating) and increased probability of default.

1.3 REGULATORY CAPITAL

1.3.1 Composition of regulatory capital

Regulatory capital is determined in accordance with EU Regulation No. 575/2013 of the European Parliament and of the Council of June 26, 2013 on capital requirements, as amended by EU Regulation 2019/876.

Regulatory capital is now the sum of:

- Tier 1 capital: consisting of Common Equity Tier 1 (CET1) capital net of deductions and Additional Tier 1 (AT1) capital net of deductions;
- Tier 2 capital net of deductions.

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TABLE 7: DETAILED INFORMATION ABOUT CAPITAL (EU CC1)

			Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)	
(in € millions)		06/30/2026	12/31/2025	
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	20,230	18,820	4
3	Accumulated other comprehensive income (and other reserves)	-19	-119	-
3a	Funds for general banking risks	0	0	-
4	Amount of qualifying items referred to in Art. 484 (3) and related share premium accounts subject to gradual exclusion from CET1	0	0	-
5	Non-controlling interests eligible for CET1	15	14	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	679	974	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	22,689	21,473	-
COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS				
7	Additional value adjustments (negative amount)	-349	-360	-
8	Intangible assets (net of related tax liabilities) (negative amount)	-184	-223	1
9	Empty value set in the EU	0	0	-
10	Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
11	Fair value reserves related to gains or losses on cash flow hedges	0	0	-
12	Negative amounts resulting from the calculation of expected losses	0	-110	-
13	Any increase in equity resulting from securitized assets (negative amount)	0	0	-
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-1	0	-
15	Defined benefit pension fund assets (negative amount)	0	0	-
16	Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	0	0	-
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	0	0	-
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-

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Regulatory capital

				Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
(in € millions)		06/30/2026	12/31/2025	
20	Empty value set in the EU	0	0	-
20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-17	-10	-
20b	of which qualifying holdings outside the financial sector (negative amount)	0	0	-
20c	of which securitization positions (negative amount)	-17	-10	-
20d	of which free deliveries (negative amount)	0	0	-
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
22	Amount exceeding the 17,65% threshold (negative amount)	0	0	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities in which the institution has a significant investment	0	0	-
24	Empty value set in the EU	0	0	-
25	of which deferred tax assets arising from temporary differences	0	0	-
25a	Losses for the current fiscal year (negative amount)	0	0	-
25b	Foreseeable tax expenses relating to CET1 items (negative amount)	0	0	-
26	Empty value set in the EU	0	0	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	-
27a	Other regulatory adjustments	-394	-362	-
28	Total regulatory adjustments to Common Equity Tier (CET 1) capital	-945	-1,065	-
29	Common Equity Tier 1 (CET 1) capital	21,744	20,408	-
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS				
30	Capital instruments and related share premium accounts	0	0	2
31	of which: classified as equity under the applicable accounting basis	0	0	-
32	of which: classified as liabilities under the applicable accounting basis	0	0	-
33	Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	0	0	2
33a	Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	0	0	-
33b	Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	0	0	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including non-controlling interests not included in line 5) issued by subsidiaries and held by third parties	0	0	-
35	of which instruments issued by subsidiaries subject to gradual exclusion	0	0	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	0	-
ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS				
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	0	-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the institution's own funds (negative amount)	0	0	-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
41	Empty value set in the EU	0	0	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	0	-

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Regulatory capital

Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)

(in € millions)

		06/30/2026	12/31/2025	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	0	-
44	Additional Tier 1 (AT1) capital	0	0	-
45	Tier 1 capital (T1 = CET1 + AT1)	21,744	20,408	-
TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS				
46	Capital instruments and related share premium accounts	3,667	3,326	2
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	0	2
47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	0	-
47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	0	-
48	Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5 or 34) issued by subsidiaries and held by third parties	2	3	-
49	of which: instruments issued by subsidiaries subject to phase out	0	0	-
50	Credit risk adjustments	0	0	-
51	Tier 2 (T2) capital before regulatory adjustments	3,668	3,328	-
TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS				
52	Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	0	0	-
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	0	-
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	0	-
54a	Empty value set in the EU	0	0	-
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	0	-
56	Empty value set in the EU	0	0	-
56a	Acceptable deductions of qualifying liabilities that exceed the institution's qualifying liability items	0	0	-
56b	Other T2 regulatory adjustments	0	0	-
57	Total regulatory adjustments to Tier 2 (T2) capital	0	0	-
58	Tier 2 (T2) capital	3,668	3,328	-
59	Total capital (TC = T1 + T2)	25,412	23,737	-
60	Total risk-weighted assets	163,487	160,884	-
CAPITAL RATIOS AND BUFFERS				
61	Common Equity Tier 1 capital (as a percentage of total risk exposure amount)	13.30%	12.69%	-
62	Tier 1 capital (as a percentage of the total risk exposure amount)	13.30%	12.69%	-
63	Total capital (as a percentage of the total risk exposure amount)	15.54%	14.75%	-

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Regulatory capital

(in € millions)		06/30/2026	12/31/2025	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
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 ⁽¹⁾	7.90%	7.89%	-
65	of which capital conservation buffer requirement	2.50%	2.50%	-
66	of which: countercyclical capital buffer requirement	0.90%	0.89%	-
67	of which systemic risk buffer requirement	0.00%	0.00%	-
67a	of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer	0.00%	0.00%	-
67b	of which: additional capital requirements to address risks other than the risk of excessive leverage	-	-	-
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements ⁽²⁾	7.30%	6.69%	-
69	[non-relevant in EU regulations]	-	-	-
70	[non-relevant in EU regulations]	-	-	-
71	[non-relevant in EU regulations]	-	-	-
LOWER LIMITS TO 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)	0	332	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below the 17,65% threshold and net of eligible short positions)	1	934	-
74	Empty value set in the EU	0	0	-
75	Deferred tax assets arising from temporary differences (amount below the 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	58	-
UPPER LIMITS 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)	0	0	-
77	Cap on inclusion of credit risk adjustments in T2 under the standardized approach	0	289	-
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)	0	0	-
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	1	535	-
CAPITAL 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	0	0	-
81	Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	0	0	-
82	Current cap applicable to AT1 instruments subject to gradual exclusion	0	0	-
83	Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	0	0	-
84	Current cap applicable to T2 instruments subject to gradual exclusion	0	0	-
85	Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	0	0	-

(1) The regulator recommends adding the minimum CET1 requirement (4.5%) to the total buffers (3.39% as of December 31, 2025, and 3.40% as of June 30, 2026), resulting in a requirement of 7.90% as of June 30, 2026.

(2) The EBA recommends using, for this line, the minimum available capital after covering SREP capital requirements for CET1 capital, Tier 1 capital, or total capital. For CIC, the minimum covers total capital.

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Regulatory capital

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

06/30/2026 (in € millions)	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
ASSETS			
Cash, central banks – Assets	45,496	45,496	
Financial assets at fair value through profit or loss	45,938	45,938	
Hedging derivatives – Assets	780	780	
Financial assets at fair value through shareholders' equity	28,678	28,678	
Securities at amortized cost	5,780	6,472	
Loans and receivables due from credit institutions and similar at amortized cost	53,196	53,196	
Loans and receivables due from customers at amortized cost	264,589	263,783	
Revaluation difference on rate-hedged books	-390	-390	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	558	558	
Deferred tax assets	424	424	
Accruals and miscellaneous assets	6,033	5,990	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,631	1,631	
Investment property	49	49	
Property, plant and equipment and finance leases	1,700	1,700	
Intangible assets	88	88	1
Goodwill	33	33	1
TOTAL ASSETS	454,583	454,426	

06/30/2026 (in € millions)	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
LIABILITIES			
Central banks – Liabilities	9	9	
Financial liabilities at fair value through profit or loss	33,494	33,494	
Hedging derivatives – Liabilities	608	608	
Due to credit institutions	105,037	105,037	
Due to customers	229,999	229,999	
Debt securities	48,910	48,910	2
Revaluation difference on rate-hedged books	-16	-16	
Current tax liabilities	393	393	
Deferred tax liabilities	376	376	
Accruals and miscellaneous liabilities	6,466	6,310	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,595	1,595	
Subordinated debt issued by bank	4,751	4,751	2
Total shareholders' equity	22,960	22,960	
Shareholders' equity attributable to the group	22,942	22,942	
Share capital and related pay-ins	1,784	1,784	3
Consolidated reserves – group	20,080	20,080	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	132	132	
Net income – group	946	946	4
Shareholders' equity – Non-controlling interests	18	18	5
TOTAL LIABILITIES	454,583	454,426	

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Regulatory capital

12/31/2025

(in € millions)

	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
ASSETS			
Cash, central banks – Assets	45,559	45,559	
Financial assets at fair value through profit or loss	34,832	34,832	
Hedging derivatives – Assets	838	838	
Financial assets at fair value through shareholders' equity	24,414	24,414	
Securities at amortized cost	5,462	6,148	
Loans and receivables due from credit institutions and similar at amortized cost	49,542	49,542	
Loans and receivables due from customers at amortized cost	261,727	260,833	
Revaluation difference on rate-hedged books	-329	-329	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	721	721	
Deferred tax assets	432	432	
Accruals and miscellaneous assets	6,106	6,105	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,601	1,601	
Investment property	46	46	
Property, plant and equipment and finance leases	1,731	1,731	
Intangible assets	127	127	1
Goodwill	33	33	1
TOTAL ASSETS	432,840	432,631	

12/31/2025

(in € millions)

	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory consolidation	Reference with the regulatory capital table (EU CC1)
LIABILITIES			
Central banks – Liabilities	12	12	
Financial liabilities at fair value through profit or loss	21,412	21,412	
Hedging derivatives – Liabilities	706	706	
Due to credit institutions	99,020	99,019	
Due to customers	229,469	229,469	
Debt securities	44,566	44,566	2
Revaluation difference on rate-hedged books	-17	-17	
Current tax liabilities	315	315	
Deferred tax liabilities	374	374	
Accruals and miscellaneous liabilities	8,002	7,793	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,541	1,541	
Subordinated debt issued by bank	4,989	4,989	2
Total shareholders' equity	22,451	22,451	
Shareholders' equity attributable to the group	22,433	22,433	
Share capital and related pay-ins	1,784	1,784	3
Consolidated reserves – group	18,677	18,677	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	24	24	
Net income – group	1,947	1,947	4
Shareholders' equity – Non-controlling interests	19	19	5
TOTAL LIABILITIES	432,840	432,631	

1.3.2 Capital requirements

Update of Table 9 of the 2025 Universal Registration Document, page 263

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

(in € millions)		RWAs (Risk weighted assets)		Minimum capital requirements
		06/30/2026	12/31/2025	06/30/2026
1	Credit risk (excl. counterparty risk – CCR)	141,664	139,920	11,333
2	of which standard approach	35,758	39,662	2,861
3	of which simple IRB approach (F-IRB)	30,866	29,875	2,469
4	of which referencing approach	11,005	10,351	880
5	of which equities under the simple weighting method	0	0	0
6	of which advanced IRB approach (A-IRB)	49,139	47,161	3,931
7	Counterparty credit risk (CCR)	2,069	1,995	166
8	of which standard approach	1,536	1,590	123
9	of which internal model method (IMM)	0	0	0
10	of which exposure on a CCP	21	23	2
11	Credit valuation adjustment - CVA	499	452	40
11.a	Of which the standardised approach (SA)	0	0	0
11.b	Of which the basic approach (F-BA and R-BA)	499	452	40
11.c	Of which the simplified approach	0	0	0
12	of which other RCCs	512	381	41
13	Settlement risk	1	0	0
14	Securitization exposure in the banking book	3,074	2,211	246
15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,893	1,700	151
17	of which SEC-SA approach	1,182	511	95
17.a	of which 1,250 % deduction	0	0	0
18	Market risk	2,612	2,641	209
19	of which alternative approach (A-SA)	0	0	0
20	of which internal model-based approaches (S-SA)	2,612	2,641	209
21	Of which Alternative Internal Model Approach (A-IMA)	0	0	0
22	Major risks	0	0	0
23	Reclassifications between the trading and non-trading books	0	0	0
24	Operational risk	13,568	13,665	1,085
25	Exposures to crypto-assets	0	0	0
26	Amounts below the thresholds for deduction (subject to 250% risk weight) ⁽¹⁾	2,573	144	206
27	Floor adjustment	0	0	0
28	Floor adjustment (before application of transitional cap)	0	0	0
29	Floor adjustment (after application of transitional cap)	0	0	0
30	TOTAL	163,487	160,884	13,245

(1) Amounts below the thresholds for deduction (subject to 250% risk weight) are included in row 1. Credit risk (excluding counterparty risk – CCR).

1.4 PRUDENTIAL INDICATORS

1.4.1 Solvency ratio

Update of Table 11 of the 2025 Universal Registration Document, page 265

TABLE 11: AMOUNT OF COUNTERCYCLICAL CAPITAL BUFFER SPECIFIC TO THE INSTITUTION (EU CCYB2)

<i>(in € millions)</i>	06/30/2026	12/31/2025
010 Total risk-weighted assets	163,487	160,884
020 Countercyclical buffer ratio specific to the institution	0.8952%	0.8906%
030 Required countercyclical buffer specific to the institution	1,463	1,433

Update of Table 12 of the 2025 Universal Registration Document, page 265

TABLE 12: GEOGRAPHICAL BREAKDOWN OF RELEVANT CREDIT EXPOSURES FOR THE CALCULATION OF COUNTERCYCLICAL CAPITAL BUFFER (EU CCYB1)

06/30/2026 <i>(in € millions)</i>	General credit exposures		Relevant credit exposures – market risk			Capital requirements							
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposures . Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit exposures – market risk	Relevant credit exposures – securitization positions in the non-trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Counter-cyclical buffer ratio (in %)
Germany	1,415	1,104	384	0	653	3,556	165	6	7	178	2,221	1.65%	0.75%
Armenia	0	2	0	0	0	2	0	0	0	0	1	–%	1.50%
Australia	127	3,050	96	0	445	3,719	170	1	6	176	2,204	1.64%	1.00%
Belgium	984	1,171	19	0	120	2,295	114	0	1	116	1,445	1.08%	1.00%
Bulgaria	5	0	0	0	0	5	0	0	0	0	6	–%	2.00%
Chili	2	18	13	0	0	32	3	0	0	3	43	0.03%	0.50%
Cyprus	10	0	0	0	0	10	1	0	0	1	10	0.01%	1.50%
Republic of Korea	6	814	39	0	140	999	39	2	2	43	537	0.40%	1.00%
Croatia	3	73	0	0	0	76	5	0	0	5	58	0.04%	1.50%
Denmark	34	126	22	0	0	183	8	0	0	9	109	0.08%	2.50%
Spain	688	634	80	0	438	1,840	77	1	6	84	1,045	0.78%	0.50%
Estonia	10	0	0	0	0	10	1	0	0	1	8	0.01%	1.50%
France	14,541	248,952	1,981	0	3,974	269,448	7,602	61	116	7,779	97,234	72.41%	1.00%
Greece	20	14	0	0	0	34	1	0	0	1	18	0.01%	0.25%
Hong Kong	51	1,364	48	0	0	1,464	58	1	0	59	739	0.55%	0.50%
Hungary	46	2	4	0	0	52	3	0	0	3	40	0.03%	1.00%
Ireland	146	780	0	0	21	947	48	0	0	49	609	0.45%	1.50%
Iceland	4	1	0	0	0	5	0	0	0	0	2	–%	2.50%
Latvia	2	1	0	0	0	3	0	0	0	0	2	–%	1.00%
Lithuania	4	1	0	0	0	5	0	0	0	0	3	–%	1.00%
Luxembourg	3,619	1,975	91	0	0	5,685	345	1	0	346	4,321	3.22%	0.50%
Norway	16	285	20	0	0	322	19	1	0	20	250	0.19%	2.50%
The Netherlands	249	1,935	142	0	649	2,975	120	4	6	130	1,620	1.21%	2.00%
Poland	63	126	1	0	0	189	15	0	0	15	189	0.14%	1.00%
Romania	25	4	15	0	0	44	2	0	0	2	23	0.02%	1.00%
United Kingdom	1,182	3,445	160	0	1,227	6,014	271	6	30	307	3,836	2.86%	2.00%
Slovakia	36	2	16	0	0	54	3	0	0	3	34	0.03%	1.50%
Slovenia	4	1	0	0	0	5	0	0	0	0	4	–%	1.00%
Sweden	67	334	57	0	0	459	25	1	0	26	329	0.25%	2.00%
Czech Republic	60	20	0	0	0	81	4	0	0	4	53	0.04%	1.25%

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Prudential indicators

12/31/2025	General credit exposures		Relevant credit exposures – market risk				Capital requirements						
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposures . Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements (in %)	Counter-cyclical buffer ratio (in %)
(in € millions)													
Germany	1,237	1,014	223	0	737	3,210	154	4	7	164	2,055	1.58%	0.75%
Armenia	0	1	0	0	0	2	0	0	0	0	1	0.00%	1.50%
Australia	171	2,515	62	0	360	3,109	144	1	5	149	1,867	1.44%	1.00%
Belgium	862	1,026	56	0	98	2,042	99	0	1	100	1,247	0.96%	1.00%
Bulgaria	7	0	0	0	0	7	0	0	0	0	6	0.00%	2.00%
Chili	2	17	0	0	0	19	3	0	0	3	39	0.03%	0.50%
Cyprus	3	0	0	0	0	3	0	0	0	0	3	0.00%	1.00%
Republic of Korea	8	623	43	0	65	738	32	3	1	36	451	0.35%	1.00%
Croatia	3	73	0	0	0	76	5	0	0	5	60	0.05%	1.50%
Denmark	32	132	17	0	0	182	10	0	0	10	125	0.10%	2.50%
Spain	677	624	37	0	412	1,750	79	2	4	85	1,060	0.82%	0.50%
Estonia	2	0	0	0	0	2	0	0	0	0	2	0.00%	1.50%
France	17,644	243,067	1,349	0	3,488	265,549	7,467	47	61	7,575	94,682	73.02%	1.00%
Greece	29	15	0	0	1	45	2	0	0	2	26	0.02%	0.25%
Hong Kong	24	1,357	45	0	0	1,426	63	1	0	63	789	0.61%	0.50%
Hungary	60	2	0	0	0	62	4	0	0	4	52	0.04%	1.00%
Ireland	177	683	1	0	20	881	44	0	0	45	559	0.43%	1.50%
Iceland	5	0	0	0	0	5	0	0	0	0	2	0.00%	2.50%
Latvia	1	0	0	0	0	1	0	0	0	0	1	0.00%	1.00%
Lithuania	6	1	0	0	0	7	0	0	0	0	5	0.00%	1.00%
Luxembourg	3,611	1,435	39	0	0	5,085	331	1	0	332	4,146	3.20%	0.50%
Norway	24	322	12	0	0	358	20	1	0	20	254	0.20%	2.50%
The Netherlands	218	1,808	119	0	602	2,746	107	2	6	115	1,441	1.11%	2.00%
Poland	63	107	0	0	0	170	14	0	0	14	169	0.13%	1.00%
Romania	24	4	0	0	0	28	2	0	0	2	22	0.02%	1.00%
United Kingdom	1,206	3,114	185	0	857	5,362	251	8	23	281	3,518	2.71%	2.00%
Slovakia	48	0	0	0	0	49	4	0	0	4	46	0.04%	1.50%
Slovenia	2	1	0	0	0	3	0	0	0	0	2	0.00%	1.00%
Sweden	34	306	43	0	0	383	17	1	0	18	225	0.17%	2.00%
Czech Republic	65	6	0	0	0	71	5	0	0	5	60	0.05%	1.25%

1.4.2 Leverage ratio

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

		Leverage ratio exposures under the CRR	
		06/30/2026	12/31/2025
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral) ⁽¹⁾	438,500	415,287
2	Addition of the amount of collateral provided for derivatives, when collateral is deducted from balance sheet assets in accordance with the applicable accounting framework	0	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided under derivative transactions)	-1,183	-1,162
4	(Adjustment for securities received as part of securities financing transactions that are recognized as assets)	0	0
5	(Adjustment for general credit risk of balance sheet items)	0	0
6	(Amounts of assets deducted when determining Tier 1 capital)	0	-110
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	437,316	414,015
DERIVATIVES EXPOSURES			
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	1,597	1,644
EU-8a	Derogation for derivatives: contribution of replacement costs under the simplified standardized approach	0	0
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	2,714	2,551
EU-9a	Derogation for derivatives: contribution of potential future exposure under the simplified standardized approach	0	0
EU-9b	Exposure determined by applying the original exposure method	346	178
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	0	0
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	0	0
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	0	0
11	Effective notional amount adjusted for credit derivatives sold	6,970	5,108
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-5,271	-3,876
13	Total derivative exposures	6,357	5,604
SFT EXPOSURES			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	24,317	19,609
15	(Net value of cash payables and receivables of gross SFT assets)	-7,222	-7,619
16	Counterparty risk exposure for SFTs	2,208	1,509
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429e (5) and Article 222 of CRR	0	0
17	Exposures when the institution acts as an agent	0	0
EU-17a	(CCP leg exempt from client-cleared SFTs)	0	0
18	Total exposure from securities financing transactions	19,303	13,500
OTHER OFF-BALANCE-SHEET EXPOSURES			
19	Off-balance sheet exposures at gross notional amount	79,575	78,301
20	(Adjustments for conversion into equivalent credit amounts)	-50,524	-50,014
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0	0
22	Total other off-balance sheet exposures	29,051	28,286
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) and (ca) of the CRR)	-32,616	-30,290
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-16,261	-15,802
EU-22k	Total exempt exposures	-48,877	-46,093

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Prudential indicators

(in € millions)

		Leverage ratio exposures under the CRR	
		06/30/2026	12/31/2025
CAPITAL AND TOTAL EXPOSURE MEASUREMENT			
23	Tier 1 capital	21,745	20,408
24	Total exposure measurement	443,150	415,313
LEVERAGE RATIO			
25	Leverage ratio (%)	4.9%	4.9%
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	4.9%	4.9%
26	Minimum leverage ratio regulatory requirement (%)	3.0%	3.0%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%	0.0%
EU-26b	of which: to be composed of CET1 capital	0.0%	0.0%
27	Leverage ratio buffer requirement (%)	0.0%	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES			
EU-27b	Transitional arrangements chosen to define the measurement of capital	n/a	n/a
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	24,512	20,282
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	17,095	11,990
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	450,567	423,605
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	450,567	423,605
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	4.8%	4.9%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	4.8%	4.9%

⁽¹⁾ Repurchase agreements and securities lending/borrowing transactions.

Update of Table 15 of the 2025 Universal Registration Document, page 270

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

(in € millions)		06/30/2026	12/31/2025
1	TOTAL ASSETS UNDER THE REPORTED FINANCIAL STATEMENTS*	454,583	432,840
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	-156	-209
3	(Adjustment for securitized exposures that meet significant risk transfer requirements)	0	0
4	(Adjustment for temporary exemption of exposures to central banks)	0	0
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting framework but excluded from the total exposure measure under Article 429a (1) (i) of the CRR)	0	0
6	Adjustment for normalized purchases and sales of financial assets recognized at the trade date	0	0
7	Adjustment for qualifying centralized cash management system transactions	0	0
8	Adjustment for derivative financial instruments	-1,139	-1,003
9	Adjustment for securities financing transactions (SFT)	-5,014	-6,109
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	29,051	28,286
11	(Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital)*	0	0
EU-11a	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (c) of the CRR)	-32,616	-30,290
EU-11b	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR)	-16,261	-15,802
12	Other adjustments	14,702	7,600
13	TOTAL LEVERAGE RATIO EXPOSURE	443,150	415,313

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

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

(in € millions)		06/30/2026	12/31/2025
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
EU-1	TOTAL BALANCE SHEET EXPOSURES* OF WHICH:	390,405	370,020
EU-2	Trading book exposures	30,108	18,209
EU-3	Banking book exposures, of which:	360,296	351,811
EU-4	Secured bonds	990	1,298
EU-5	Exposures treated as sovereigns	67,311	65,268
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	247	175
EU-7	Institutions	8,983	9,277
EU-8	Secured by real estate mortgages	141,169	139,331
EU-9	Retail exposures	31,912	31,635
EU-10	Corporate exposures	78,314	76,096
EU-11	Exposures in default	5,341	5,043
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	26,030	23,688

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

1.5 CREDIT RISK

1.5.1 Credit quality of assets

Update of Table 20 of the 2025 Universal Registration Document, page 278

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

06/30/2026	Net exposure value					
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	Total
<i>(in € millions)</i>						
Loans and advances	100,458	59,492	135,892	138,753	6,451	441,045
Debt securities	1,085	3,168	8,682	12,701	6,728	32,365
TOTAL	101,543	62,660	144,574	151,454	13,179	473,410

12/31/2025	Net exposure value					
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	Total
<i>(in € millions)</i>						
Loans and advances	98,489	61,695	134,026	133,232	6,216	433,659
Debt securities	1,310	2,843	7,357	10,483	6,579	28,572
TOTAL	99,799	64,538	141,383	143,715	12,795	462,231

Update of Table 21 of the 2025 Universal Registration Document, page 279

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

06/30/2026	Gross restructured 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 restructured non-performing loans		Collateral and financial guarantees received on non-performing exposures with restructuring measures	
		Of which defaulted	Of which impaired					
(in € millions)								
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,532	2,603	2,603	2,603	-59	-891	2,433	1,519
Central banks	0	0	0	0	0	0	0	0
Public administration	3	14	14	14	0	-1	14	12
Credit institutions	3	0	0	0	0	0	3	0
Other financial corporations	151	181	181	181	-13	-118	144	54
Non-financial corporations	1,225	2,067	2,067	2,067	-42	-679	1,922	1,234
Households	149	341	341	341	-5	-92	350	219
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	105	37	37	37	-4	0	100	0
TOTAL	1,637	2,639	2,639	2,639	-63	-891	2,532	1,519

12/31/2025	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 restructured non-performing loans		Collateral and financial guarantees received on non-performing exposures with restructuring measures	
		Of which defaulted	Of which impaired					
(in € millions)								
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,461	2,516	2,516	2,516	-50	-880	2,316	1,453
Central banks	0	0	0	0	0	0	0	0
Public administration	3	12	12	12	0	-1	4	2
Credit institutions	4	0	0	0	0	0	0	0
Other financial corporations	51	161	161	161	-2	-112	81	38
Non-financial corporations	1,232	2,053	2,053	2,053	-42	-683	1,903	1,237
Households	170	289	289	289	-5	-84	328	177
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	65	28	28	28	-1	0	57	0
TOTAL	1,526	2,544	2,544	2,544	-51	-880	2,373	1,453

Update of Table 22 of the 2025 Universal Registration Document, page 280

TABLE 22: QUALITY OF RENEGOTIATION (FORBEARANCE) (EU CQ2)

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

Update of Table 23 of the 2025 Universal Registration Document, page 280

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

06/30/2026	Gross carrying amount/nominal amount											
	Performing loans				Non-performing loans							
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days	Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years	Of which loans in default		
(in € millions)												
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	51,426	51,426	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	306,840	305,841	999	8,530	2,243	504	709	3,103	1,136	203	631	8,530
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,622	1,572	50	46	0	1	8	35	1	0	2	46
Credit institutions	46,894	46,891	3	1	0	1	0	0	0	0	0	1
Other financial corporations	14,871	14,841	31	342	79	25	46	81	40	62	9	342
Non-financial corporations	160,371	159,568	804	7,047	1,785	399	577	2,694	971	121	500	7,047
Of which: SMEs	117,590	117,012	578	5,819	1,292	343	492	2,290	895	113	394	5,819
Households	83,081	82,970	111	1,092	378	78	79	294	124	20	120	1,092
DEBT INSTRUMENTS	35,763	35,763	0	20	20	0	0	0	0	0	0	20
Central banks	1,815	1,815	0	0	0	0	0	0	0	0	0	0
Public administration	14,188	14,188	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,333	4,333	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13,339	13,339	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,087	2,087	0	20	20	0	0	0	0	0	0	20
OFF-BALANCE SHEET COMMITMENTS	99,216	0	0	431	0	0	0	0	0	0	0	431
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	6,788	0	0	5	0	0	0	0	0	0	0	5
Credit institutions	5,483	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15,290	0	0	2	0	0	0	0	0	0	0	2
Non-financial corporations	62,150	0	0	414	0	0	0	0	0	0	0	414
Households	9,505	0	0	10	0	0	0	0	0	0	0	10
TOTAL	493,245	393,030	999	8,981	2,263	504	709	3,103	1,136	203	631	8,981

12/31/2025	Gross carrying amount/nominal amount											
	Performing loans				Non-performing loans							
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days	Probability of arrears or in arrears ≤ 90 days	In arrears > 90 days ≤ 180 days	In arrears > 180 days ≤ 1 year	In arrears > 1 year	In arrears > 2 years ≤ 5 years	In arrears > 5 years ≤ 7 years	In arrears > 7 years	Of which loans in default		
(in € millions)												
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	54,136	54,136	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	297,566	296,609	957	8,297	2,484	427	587	2,969	988	306	535	8,297
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,427	1,376	51	49	1	0	8	37	0	0	2	49
Credit institutions	39,877	39,875	2	1	0	0	1	0	0	0	0	1
Other financial corporations	16,482	16,466	16	321	98	29	20	60	41	63	9	321
Non-financial corporations	157,167	156,375	791	6,850	1,983	329	484	2,593	838	222	401	6,850
Of which: SMEs	115,604	115,047	557	5,516	1,335	249	438	2,247	741	111	397	5,516
Households	82,613	82,517	96	1,077	402	69	74	279	108	21	123	1,077
DEBT INSTRUMENTS	31,157	31,157	0	21	21	0	0	0	0	0	0	21
Central banks	1,725	1,725	0	0	0	0	0	0	0	0	0	0
Public administration	11,168	11,168	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,105	4,105	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11,978	11,978	0	1	1	0	0	0	0	0	0	1
Non-financial corporations	2,182	2,182	0	20	20	0	0	0	0	0	0	20
OFF-BALANCE SHEET COMMITMENTS	89,735	0	0	400	0	0	0	0	0	0	0	400
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,644	0	0	6	0	0	0	0	0	0	0	6
Credit institutions	6,848	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10,133	0	0	2	0	0	0	0	0	0	0	2
Non-financial corporations	59,980	0	0	383	0	0	0	0	0	0	0	383
Households	9,131	0	0	9	0	0	0	0	0	0	0	9
TOTAL	472,594	381,902	957	8,718	2,505	427	587	2,969	988	306	535	8,718

Update of Table 24 of the 2025 Universal Registration Document, page 282

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

06/30/2026 <i>(in € millions)</i>	Total outstandings/gross nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which: non-performing loans			of which loans: subject to impairment			
			of which loans: defaulted				
BALANCE SHEET EXPOSURE	402,579	8,549	8,549	401,656	-4,411	0	0
France	317,704	7,520	7,520	317,066	-3,967	–	0
United States of America	19,327	41	41	19,317	-35	–	0
Switzerland	13,788	428	428	13,768	-130	–	0
Luxembourg	8,683	252	252	8,607	-110	–	0
United Kingdom	5,971	86	86	5,902	-24	–	0
Singapore	4,300	8	8	4,300	-1	–	0
Australia	4,024	0	0	4,024	-4	–	0
Germany	3,762	54	54	3,736	-31	–	0
Ireland	3,245	1	1	3,230	-3	–	0
The Netherlands	2,462	1	1	2,450	-7	–	0
Belgium	2,457	15	15	2,425	-13	–	0
Italy	1,967	6	6	1,957	-6	–	0
Spain	1,914	10	10	1,906	-6	–	0
Japan	1,509	0	0	1,509	-1	–	0
Canada	1,411	1	1	1,406	-5	–	0
Hong-Kong	1,368	0	0	1,368	-1	–	0
Monaco	400	9	9	400	-2	–	0
Austria	328	44	44	327	-44	–	0
Portugal	270	4	4	270	-1	–	0
Finland	171	0	0	171	0	–	0
Other countries	7,518	69	69	7,517	-20	–	0
OFF-BALANCE SHEET EXPOSURE	99,647	431	431	0	0	416	0
France	62,363	419	419	–	–	370	–
United States of America	18,846	0	0	–	–	3	–
Switzerland	2,730	0	0	–	–	8	–
Luxembourg	2,096	3	3	–	–	10	–
United Kingdom	2,003	0	0	–	–	3	–
The Netherlands	1,661	0	0	–	–	3	–
Germany	1,517	0	0	–	–	1	–
Singapore	1,362	0	0	–	–	1	–
Hong-Kong	1,198	0	0	–	–	0	–
Belgium	1,037	4	4	–	–	2	–
Australia	1,033	0	0	–	–	1	–
Spain	543	0	0	–	–	0	–
Ireland	400	0	0	–	–	1	–
Italy	161	0	0	–	–	0	–
Canada	70	0	0	–	–	0	–
Finland	36	0	0	–	–	0	–
Monaco	27	0	0	–	–	0	–
Austria	18	0	0	–	–	0	–
Portugal	15	0	0	–	–	0	–
Japan	1	0	0	–	–	0	–
Other countries	2,532	5	5	–	–	13	–
TOTAL	502,225	8,981	8,981	401,656	-4,411	416	0

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

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

Total outstandings/gross nominal amount

(in € millions)

		of which: non-performing loans					Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which loans: defaulted	of which loans: subject to impairment	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	
BALANCE SHEET EXPOSURE	337,041	8,318	8,318	336,132	-4,249	0	0
France	268,324	7,173	7,173	267,619	-3,796	0	0
United States of America	12,695	81	81	12,786	-39	0	0
Switzerland	11,297	486	486	11,274	-126	0	0
Luxembourg	7,028	233	233	6,943	-113	0	0
United Kingdom	5,202	106	106	5,137	-41	0	0
Singapore	3,979	8	8	3,979	-1	0	0
Germany	3,325	53	53	3,304	-22	0	0
Ireland	3,195	0	0	3,182	-3	0	0
Australia	3,024	0	0	3,024	-3	0	0
The Netherlands	2,320	2	2	2,300	-9	0	0
Spain	1,920	8	8	1,907	-6	0	0
Belgium	1,916	23	23	1,881	-7	0	0
Italy	1,597	6	6	1,590	-6	0	0
Japan	1,202	0	0	1,202	-1	0	0
Hong-Kong	1,184	0	0	1,184	-1	0	0
Canada	1,011	1	1	1,003	-3	0	0
Monaco	392	31	31	392	-10	0	0
Sweden	301	0	0	300	-1	0	0
Austria	291	43	43	286	-43	0	0
Portugal	249	1	1	249	-1	0	0
Other countries	6,588	61	61	6,588	-20	0	0
OFF-BALANCE SHEET EXPOSURE	90,135	400	400	0	0	391	0
France	59,763	387	387	0	0	342	0
United States of America	11,598	0	0	0	0	3	0
Switzerland	3,718	0	0	0	0	12	0
Luxembourg	1,944	6	6	0	0	8	0
United Kingdom	1,794	0	0	0	0	3	0
The Netherlands	1,674	0	0	0	0	2	0
Singapore	1,407	0	0	0	0	1	0
Germany	1,269	0	0	0	0	1	0
Hong-Kong	1,191	0	0	0	0	0	0
Australia	1,008	0	0	0	0	1	0
Belgium	892	0	0	0	0	1	0
Spain	646	0	0	0	0	1	0
Ireland	601	0	0	0	0	0	0
Sweden	149	0	0	0	0	0	0
Italy	146	0	0	0	0	0	0
Canada	97	0	0	0	0	0	0
Monaco	32	0	0	0	0	0	0
Portugal	22	0	0	0	0	0	0
Austria	18	0	0	0	0	0	0
Japan	0	0	0	0	0	0	0
Other countries	2,164	6	6	0	0	14	0
TOTAL	427,176	8,718	8,718	336,132	-4,249	391	0

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

Update of Table 25 of the 2025 Universal Registration Document, page 284

TABLE 25: CREDIT QUALITY OF LOANS AND ADVANCES GRANTED TO NON-FINANCIAL CORPORATIONS BY INDUSTRY (EU CQ5)

Impact of the entry into force of the NACE 2.1 sectoral classification: since January 1st, 2026, Crédit Mutuel Alliance Fédérale's financial statements incorporates the NACE 2.1 sectoral classification. Since the Pillar 3 incorporates this new classification only as of December 31, 2026, a mapping table from NACE 2.1 to version 2.0 has been applied.

11, 2026, a mapping table from N/AOL 2.1 to version 2.0 has been applied.

06/30/2026	Gross carrying amount					Cumulative negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing	Of which loans and advances subject to impairment	Accumulated impairment		
		Of which defaulted				
(in € millions)						
Agriculture, forestry and fishing	4,338	304	304	4,338	-128	0
Extractive industries	428	41	41	428	-7	0
Manufacturing industry	10,683	651	651	10,683	-301	0
Production and distribution of electricity, gas, steam and air conditioning	3,921	43	43	3,921	-23	0
Water production and distribution	875	30	30	875	-17	0
Construction	5,439	367	367	5,439	-168	0
Retail	10,745	843	843	10,745	-489	0
Transport and storage	8,254	149	149	8,250	-81	0
Accommodation and catering	4,271	406	406	4,271	-185	0
Information and communication	2,856	206	206	2,856	-89	0
Financial and insurance activities	12,267	587	587	12,265	-302	0
Real estate activities	57,132	1,796	1,796	57,132	-805	0
Professional, scientific and technical activities	17,857	791	791	17,857	-457	0
Administrative and support services activities	6,638	247	247	6,638	-141	0
Public administration and defense, compulsory social security	90	0	0	90	0	0
Teaching	931	25	25	931	-14	0
Human health and social action	4,898	68	68	4,898	-45	0
Arts, entertainment and recreational activities	1,035	57	57	1,035	-30	0
Other services	14,761	435	435	14,761	-310	0
TOTAL	167,419	7,047	7,047	167,413	-3,593	0

12/31/2025	Gross carrying amount					Cumulative negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment	Accumulated impairment	
			Of which defaulted			
(in € millions)						
Agriculture, forestry and fishing	4,301	275	275	4,301	-117	0
Extractive industries	431	41	41	431	-5	0
Manufacturing industry	10,543	648	648	10,543	-322	0
Production and distribution of electricity, gas, steam and air conditioning	3,545	68	68	3,545	-28	0
Water production and distribution	889	29	29	889	-16	0
Construction	7,859	615	615	7,859	-303	0
Retail	11,698	890	890	11,698	-509	0
Transport and storage	7,835	181	181	7,830	-85	0
Accommodation and catering	4,270	420	420	4,270	-194	0
Information and communication	3,093	208	208	3,093	-59	0
Financial and insurance activities	11,710	476	476	11,708	-315	0
Real estate activities	53,671	1,446	1,446	53,671	-700	0
Professional, scientific and technical activities	17,031	827	827	17,031	-448	0
Administrative and support services activities	6,319	248	248	6,319	-147	0
Public administration and defense, compulsory social security	84	0	0	84	0	0
Teaching	910	33	33	910	-14	0
Human health and social action	4,885	80	80	4,885	-41	0
Arts, entertainment and recreational activities	1,026	58	58	1,026	-30	0
Other services	13,915	308	308	13,915	-157	0
TOTAL	164,017	6,850	6,850	164,010	-3,488	0

Update of Table 26 of the 2025 Universal Registration Document, page 285

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

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

Update of Table 27 of the 2025 Universal Registration Document, page 285

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

	06/30/2026		12/31/2025	
	Collateral obtained by taking possession (accumulated)			
(in € millions)	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	4	-1
Residential real estate property	6	-1	4	-1
Commercial property	0	0	0	0
Real estate property	0	0	0	0
Equity and debt instruments	0	0	0	0
Other	0	0	0	0
TOTAL	6	-1	4	-1

Update of Table 28 of the 2025 Universal Registration Document, page 285

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

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

Update of Table 29 of the 2025 Universal Registration Document, page 285

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

06/30/2026	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received		
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
(in € millions)															
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	51,426	51,426	0	0	0	0	0	0	0	0	0	0	0	22	0
LOANS AND ADVANCES	306,840	282,254	24,534	8,530	0	8,370	-1,055	-387	-668	-3,326	0	-3,275	0	199,879	4,405
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,622	1,594	28	46	0	44	0	0	0	-5	0	-4	0	826	25
Credit institutions	46,894	46,887	6	1	0	1	-2	-2	0	0	0	0	0	2,377	0
Other financial corporations	14,871	14,198	663	342	0	331	-48	-25	-23	-220	0	-219	0	6,595	108
Non-financial corporations	160,371	143,098	17,235	7,047	0	6,908	-819	-330	-488	-2,773	0	-2,727	0	114,788	3,598
Of which: small- and medium-sized enterprises	117,590	102,698	14,876	5,819	0	5,706	-613	-194	-419	-2,122	0	-2,082	0	94,615	3,052
Households	83,081	76,476	6,601	1,092	0	1,086	-186	-30	-156	-328	0	-325	0	75,294	675
DEBT INSTRUMENTS	35,763	34,842	15	20	0	20	-19	-18	-1	-11	0	-11	0	0	0
Central banks	1,815	1,815	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	14,188	14,188	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	4,333	4,180	0	0	0	0	-1	-1	0	0	0	0	0	0	0
Other financial corporations	13,339	12,992	0	0	0	0	-14	-14	0	0	0	0	0	0	0
Non-financial corporations	2,087	1,666	15	20	0	20	-1	-1	-1	-11	0	-11	0	0	0
OFF-BALANCE SHEET OUTSTANDINGS	99,216	96,653	2,561	431	0	430	-213	-110	-103	-203	0	-203	0	17,463	129
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	6,788	6,788	0	5	0	5	0	0	0	0	0	0	0	677	5
Credit institutions	5,483	5,273	209	0	0	0	-1	-1	0	0	0	0	0	248	0
Other financial corporations	15,290	15,210	80	2	0	2	-13	-8	-4	-1	0	-1	0	1,001	1
Non-financial corporations	62,150	60,304	1,844	414	0	413	-196	-98	-97	-202	0	-202	0	13,906	117
Households	9,505	9,079	427	10	0	10	-3	-2	-1	0	0	0	0	1,630	6
TOTAL	493,245	465,174	27,110	8,981	0	8,819	-1,287	-515	-771	-3,540	0	-3,489	0	217,364	4,534

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

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

12/31/2025	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received		
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans
	Of which stage 1		Of which stage 2	Of which stage 2		Of which stage 3	Of which stage 1		Of which stage 2	Of which stage 2		Of which stage 3			
	(in € millions)														
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	54,136	54,136	0	0	0	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	297,566	273,125	24,397	8,297	0	8,122	-1,050	-366	-683	-3,170	0	-3,123	0	196,484	4,383
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,427	1,389	38	49	0	36	-1	-1	0	-5	0	-4	0	813	19
Credit institutions	39,877	39,870	6	1	0	1	-1	-1	0	0	0	0	0	1,816	0
Other financial corporations	16,482	15,925	549	321	0	314	-36	-24	-12	-202	0	-201	0	6,867	103
Non-financial corporations	157,167	139,555	17,581	6,850	0	6,701	-835	-312	-523	-2,653	0	-2,611	0	112,106	3,586
<i>Of which: small- and medium-sized enterprises</i>	115,604	100,468	15,118	5,516	0	5,394	-620	-187	-433	-2,130	0	-2,094	0	92,454	2,930
Households	82,613	76,385	6,224	1,077	0	1,069	-177	-29	-148	-310	0	-307	0	74,882	675
DEBT INSTRUMENTS	31,157	30,248	16	21	0	21	-18	-17	-1	-11	0	-11	0	0	0
Central banks	1,725	1,725	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	11,168	11,168	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	4,105	3,963	0	0	0	0	-1	-1	0	0	0	0	0	0	0
Other financial corporations	11,978	11,652	1	1	0	1	-12	-12	0	0	0	0	0	0	0
Non-financial corporations	2,182	1,740	15	20	0	20	-3	-3	-1	-11	0	-11	0	0	0
OFF-BALANCE SHEET OUTSTANDINGS	89,735	87,066	2,668	400	0	397	-212	-107	-105	-179	0	-179	0	16,007	128
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	3,644	3,644	0	6	0	6	0	0	0	0	0	0	0	841	0
Credit institutions	6,848	6,684	164	0	0	0	-1	-1	0	0	0	0	0	245	0
Other financial corporations	10,133	10,079	54	2	0	2	-12	-9	-2	-1	0	-1	0	927	1
Non-financial corporations	59,980	57,916	2,063	383	0	380	-195	-94	-101	-178	0	-178	0	12,502	121
Households	9,131	8,743	388	9	0	9	-3	-2	-1	0	0	0	0	1,492	6
TOTAL	472,594	444,575	27,081	8,718	0	8,539	-1,280	-490	-788	-3,360	0	-3,314	0	212,490	4,511

Update of Table 30 of the 2025 Universal Registration Document, page 286

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

(in € millions)	06/30/2026	12/31/2025
	Gross carrying amount	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	8,297	7,539
Additions to non-performing portfolios	1,835	3,300
Exits from non-performing portfolios	-1,603	-2,542
Exits due to losses	-154	-1,843
Exits due to other reasons	-1,448	-699
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	8,530	8,297

Update of Table 31 of the 2025 Universal Registration Document, page 286

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

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

1.5.2 Standardized approach (EU CRD)

Update of Table 32 of the 2025 Universal Registration Document, page 287

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

06/30/2026 (in € millions)	Weighting															
	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%
1 – Central governments and central banks	63,672	0	0	0	709	0	0	0	0	466	0	0	0	0	0	149
2 – Non-central government public sector entities	18,189	0	0	0	390	0	0	0	0	111	0	0	0	0	0	6
EU 2a – Regional or local authorities	199	0	0	0	130	0	0	0	0	75	0	0	0	0	0	0
EU 2b – Public sector	17,990	0	0	0	260	0	0	0	0	36	0	0	0	0	0	6
3 – Multilateral development banks	495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 3a – International organizations	205	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 – Institutions	3,998	0	0	0	807	551	0	417	0	24	0	0	102	0	0	0
5 – Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 – Companies	5	0	0	0	376	0	0	0	0	1,679	0	0	1,826	0	0	7,069
6.1 – Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 – Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 7a – Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 7b – Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	2,907	0	0	0
9 – Secured by mortgages on immovable property and ADC exposures	0	0	0	0	831	936	560	0	2,283	0	245	0	244	0	1,417	38
9.1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	616	0	0	0	0	0	0	0	197	0	0	5
9.1.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.1.2 – loan splitting applied (secured)	0	0	0	0	616	0	0	0	0	0	0	0	0	0	0	0
9.1.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	197	0	0	5
9.2 – Secured by mortgages on residential immovable property - IPRE	0	0	0	0	198	936	560	0	2,283	0	107	0	32	0	0	19
9.3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	18	0	0	0	0	0	101	0	13	0	0	5
9.3.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	101	0	0	0	0	0
9.3.3 – loan splitting applied (unsecured)	0	0	0	0	18	0	0	0	0	0	0	0	13	0	0	5
9.4 – Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	0	0	0	0	37	0	2	0	1,417	10
9.5 – Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 – Exposures in default	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	132
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 10b – Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246
EU 10c – Other items	0	0	0	0	11	0	0	0	0	12	0	0	0	0	0	986
TOTAL	86,563	0	0	0	3,123	1,486	560	417	2,283	2,289	245	0	5,073	0	1,417	8,478

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(in € millions)

Category of exposure	Weighting										Total	Of which not rated
	105%	110%	130%	150%	250%	370%	400%	1250%	Other	Deducted		
1 – Central governments and central banks	0	0	0	0	47	0	0	0	0	0	65,043	0
2 – Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	18,696	0
EU 2a – Regional or local authorities	0	0	0	0	0	0	0	0	0	0	404	0
EU 2b – Public sector	0	0	0	0	0	0	0	0	0	0	18,292	0
3 – Multilateral development banks	0	0	0	0	0	0	0	0	0	0	495	0
EU 3a – International organizations	0	0	0	0	0	0	0	0	0	0	205	0
4 – Institutions	0	0	0	76	0	0	0	0	0	0	5,975	0
5 – Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0
6 – Companies	0	0	0	34	0	0	0	0	0	0	10,990	0
6.1 – Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
7 – Subordinated debt exposures and equity	0	0	991	0	5,326	0	211	0	57	0	6,585	0
EU 7a – Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0
EU 7b – Equity	0	0	991	0	5,326	0	211	0	57	0	6,585	0
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	2,907	0
9 – Secured by mortgages on immovable property and ADC exposures	14	209	0	1,399	0	0	0	0	2,270	0	10,447	0
9.1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	818	0
9.1.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0
9.1.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	616	0
9.1.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	202	0
9.2 – Secured by mortgages on residential immovable property - IPRE	14	0	0	5	0	0	0	0	0	0	4,154	0
9.3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	137	0
9.3.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0
9.3.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	101	0
9.3.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	36	0
9.4 – Secured by mortgages on commercial immovable property - IPRE	0	209	0	43	0	0	0	0	2,270	0	3,987	0
9.5 – Acquisition, Development and Construction (ADC)	0	0	0	1,351	0	0	0	0	0	0	1,351	0
10 – Exposures in default	0	0	0	923	0	0	0	0	0	0	1,059	0
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
EU 10b – Collective investment undertakings (CIU)	0	0	0	14	80	0	0	15	0	0	355	0
EU 10c – Other items	0	0	0	0	309	0	0	0	50	0	1,368	0
TOTAL	14	209	991	2,446	5,762	0	211	15	2,378	0	123,960	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

Weighting

Category of exposure	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%
1 – Central governments and central banks	62,546	0	0	0	448	0	0	0	0	228	0	0	0	0	0	62
2 – Non-central government public sector entities	17,694	0	0	0	158	0	0	0	0	68	0	0	0	0	0	6
EU 2a – Regional or local authorities	169	0	0	0	99	0	0	0	0	53	0	0	0	0	0	0
EU 2b – Public sector	17,525	0	0	0	59	0	0	0	0	15	0	0	0	0	0	6
3 – Multilateral development banks	347	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 3a – International organizations	226	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 – Institutions	4,159	0	0	0	313	41	0	705	0	11	0	0	628	0	0	0
5 – Covered bonds	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0
6 – Companies	8	0	0	0	362	0	0	0	0	997	0	0	707	0	0	10,756
6.1 – Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 – Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,069
EU 7a – Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 7b – Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,069
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	2,752	0	0	0
9 – Secured by mortgages on immovable property and ADC exposures	0	0	0	0	585	939	565	0	2,461	0	217	0	238	0	1,464	46
9.1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	585	0	0	0	0	0	0	0	177	0	0	13
9.1.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.1.2 – loan splitting applied (secured)	0	0	0	0	585	0	0	0	0	0	0	0	0	0	0	0
9.1.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	177	0	0	13
9.2 – Secured by mortgages on residential immovable property - IPRE	0	0	0	0	0	939	565	0	2,461	0	123	0	58	0	0	0
9.3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	94	0	3	0	0	33
9.3.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	94	0	0	0	0	0
9.3.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	33
9.4 – Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,464	0
9.5 – Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 – Exposures in default	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	156
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 10b – Collective investment undertakings (CIU)	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	245
EU 10c – Other items	0	0	0	0	10	0	0	0	0	21	0	0	0	0	0	880
TOTAL	85,002	0	0	0	1,975	980	565	705	2,461	1,325	217	0	4,326	0	1,464	13,102

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

Category of exposure	Weighting										Total	Of which not rated
	105%	110%	130%	150%	250%	370%	400%	1250%	Other	Deducted		
1 – Central governments and central banks	0	0	0	0	58	0	0	0	0	0	63,342	0
2 – Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	17,926	0
EU 2a – Regional or local authorities	0	0	0	0	0	0	0	0	0	0	321	0
EU 2b – Public sector	0	0	0	0	0	0	0	0	0	0	17,606	0
3 – Multilateral development banks	0	0	0	0	0	0	0	0	0	0	347	0
EU 3a – International organizations	0	0	0	0	0	0	0	0	0	0	226	0
4 – Institutions	0	0	0	90	0	0	0	0	0	0	5,947	0
5 – Covered bonds	0	0	0	0	0	0	0	0	0	0	100	0
6 – Companies	0	0	0	40	0	0	0	0	0	0	12,870	0
6.1 – Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
7 – Subordinated debt exposures and equity	0	0	0	0	5,181	0	146	0	0	0	6,396	0
EU 7a – Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0
EU 7b – Equity	0	0	0	0	5,181	0	146	0	0	0	6,396	0
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	2,752	0
9 – Secured by mortgages on immovable property and ADC exposures	15	199	0	1,467	0	0	0	0	2,130	0	10,327	0
9.1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	775	0
9.1.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0
9.1.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	585	0
9.1.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	191	0
9.2 – Secured by mortgages on residential immovable property - IPRE	15	0	0	9	0	0	0	0	0	0	4,170	0
9.3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	130	0
9.3.1 – no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0
9.3.2 – loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	94	0
9.3.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	36	0
9.4 – Secured by mortgages on commercial immovable property - IPRE	0	199	0	37	0	0	0	0	2,130	0	3,830	0
9.5 – Acquisition, Development and Construction (ADC)	0	0	0	1,422	0	0	0	0	0	0	1,422	0
10 – Exposures in default	0	0	0	987	0	0	0	0	0	0	1,149	0
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
EU 10b – Collective investment undertakings (CIU)	0	0	0	6	79	0	0	15	0	0	369	0
EU 10c – Other items	0	0	0	0	296	0	0	0	52	0	1,259	0
TOTAL	15	199	0	2,590	5,614	0	146	15	2,183	0	122,884	0

1.5.3 Internal rating systems (EU CRE)

Update of Table 33 of the 2025 Universal Registration Document, page 292

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

06/30/2026 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
CENTRAL GOVERNMENTS AND CENTRAL BANKS					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	0	0	0	0
INSTITUTIONS (BANKS)					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	0	0	0	0

Credit risk

[illegible]

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(in € millions)

CORPORATES

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	0	0	50	0
of which [0 to <0.10]	0	0	50	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	3,110	927	37	3,453
0.25 to <0.50	9,523	1,683	42	10,222
0.50 to <0.75	3,666	234	47	3,776
0.75 to <2.50	17,366	3,676	44	18,989
of which [0.75 to <1.75]	13,100	2,664	45	14,291
of which [1.75 to <2.50]	4,266	1,013	43	4,698
2.50 to <10.00	10,814	2,536	45	11,954
of which [2.50 to <5.00]	8,294	1,855	46	9,155
of which [5.00 to <10.00]	2,520	682	41	2,800
10.00 to <100.00	2,217	417	38	2,376
of which [10.00 to <20.00]	1,175	138	47	1,239
of which [20.00 to <30.00]	964	269	33	1,054
of which [30.00 to <100.00]	79	10	44	83
100.00 (default)	2,269	294	76	2,491
Subtotal	48,964	9,767	44	53,260
<i>of which: Specialized financing</i>				
0 to <0.15	0	0	0	0
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	0	0	0	0
0.25 to <0.50	0	0	0	0
0.50 to <0.75	0	0	0	0
0.75 to <2.50	0	0	0	0
of which [0.75 to <1.75]	0	0	0	0
of which [1.75 to <2.50]	0	0	0	0
2.50 to <10.00	0	0	0	0
of which [2.50 to <5.00]	0	0	0	0
of which [5.00 to <10.00]	0	0	0	0
10.00 to <100.00	0	0	0	0
of which [10.00 to <20.00]	0	0	0	0
of which [20.00 to <30.00]	0	0	0	0
of which [30.00 to <100.00]	0	0	0	0
100.00 (default)	0	0	0	0
Subtotal	0	0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	0.0	0	0	0	0
0.34	1,394	27.70	2.0	946	27	3	-4
0.59	5,109	24.00	2.0	3,028	30	15	-17
1.22	2,113	18.79	2.0	1,094	29	9	-7
2.20	9,992	25.18	2.0	9,694	51	104	-101
1.88	7,363	25.38	2.0	7,030	49	68	-60
3.15	2,629	24.56	2.0	2,664	57	36	-41
6.01	5,461	25.77	2.0	9,096	76	186	-137
4.97	4,011	26.07	2.0	6,678	73	121	-68
9.40	1,450	24.77	2.0	2,418	86	65	-69
25.46	1,435	24.41	2.0	2,788	117	148	-172
16.11	726	24.25	2.0	1,324	107	48	-80
35.28	639	24.91	2.0	1,372	130	93	-88
40.42	70	20.36	2.0	92	111	7	-4
154.48	2,101	58.71	2.0	1,451	58	1,923	-1,773
10.72	27,605	26.33	2.0	28,096	53	2,387	-2,212
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(in € millions)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	0	0	50	0
of which [0 to <0.10]	0	0	50	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	1,302	374	38	1,445
0.25 to <0.50	5,819	650	43	6,099
0.50 to <0.75	3,018	174	48	3,103
0.75 to <2.50	10,162	1,320	48	10,802
of which [0.75 to <1.75]	7,760	971	50	8,246
of which [1.75 to <2.50]	2,402	349	44	2,556
2.50 to <10.00	4,703	897	44	5,098
of which [2.50 to <5.00]	3,736	609	51	4,043
of which [5.00 to <10.00]	967	288	30	1,054
10.00 to <100.00	730	83	49	771
of which [10.00 to <20.00]	376	38	47	394
of which [20.00 to <30.00]	353	45	51	376
of which [30.00 to <100.00]	0	0	0	0
100.00 (default)	1,275	116	71	1,357
Subtotal	27,009	3,614	46	28,674
of which: others				
0 to <0.15	0	0	50	0
of which [0 to <0.10]	0	0	50	0
of which [0.10 to <0.15]	0	0	0	0
0.15 to <0.25	3,110	927	37	3,453
0.25 to <0.50	9,523	1,683	42	10,222
0.50 to <0.75	3,666	234	47	3,776
0.75 to <2.50	17,366	3,676	44	18,989
of which [0.75 to <1.75]	13,100	2,664	45	14,291
of which [1.75 to <2.50]	4,266	1,013	43	4,698
2.50 to <10.00	10,814	2,536	45	11,954
of which [2.50 to <5.00]	8,294	1,855	46	9,155
of which [5.00 to <10.00]	2,520	682	41	2,800
10.00 to <100.00	2,217	417	38	2,376
of which [10.00 to <20.00]	1,175	138	47	1,239
of which [20.00 to <30.00]	964	269	33	1,054
of which [30.00 to <100.00]	79	10	44	83
100.00 (default)	2,269	294	76	2,491
Subtotal	48,964	9,767	44	53,260

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	843	28.10	2.0	337	23	1	-2
0.36	3,826	22.91	2.0	1,494	24	5	-5
0.67	1,816	18.86	2.0	869	28	4	-3
1.42	6,530	25.60	2.0	5,051	47	38	-37
1.21	4,905	25.77	2.0	3,723	45	25	-22
2.08	1,625	25.05	2.0	1,327	52	13	-15
4.12	3,032	25.48	2.0	3,310	65	54	-59
3.39	2,274	25.75	2.0	2,551	63	37	-37
6.90	758	24.43	2.0	758	72	18	-22
19.06	702	24.55	2.0	768	100	36	-41
12.11	336	24.32	2.0	352	89	12	-14
26.34	366	24.79	2.0	416	111	25	-27
0.00	0	0.00	0.0	0	0	0	0
100.00	1,413	56.12	2.0	786	58	641	-512
6.67	18,162	25.82	2.0	12,614	44	780	-659
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	2.0	0	90	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	1,394	27.70	2.0	946	27	2	-3
0.38	5,109	24.00	2.0	3,028	30	10	-12
0.67	2,113	18.79	2.0	1,094	29	5	-4
1.39	9,992	25.18	2.0	9,694	51	65	-64
1.18	7,363	25.38	2.0	7,030	49	42	-38
2.02	2,629	24.56	2.0	2,664	57	23	-26
4.25	5,461	25.77	2.0	9,096	76	131	-78
3.47	4,011	26.07	2.0	6,678	73	84	-31
6.80	1,450	24.77	2.0	2,418	86	47	-47
19.28	1,435	24.41	2.0	2,788	117	112	-131
12.26	726	24.25	2.0	1,324	107	37	-66
25.88	639	24.91	2.0	1,372	130	68	-61
40.42	70	20.36	2.0	92	111	7	-4
100.00	2,101	58.71	2.0	1,451	58	1,282	-1,262
7.12	27,605	26.33	2.0	28,096	53	1,607	-1,553

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
RETAIL CUSTOMERS					
	0 to <0.15	73,724	6,594	59	77,622
	of which [0 to <0.10]	45,953	1,992	94	47,821
	of which [0.10 to <0.15]	27,770	4,602	44	29,800
	0.15 to <0.25	1,834	770	56	2,263
	0.25 to <0.50	26,174	3,298	48	27,767
	0.50 to <0.75	6,253	333	60	6,453
	0.75 to <2.50	17,826	2,858	54	19,372
	of which [0.75 to <1.75]	13,603	1,770	51	14,511
	of which [1.75 to <2.50]	4,223	1,088	59	4,861
	2.50 to <10.00	11,552	1,258	50	12,176
	of which [2.50 to <5.00]	7,205	919	48	7,649
	of which [5.00 to <10.00]	4,348	339	53	4,527
	10.00 to <100.00	3,603	166	53	3,690
	of which [10.00 to <20.00]	1,328	89	49	1,372
	of which [20.00 to <30.00]	1,763	34	77	1,789
	of which [30.00 to <100.00]	512	43	40	529
	100.00 (default)	3,581	104	83	3,668
	Subtotal	144,547	15,382	55	153,011
<i>of which: Exposures secured by real estate mortgages</i>					
	0 to <0.15	66,738	1,124	58	67,388
	of which [0 to <0.10]	42,865	731	59	43,294
	of which [0.10 to <0.15]	23,873	393	56	24,094
	0.15 to <0.25	216	11	56	222
	0.25 to <0.50	19,150	330	55	19,331
	0.50 to <0.75	5,136	63	57	5,172
	0.75 to <2.50	11,634	348	55	11,824
	of which [0.75 to <1.75]	8,471	186	53	8,570
	of which [1.75 to <2.50]	3,163	162	56	3,255
	2.50 to <10.00	6,412	111	52	6,470
	of which [2.50 to <5.00]	3,610	77	51	3,650
	of which [5.00 to <10.00]	2,802	34	55	2,820
	10.00 to <100.00	2,305	15	53	2,313
	of which [10.00 to <20.00]	748	7	51	752
	of which [20.00 to <30.00]	1,484	8	55	1,489
	of which [30.00 to <100.00]	73	1	49	73
	100.00 (default)	1,616	15	54	1,624
	Subtotal	113,206	2,018	56	114,344

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.08	2,127,424	15.33	0.0	2,320	3	10	-20
0.05	1,141,008	13.37	0.0	1,028	2	4	-12
0.13	986,416	18.47	0.0	1,292	4	7	-8
0.16	259,387	27.80	0.0	164	7	1	-1
0.34	677,671	20.79	0.0	2,936	11	20	-30
0.55	104,133	16.70	0.0	836	13	6	-19
1.43	603,915	22.99	0.0	4,945	26	63	-109
1.20	365,459	23.63	0.0	3,477	24	41	-73
2.11	238,456	21.09	0.0	1,467	30	21	-35
4.87	339,217	25.58	0.0	5,404	44	150	-230
3.66	186,597	26.84	0.0	3,109	41	76	-102
6.91	152,620	23.46	0.0	2,295	51	74	-128
21.56	112,065	22.75	0.0	2,764	75	184	-232
15.49	39,352	24.45	0.0	897	65	54	-66
23.55	59,645	18.65	0.0	1,486	83	78	-108
30.56	13,068	32.25	0.0	381	72	52	-58
100.00	97,436	54.49	0.0	1,674	46	1,753	-1,473
3.61	4,321,248	19.47	0.0	21,042	14	2,188	-2,114
0.08	434,254	12.88	0.0	1,798	3	7	-10
0.05	296,373	11.95	0.0	813	2	3	-3
0.13	137,881	14.56	0.0	984	4	5	-6
0.15	1,784	15.55	0.0	11	5	0	0
0.32	108,458	15.60	0.0	1,642	8	10	-19
0.55	38,715	14.23	0.0	637	12	4	-16
1.46	60,162	16.96	0.0	2,716	23	29	-75
1.20	43,560	17.45	0.0	1,803	21	18	-46
2.16	16,602	15.65	0.0	912	28	11	-29
4.97	34,184	18.31	0.0	3,065	47	59	-139
3.61	18,853	19.08	0.0	1,535	42	25	-56
6.74	15,331	17.31	0.0	1,529	54	34	-84
20.88	13,313	17.01	0.0	1,861	80	83	-137
14.39	4,199	17.75	0.0	532	71	20	-37
23.67	8,768	15.97	0.0	1,253	84	57	-89
30.62	346	30.56	0.0	76	104	7	-10
100.00	10,568	38.29	0.0	638	39	573	-351
2.40	701,438	14.58	0.0	12,367	11	766	-747

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(en millions d'euros)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	7,071	131	53	7,140
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	7,071	131	53	7,140
0.15 to <0.25	84	3	48	85
0.25 to <0.50	5,418	115	50	5,476
0.50 to <0.75	125	5	44	127
0.75 to <2.50	5,227	146	51	5,301
of which [0.75 to <1.75]	4,066	103	51	4,118
of which [1.75 to <2.50]	1,161	43	50	1,183
2.50 to <10.00	2,457	57	48	2,484
of which [2.50 to <5.00]	1,475	40	48	1,494
of which [5.00 to <10.00]	982	17	50	990
10.00 to <100.00	752	8	49	756
of which [10.00 to <20.00]	348	5	48	350
of which [20.00 to <30.00]	333	2	53	334
of which [30.00 to <100.00]	71	1	49	72
100.00 (default)	494	6	53	497
Subtotal	21,628	470	51	21,867
of which: Non-SMEs				
0 to <0.15	59,667	994	58	60,248
of which [0 to <0.10]	42,865	731	59	43,294
of which [0.10 to <0.15]	16,802	262	58	16,954
0.15 to <0.25	132	9	58	137
0.25 to <0.50	13,731	214	58	13,855
0.50 to <0.75	5,010	59	59	5,045
0.75 to <2.50	6,407	202	58	6,523
of which [0.75 to <1.75]	4,405	83	57	4,452
of which [1.75 to <2.50]	2,002	119	58	2,072
2.50 to <10.00	3,955	54	57	3,985
of which [2.50 to <5.00]	2,135	37	55	2,156
of which [5.00 to <10.00]	1,820	16	60	1,830
10.00 to <100.00	1,553	8	56	1,558
of which [10.00 to <20.00]	400	2	58	401
of which [20.00 to <30.00]	1,152	6	56	1,155
of which [30.00 to <100.00]	1	0	0	1
100.00 (default)	1,122	9	55	1,127
Subtotal	91,578	1,548	58	92,478

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.13	38,434	16.01	0.0	266	4	1	-2
0.00	0	0.00	0.0	0	0	0	0
0.13	38,434	16.01	0.0	266	4	1	-2
0.15	612	15.48	0.0	3	4	0	0
0.41	24,794	18.55	0.0	535	10	4	-7
0.52	738	17.20	0.0	13	10	0	0
1.36	23,785	19.18	0.0	1,082	20	14	-27
1.13	18,410	19.81	0.0	803	19	9	-17
2.17	5,375	16.98	0.0	279	24	4	-10
5.49	11,432	22.95	0.0	1,160	47	30	-58
3.95	6,738	24.48	0.0	664	44	14	-23
7.82	4,694	20.64	0.0	496	50	16	-35
22.35	4,048	19.74	0.0	506	67	34	-58
15.18	1,875	20.31	0.0	225	64	11	-21
28.12	1,843	16.75	0.0	206	62	16	-27
30.53	330	30.86	0.0	75	104	7	-10
100.00	2,937	39.65	0.0	161	32	185	-117
4.15	106,780	18.87	0.0	3,727	17	268	-270
0.07	395,820	12.51	0.0	1,531	3	6	-8
0.05	296,373	11.95	0.0	813	2	3	-3
0.13	99,447	13.95	0.0	718	4	3	-5
0.15	1,172	15.59	0.0	8	5	0	0
0.29	83,664	14.44	0.0	1,107	8	6	-11
0.55	37,977	14.16	0.0	623	12	4	-16
1.55	36,377	15.15	0.0	1,634	25	15	-48
1.27	25,150	15.27	0.0	1,000	22	9	-29
2.16	11,227	14.89	0.0	634	31	7	-19
4.65	22,752	15.42	0.0	1,905	48	29	-82
3.37	12,115	15.34	0.0	872	40	11	-33
6.16	10,637	15.51	0.0	1,033	56	18	-48
20.16	9,265	15.68	0.0	1,355	87	49	-78
13.70	2,324	15.51	0.0	307	77	9	-16
22.38	6,925	15.74	0.0	1,047	91	41	-62
35.12	16	14.58	0.0	1	88	0	0
100.00	7,631	37.69	0.0	476	42	388	-234
1.99	594,658	13.57	0.0	8,639	9	497	-477

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(en millions d'euros)

of which: Revolving

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	1,085	3,539	36	2,366
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	1,085	3,539	36	2,366
0.15 to <0.25	225	424	37	380
0.25 to <0.50	570	786	36	857
0.50 to <0.75	121	120	36	164
0.75 to <2.50	614	539	37	812
of which [0.75 to <1.75]	357	329	37	478
of which [1.75 to <2.50]	257	210	37	335
2.50 to <10.00	351	165	37	412
of which [2.50 to <5.00]	190	107	37	230
of which [5.00 to <10.00]	160	59	37	182
10.00 to <100.00	106	20	37	113
of which [10.00 to <20.00]	41	10	38	45
of which [20.00 to <30.00]	65	11	37	69
of which [30.00 to <100.00]	0	0	39	0
100.00 (default)	120	0	42	121
Subtotal	3,192	5,594	36	5,226
of which: Other - retail customers				
0 to <0.15	5,901	1,931	102	7,868
of which [0 to <0.10]	3,089	1,261	114	4,528
of which [0.10 to <0.15]	2,813	670	79	3,341
0.15 to <0.25	1,393	335	80	1,661
0.25 to <0.50	6,455	2,182	52	7,578
0.50 to <0.75	996	150	80	1,117
0.75 to <2.50	5,578	1,971	59	6,735
of which [0.75 to <1.75]	4,775	1,255	55	5,463
of which [1.75 to <2.50]	803	716	66	1,272
2.50 to <10.00	4,790	982	51	5,295
of which [2.50 to <5.00]	3,404	735	50	3,770
of which [5.00 to <10.00]	1,386	247	56	1,525
10.00 to <100.00	1,192	131	55	1,263
of which [10.00 to <20.00]	539	73	51	576
of which [20.00 to <30.00]	214	15	118	232
of which [30.00 to <100.00]	439	43	40	456
100.00 (default)	1,845	89	88	1,924
Subtotal	28,150	7,771	68	33,441

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.10	643,797	50.00	0.0	78	3	1	0
0.00	0	0.00	0.0	0	0	0	0
0.10	643,797	50.00	0.0	78	3	1	0
0.17	122,266	50.00	0.0	19	5	0	0
0.35	205,194	50.00	0.0	75	9	1	-1
0.55	24,822	50.00	0.0	21	13	0	0
1.44	195,769	50.00	0.0	212	26	6	-3
1.09	106,703	50.00	0.0	102	21	3	-1
1.93	89,066	50.00	0.0	110	33	3	-2
4.56	82,504	50.00	0.0	243	59	9	-5
3.31	44,700	50.00	0.0	110	48	4	-2
6.14	37,804	50.00	0.0	133	73	6	-3
19.03	22,589	50.00	0.0	152	134	11	-4
15.48	8,654	50.00	0.0	55	123	3	-1
21.31	13,894	50.00	0.0	97	141	7	-3
35.12	41	50.00	0.0	0	160	0	0
100.00	17,936	55.68	0.0	86	71	61	-74
3.44	1,314,877	50.13	0.0	885	17	90	-87
0.09	1,049,373	25.88	0.0	445	6	2	-10
0.06	844,635	26.99	0.0	214	5	1	-9
0.13	204,738	24.38	0.0	230	7	1	-1
0.16	135,337	24.35	0.0	134	8	1	-1
0.38	364,019	30.70	0.0	1,219	16	9	-11
0.53	40,596	23.21	0.0	179	16	1	-2
1.36	347,984	30.34	0.0	2,017	30	28	-31
1.21	215,196	31.02	0.0	1,572	29	21	-25
2.00	132,788	27.41	0.0	445	35	7	-5
4.77	222,529	32.57	0.0	2,096	40	82	-86
3.73	123,044	32.95	0.0	1,463	39	47	-45
7.32	99,485	31.66	0.0	633	42	35	-41
23.03	76,163	30.84	0.0	751	59	90	-91
16.92	26,499	31.22	0.0	310	54	31	-28
23.45	36,983	26.59	0.0	137	59	14	-15
30.55	12,681	32.51	0.0	305	67	45	-48
100.00	68,932	68.10	0.0	950	49	1,119	-1,048
7.78	2,304,933	31.38	0.0	7,791	23	1,332	-1,280

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

06/30/2026

(in € millions)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	1,048	261	55	1,190
of which [0 to <0.10]	0	0	50	0
of which [0.10 to <0.15]	1,048	261	55	1,190
0.15 to <0.25	791	114	46	843
0.25 to <0.50	4,541	1,628	35	5,106
0.50 to <0.75	568	66	47	599
0.75 to <2.50	4,063	962	41	4,460
of which [0.75 to <1.75]	3,793	885	40	4,149
of which [1.75 to <2.50]	270	77	54	311
2.50 to <10.00	4,137	827	42	4,483
of which [2.50 to <5.00]	3,013	626	42	3,276
of which [5.00 to <10.00]	1,124	201	41	1,208
10.00 to <100.00	1,004	110	43	1,052
of which [10.00 to <20.00]	472	62	43	498
of which [20.00 to <30.00]	95	6	66	99
of which [30.00 to <100.00]	437	43	40	454
100.00 (default)	1,549	82	87	1,620
Subtotal	17,700	4,050	41	19,353
of which: Non-SMEs				
0 to <0.15	4,854	1,670	109	6,678
of which [0 to <0.10]	3,089	1,260	114	4,528
of which [0.10 to <0.15]	1,765	409	94	2,150
0.15 to <0.25	602	222	98	818
0.25 to <0.50	1,914	554	101	2,473
0.50 to <0.75	428	84	106	518
0.75 to <2.50	1,516	1,009	75	2,275
of which [0.75 to <1.75]	982	371	90	1,314
of which [1.75 to <2.50]	534	638	67	961
2.50 to <10.00	653	155	102	812
of which [2.50 to <5.00]	392	109	94	495
of which [5.00 to <10.00]	261	46	121	317
10.00 to <100.00	187	20	121	212
of which [10.00 to <20.00]	67	11	94	77
of which [20.00 to <30.00]	119	9	155	133
of which [30.00 to <100.00]	2	0	76	2
100.00 (default)	296	7	106	304
Subtotal	10,449	3,721	98	14,088

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.13	43,285	25.65	0.0	71	6	0	-9
0.00	0	0.00	0.0	0	45	0	-8
0.13	43,285	25.65	0.0	71	6	0	0
0.15	11,335	19.90	0.0	45	5	0	-1
0.40	87,843	32.93	0.0	833	16	7	-9
0.52	7,092	21.63	0.0	76	13	1	-1
1.30	73,589	31.81	0.0	1,265	28	19	-24
1.24	66,005	32.31	0.0	1,183	29	17	-22
2.13	7,584	25.21	0.0	82	26	2	-2
4.80	74,737	33.46	0.0	1,754	39	72	-77
3.78	49,966	33.75	0.0	1,261	39	42	-41
7.55	24,771	32.69	0.0	493	41	30	-36
23.71	30,661	31.60	0.0	619	59	79	-80
17.22	12,647	31.81	0.0	266	53	28	-26
25.14	5,514	26.25	0.0	50	51	6	-7
30.53	12,500	32.54	0.0	303	67	45	-48
100.00	35,167	69.12	0.0	848	52	937	-874
11.21	363,709	34.39	0.0	5,511	28	1,114	-1,075
0.08	1,006,088	25.92	0.0	374	6	1	-1
0.06	844,635	26.99	0.0	214	5	1	0
0.13	161,453	23.67	0.0	159	7	1	-1
0.17	124,002	28.94	0.0	90	11	0	0
0.34	276,176	26.11	0.0	386	16	2	-2
0.55	33,504	25.04	0.0	103	20	1	-1
1.47	274,395	27.45	0.0	752	33	9	-7
1.12	149,191	26.96	0.0	389	30	4	-4
1.96	125,204	28.12	0.0	363	38	5	-4
4.59	147,792	27.68	0.0	343	42	10	-9
3.39	73,078	27.63	0.0	202	41	5	-4
6.45	74,714	27.75	0.0	140	44	6	-5
19.67	45,502	27.04	0.0	131	62	11	-11
15.00	13,852	27.40	0.0	44	57	3	-2
22.19	31,469	26.85	0.0	86	65	8	-9
34.42	181	25.14	0.0	1	69	0	0
100.00	33,765	62.64	0.0	103	34	182	-174
3.08	1,941,224	27.25	0.0	2,280	16	218	-205

1

Credit risk

06/30/2026 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
EQUITIES					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	0	0	0	0
TOTAL		193,512	25,150	51	206,272

[illegible]

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

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

1

Credit risk

[illegible]

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

CORPORATES

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	3,006	775	40	3,316
	0.25 to <0.50	8,702	1,675	38	9,332
	0.50 to <0.75	3,702	238	47	3,814
	0.75 to <2.50	16,988	3,270	43	18,406
	of which [0.75 to <1.75]	12,840	2,487	42	13,891
	of which [1.75 to <2.50]	4,147	783	47	4,515
	2.50 to <10.00	10,643	2,199	45	11,624
	of which [2.50 to <5.00]	7,995	1,660	45	8,747
	of which [5.00 to <10.00]	2,648	539	42	2,877
	10.00 to <100.00	2,098	319	44	2,239
	of which [10.00 to <20.00]	1,233	182	44	1,313
	of which [20.00 to <30.00]	764	127	44	820
	of which [30.00 to <100.00]	102	9	42	105
	100.00 (default)	2,058	273	76	2,265
	Subtotal	47,196	8,749	43	50,996
of which: Specialized financing					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.33	1,355	27.51	2.0	896	27	3	-3
0.60	4,873	24.09	2.0	2,743	29	14	-17
1.23	2,098	18.92	2.0	1,112	29	9	-9
2.21	9,930	25.08	2.0	9,255	50	101	-99
1.86	7,286	25.28	2.0	6,755	49	65	-59
3.30	2,644	24.48	2.0	2,500	55	36	-40
6.16	5,702	25.72	2.0	8,604	74	183	-170
5.11	4,133	26.19	2.0	6,183	71	117	-98
9.36	1,569	24.30	2.0	2,422	84	65	-72
24.31	1,443	23.86	2.0	2,519	112	130	-108
15.52	730	23.84	2.0	1,379	105	49	-44
36.30	631	24.23	2.0	1,018	124	72	-60
40.42	82	21.13	2.0	122	115	9	-4
156.86	2,024	57.37	2.0	1,239	55	1,844	-1,599
10.46	27,425	26.12	2.0	26,369	52	2,283	-2,005
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

of which: SMEs

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	1,176	314	39	1,299
	0.25 to <0.50	5,341	690	41	5,623
	0.50 to <0.75	3,085	193	47	3,177
	0.75 to <2.50	9,888	1,160	47	10,437
	of which [0.75 to <1.75]	7,353	865	45	7,740
	of which [1.75 to <2.50]	2,535	295	55	2,697
	2.50 to <10.00	5,002	613	52	5,322
	of which [2.50 to <5.00]	3,998	496	51	4,250
	of which [5.00 to <10.00]	1,004	118	58	1,072
	10.00 to <100.00	656	71	40	685
	of which [10.00 to <20.00]	337	38	45	354
	of which [20.00 to <30.00]	319	33	35	331
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1,205	113	73	1,288
	Subtotal	26,354	3,154	47	27,830
of which: others					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	3,006	775	40	3,316
	0.25 to <0.50	8,702	1,675	38	9,332
	0.50 to <0.75	3,702	238	47	3,814
	0.75 to <2.50	16,988	3,270	43	18,406
	of which [0.75 to <1.75]	12,840	2,487	42	13,891
	of which [1.75 to <2.50]	4,147	783	47	4,515
	2.50 to <10.00	10,643	2,199	45	11,624
	of which [2.50 to <5.00]	7,995	1,660	45	8,747
	of which [5.00 to <10.00]	2,648	539	42	2,877
	10.00 to <100.00	2,098	319	44	2,239
	of which [10.00 to <20.00]	1,233	182	44	1,313
	of which [20.00 to <30.00]	764	127	44	820
	of which [30.00 to <100.00]	102	9	42	105
	100.00 (default)	2,058	273	76	2,265
	Subtotal	47,196	8,749	43	50,996

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	820	28.07	2.0	290	22	1	-1
0.36	3,584	23.15	2.0	1,370	24	5	-5
0.67	1,799	18.85	2.0	890	28	4	-4
1.45	6,418	25.40	2.0	4,753	46	38	-37
1.22	4,770	25.57	2.0	3,381	44	24	-21
2.10	1,648	24.93	2.0	1,372	51	14	-16
4.10	3,216	26.19	2.0	3,385	64	56	-58
3.39	2,389	26.67	2.0	2,632	62	38	-36
6.91	827	24.29	2.0	753	70	18	-22
18.96	697	24.37	2.0	654	95	32	-33
12.10	337	24.61	2.0	306	86	11	-13
26.31	360	24.12	2.0	347	105	21	-20
0.00	0	0.00	0.0	0	0	0	0
100.00	1,382	52.63	2.0	706	55	628	-513
6.58	17,916	25.71	2.0	12,048	43	764	-651
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.24	1,355	27.51	2.0	896	27	2	-2
0.38	4,873	24.09	2.0	2,743	29	9	-12
0.67	2,098	18.92	2.0	1,112	29	5	-5
1.39	9,930	25.08	2.0	9,255	50	63	-62
1.18	7,286	25.28	2.0	6,755	49	41	-38
2.05	2,644	24.48	2.0	2,500	55	22	-24
4.28	5,702	25.72	2.0	8,604	74	126	-112
3.46	4,133	26.19	2.0	6,183	71	79	-62
6.79	1,569	24.30	2.0	2,422	84	47	-50
18.51	1,443	23.86	2.0	2,519	112	99	-75
12.26	730	23.84	2.0	1,379	105	38	-31
25.69	631	24.23	2.0	1,018	124	51	-40
40.42	82	21.13	2.0	122	115	9	-4
100.00	2,024	57.37	2.0	1,239	55	1,215	-1,086
6.87	27,425	26.12	2.0	26,369	52	1,520	-1,354

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(en millions d'euros)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
RETAIL CUSTOMERS	0 to <0.15	72,683	6,214	56	76,165
	of which [0 to <0.10]	45,323	1,818	91	46,976
	of which [0.10 to <0.15]	27,360	4,395	42	29,189
	0.15 to <0.25	1,817	717	53	2,197
	0.25 to <0.50	25,836	3,115	47	27,289
	0.50 to <0.75	6,178	315	56	6,353
	0.75 to <2.50	17,771	2,841	53	19,268
	of which [0.75 to <1.75]	13,582	1,764	49	14,451
	of which [1.75 to <2.50]	4,189	1,078	58	4,817
	2.50 to <10.00	11,637	1,279	47	12,243
	of which [2.50 to <5.00]	7,215	923	46	7,643
	of which [5.00 to <10.00]	4,423	356	50	4,600
	10.00 to <100.00	3,649	241	37	3,738
	of which [10.00 to <20.00]	1,361	155	29	1,405
	of which [20.00 to <30.00]	1,762	40	72	1,791
	of which [30.00 to <100.00]	526	46	36	542
	100.00 (default)	3,427	97	84	3,508
	Subtotal	142,999	14,818	52	150,762
of which: Exposures secured by real estate mortgages	0 to <0.15	65,478	1,001	57	66,045
	of which [0 to <0.10]	42,064	635	58	42,429
	of which [0.10 to <0.15]	23,415	366	55	23,616
	0.15 to <0.25	208	11	56	214
	0.25 to <0.50	18,989	330	53	19,164
	0.50 to <0.75	5,083	63	56	5,118
	0.75 to <2.50	11,799	388	53	12,004
	of which [0.75 to <1.75]	8,512	216	51	8,621
	of which [1.75 to <2.50]	3,287	172	56	3,383
	2.50 to <10.00	6,352	104	50	6,404
	of which [2.50 to <5.00]	3,590	70	50	3,624
	of which [5.00 to <10.00]	2,763	34	50	2,780
	10.00 to <100.00	2,318	17	52	2,327
	of which [10.00 to <20.00]	757	6	51	760
	of which [20.00 to <30.00]	1,485	9	55	1,490
	of which [30.00 to <100.00]	76	1	40	77
	100.00 (default)	1,496	12	54	1,503
	Subtotal	111,723	1,927	55	112,780

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.09	2,090,352	15.38	0.0	2,288	3	10	-23
0.06	1,121,748	13.46	0.0	1,016	2	4	-16
0.13	968,604	18.48	0.0	1,272	4	7	-7
0.16	256,803	27.81	0.0	159	7	1	-1
0.34	681,209	20.73	0.0	2,876	11	20	-27
0.55	104,497	16.80	0.0	829	13	6	-16
1.42	607,074	22.71	0.0	4,855	25	61	-106
1.20	372,368	23.54	0.0	3,449	24	41	-70
2.10	234,706	20.24	0.0	1,406	29	20	-35
4.90	347,594	25.78	0.0	5,457	45	153	-232
3.69	189,132	26.90	0.0	3,114	41	76	-102
6.91	158,462	23.92	0.0	2,343	51	77	-130
21.54	115,589	23.03	0.0	2,828	76	189	-224
15.56	41,220	24.59	0.0	921	66	56	-68
23.50	60,718	18.90	0.0	1,510	84	79	-104
30.54	13,651	32.63	0.0	398	73	54	-52
100.00	95,095	51.69	0.0	1,500	43	1,702	-1,450
3.57	4,298,213	19.41	0.0	20,792	14	2,142	-2,079
0.09	424,871	12.97	0.0	1,776	3	7	-9
0.06	289,420	12.05	0.0	804	2	3	-3
0.13	135,451	14.63	0.0	972	4	4	-6
0.16	1,697	15.44	0.0	11	5	0	0
0.32	107,874	15.66	0.0	1,635	9	10	-18
0.55	38,332	14.38	0.0	636	12	4	-14
1.46	60,655	16.91	0.0	2,754	23	29	-76
1.19	43,239	17.46	0.0	1,814	21	18	-47
2.14	17,416	15.52	0.0	940	28	11	-29
4.98	33,580	18.42	0.0	3,055	48	59	-140
3.64	18,353	19.09	0.0	1,525	42	25	-56
6.71	15,227	17.54	0.0	1,531	55	33	-84
20.82	13,215	17.09	0.0	1,892	81	84	-138
14.34	4,124	17.49	0.0	536	71	20	-38
23.61	8,743	16.16	0.0	1,273	85	57	-90
30.57	348	31.13	0.0	83	108	7	-11
100.00	10,074	38.91	0.0	581	39	541	-336
2.33	690,298	14.66	0.0	12,341	11	734	-732

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(en millions d'euros)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	6,657	112	51	6,715
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	6,657	112	51	6,715
0.15 to <0.25	82	1	46	82
0.25 to <0.50	5,301	112	48	5,355
0.50 to <0.75	112	4	41	114
0.75 to <2.50	5,137	148	49	5,210
of which [0.75 to <1.75]	3,989	111	48	4,042
of which [1.75 to <2.50]	1,148	37	51	1,167
2.50 to <10.00	2,467	65	46	2,497
of which [2.50 to <5.00]	1,515	44	46	1,535
of which [5.00 to <10.00]	951	22	46	961
10.00 to <100.00	751	8	47	754
of which [10.00 to <20.00]	349	4	47	351
of which [20.00 to <30.00]	326	3	51	327
of which [30.00 to <100.00]	76	1	40	76
100.00 (default)	466	5	52	468
Subtotal	20,972	457	49	21,194
of which: Non-SMEs				
0 to <0.15	58,821	889	57	59,330
of which [0 to <0.10]	42,064	635	58	42,429
of which [0.10 to <0.15]	16,757	254	57	16,901
0.15 to <0.25	127	10	57	132
0.25 to <0.50	13,688	218	56	13,809
0.50 to <0.75	4,970	59	58	5,004
0.75 to <2.50	6,661	240	56	6,795
of which [0.75 to <1.75]	4,523	105	53	4,579
of which [1.75 to <2.50]	2,138	134	57	2,215
2.50 to <10.00	3,885	39	57	3,907
of which [2.50 to <5.00]	2,074	26	56	2,089
of which [5.00 to <10.00]	1,811	13	57	1,818
10.00 to <100.00	1,568	9	57	1,573
of which [10.00 to <20.00]	407	3	58	409
of which [20.00 to <30.00]	1,160	6	57	1,163
of which [30.00 to <100.00]	1	0	0	1
100.00 (default)	1,031	8	56	1,035
Subtotal	90,751	1,470	57	91,586

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.13	36,472	16.09	0.0	252	4	1	-2
0.00	0	0.00	0.0	0	0	0	0
0.13	36,472	16.09	0.0	252	4	1	-2
0.15	563	15.44	0.0	3	4	0	0
0.41	24,244	18.54	0.0	523	10	4	-8
0.52	727	17.74	0.0	12	11	0	0
1.36	23,593	19.12	0.0	1,062	20	14	-29
1.13	18,211	19.72	0.0	786	19	9	-18
2.17	5,382	17.06	0.0	276	24	4	-11
5.44	11,324	22.98	0.0	1,165	47	30	-60
3.96	6,780	24.13	0.0	670	44	14	-25
7.80	4,544	21.14	0.0	495	52	16	-35
22.25	3,996	19.53	0.0	502	67	33	-60
15.07	1,837	19.48	0.0	217	62	11	-22
28.02	1,822	16.83	0.0	202	62	15	-28
30.53	337	31.29	0.0	83	109	7	-11
100.00	2,830	40.09	0.0	150	32	176	-114
4.12	103,749	18.92	0.0	3,669	17	259	-273
0.08	388,399	12.62	0.0	1,525	3	6	-7
0.06	289,420	12.05	0.0	804	2	3	-3
0.13	98,979	14.05	0.0	721	4	3	-4
0.16	1,134	15.44	0.0	7	5	0	0
0.29	83,630	14.55	0.0	1,112	8	6	-10
0.55	37,605	14.30	0.0	624	12	4	-14
1.54	37,062	15.22	0.0	1,692	25	16	-47
1.25	25,028	15.47	0.0	1,027	22	9	-29
2.13	12,034	14.71	0.0	665	30	7	-18
4.68	22,256	15.50	0.0	1,890	48	29	-81
3.41	11,573	15.38	0.0	855	41	11	-32
6.13	10,683	15.64	0.0	1,036	57	18	-49
20.13	9,219	15.92	0.0	1,390	88	51	-78
13.71	2,287	15.78	0.0	319	78	9	-16
22.37	6,921	15.97	0.0	1,071	92	42	-62
35.12	11	14.22	0.0	1	85	0	0
100.00	7,244	38.38	0.0	431	42	364	-222
1.92	586,549	13.67	0.0	8,672	9	475	-459

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
<i>of which: Revolving</i>					
	0 to <0.15	1,128	3,415	34	2,291
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	1,128	3,415	34	2,291
	0.15 to <0.25	228	412	34	369
	0.25 to <0.50	599	777	34	865
	0.50 to <0.75	126	121	34	168
	0.75 to <2.50	624	522	35	805
	of which [0.75 to <1.75]	358	320	34	469
	of which [1.75 to <2.50]	266	202	35	336
	2.50 to <10.00	358	166	35	415
	of which [2.50 to <5.00]	191	105	34	227
	of which [5.00 to <10.00]	167	61	35	188
	10.00 to <100.00	111	21	35	118
	of which [10.00 to <20.00]	43	9	35	46
	of which [20.00 to <30.00]	68	11	34	72
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	113	0	37	113
	Subtotal	3,287	5,434	34	5,145
<i>of which: Other - retail customers</i>					
	0 to <0.15	6,077	1,797	97	7,829
	of which [0 to <0.10]	3,259	1,183	109	4,547
	of which [0.10 to <0.15]	2,818	614	76	3,282
	0.15 to <0.25	1,381	294	79	1,613
	0.25 to <0.50	6,248	2,008	50	7,260
	0.50 to <0.75	969	131	75	1,067
	0.75 to <2.50	5,348	1,931	58	6,459
	of which [0.75 to <1.75]	4,712	1,227	53	5,361
	of which [1.75 to <2.50]	636	704	66	1,098
	2.50 to <10.00	4,927	1,009	49	5,424
	of which [2.50 to <5.00]	3,434	748	48	3,792
	of which [5.00 to <10.00]	1,493	261	53	1,632
	10.00 to <100.00	1,219	203	36	1,293
	of which [10.00 to <20.00]	562	139	27	599
	of which [20.00 to <30.00]	209	19	102	228
	of which [30.00 to <100.00]	449	45	36	465
	100.00 (default)	1,818	84	88	1,892
	Subtotal	27,988	7,457	65	32,837

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.10	629,378	50.00	0.0	75	3	1	0
0.00	0	0.00	0.0	0	0	0	0
0.10	629,378	50.00	0.0	75	3	1	0
0.17	121,255	50.00	0.0	18	5	0	0
0.35	209,626	50.00	0.0	76	9	2	-1
0.55	25,340	50.00	0.0	21	13	0	0
1.43	202,115	50.00	0.0	210	26	6	-3
1.08	111,807	50.00	0.0	100	21	3	-1
1.93	90,308	50.00	0.0	110	33	3	-1
4.62	83,311	50.00	0.0	247	59	10	-5
3.34	45,075	50.00	0.0	110	48	4	-2
6.16	38,236	50.00	0.0	137	73	6	-3
19.08	22,862	50.00	0.0	159	134	11	-4
15.54	8,781	50.00	0.0	56	123	4	-1
21.29	14,033	50.00	0.0	102	141	8	-3
35.12	48	50.00	0.0	0	160	0	0
100.00	16,666	55.86	0.0	80	71	57	-70
3.37	1,310,553	50.13	0.0	886	17	87	-83
0.09	1,036,103	25.58	0.0	436	6	2	-14
0.06	832,328	26.58	0.0	212	5	1	-13
0.13	203,775	24.20	0.0	225	7	1	-1
0.16	133,851	24.38	0.0	130	8	1	-1
0.38	363,709	30.62	0.0	1,165	16	8	-9
0.53	40,825	23.19	0.0	171	16	1	-2
1.35	344,304	30.08	0.0	1,891	29	26	-27
1.21	217,322	30.99	0.0	1,536	29	20	-22
2.01	126,982	25.65	0.0	355	32	6	-5
4.83	230,703	32.62	0.0	2,155	40	85	-87
3.75	125,704	32.99	0.0	1,480	39	47	-44
7.35	104,999	31.77	0.0	675	41	38	-44
23.07	79,512	31.26	0.0	777	60	94	-81
17.11	28,315	31.65	0.0	328	55	33	-28
23.52	37,942	26.92	0.0	135	59	14	-11
30.54	13,255	32.87	0.0	314	67	47	-41
100.00	68,355	61.60	0.0	839	44	1,104	-1,043
7.86	2,297,362	30.91	0.0	7,565	23	1,321	-1,264

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

of which: SMEs

PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
0 to <0.15	1,037	246	52	1,166
of which [0 to <0.10]	0	0	0	0
of which [0.10 to <0.15]	1,037	246	52	1,166
0.15 to <0.25	795	87	45	834
0.25 to <0.50	4,336	1,458	33	4,820
0.50 to <0.75	533	64	46	562
0.75 to <2.50	4,079	927	40	4,449
of which [0.75 to <1.75]	3,805	853	39	4,137
of which [1.75 to <2.50]	274	74	52	312
2.50 to <10.00	4,252	861	40	4,596
of which [2.50 to <5.00]	2,992	645	40	3,250
of which [5.00 to <10.00]	1,260	216	40	1,346
10.00 to <100.00	1,037	185	27	1,088
of which [10.00 to <20.00]	491	131	22	520
of which [20.00 to <30.00]	98	9	61	103
of which [30.00 to <100.00]	448	45	35	464
100.00 (default)	1,512	79	87	1,581
Subtotal	17,581	3,906	39	19,096
of which: Non-SMEs				
0 to <0.15	5,040	1,551	105	6,663
of which [0 to <0.10]	3,259	1,183	109	4,547
of which [0.10 to <0.15]	1,781	368	91	2,116
0.15 to <0.25	586	207	94	779
0.25 to <0.50	1,912	551	96	2,440
0.50 to <0.75	437	67	103	505
0.75 to <2.50	1,269	1,005	74	2,010
of which [0.75 to <1.75]	907	374	85	1,224
of which [1.75 to <2.50]	362	630	67	786
2.50 to <10.00	676	149	103	828
of which [2.50 to <5.00]	442	104	96	542
of which [5.00 to <10.00]	233	45	119	286
10.00 to <100.00	182	18	125	205
of which [10.00 to <20.00]	71	8	105	79
of which [20.00 to <30.00]	111	10	142	125
of which [30.00 to <100.00]	1	0	122	1
100.00 (default)	305	6	106	311
Subtotal	10,408	3,551	94	13,741

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.13	41,707	25.47	0.0	69	6	0	-13
0.00	0	0.00	0.0	0	0	0	-13
0.13	41,707	25.47	0.0	69	6	0	0
0.15	11,396	19.91	0.0	44	5	0	-1
0.40	85,156	32.93	0.0	786	16	6	-7
0.52	6,803	21.79	0.0	72	13	1	-1
1.30	75,207	31.72	0.0	1,256	28	18	-21
1.24	67,699	32.21	0.0	1,174	28	17	-19
2.13	7,508	25.22	0.0	83	26	2	-2
4.89	81,218	33.44	0.0	1,801	39	75	-78
3.79	52,635	33.81	0.0	1,254	39	42	-39
7.56	28,583	32.56	0.0	547	41	33	-39
23.77	32,843	31.92	0.0	648	60	83	-74
17.45	13,977	32.16	0.0	282	54	30	-26
25.19	5,689	26.39	0.0	53	51	7	-6
30.53	13,177	32.88	0.0	313	67	47	-41
100.00	35,192	61.65	0.0	731	46	922	-870
11.24	369,522	33.74	0.0	5,408	28	1,105	-1,064
0.08	994,396	25.60	0.0	367	6	1	-1
0.06	832,328	26.58	0.0	212	5	1	0
0.13	162,068	23.50	0.0	156	7	1	0
0.17	122,455	29.16	0.0	86	11	0	0
0.34	278,553	26.07	0.0	379	16	2	-2
0.55	34,022	24.74	0.0	99	20	1	-1
1.45	269,097	26.46	0.0	635	32	8	-6
1.12	149,623	26.87	0.0	362	30	4	-3
1.96	119,474	25.82	0.0	273	35	4	-3
4.51	149,485	28.04	0.0	354	43	10	-9
3.51	73,069	28.04	0.0	226	42	5	-4
6.39	76,416	28.03	0.0	128	45	5	-5
19.38	46,669	27.72	0.0	129	63	11	-8
14.87	14,338	28.31	0.0	46	58	3	-2
22.14	32,253	27.36	0.0	83	66	7	-5
35.12	78	25.85	0.0	1	71	0	0
100.00	33,163	61.35	0.0	108	35	183	-173
3.17	1,927,840	26.97	0.0	2,157	16	216	-200

Credit risk

(in € millions)

[illegible]

Update of Table 33 bis of the 2025 Universal Registration Document, page 322

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

06/30/2026 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
INSTITUTIONS (BANKS)					
	0 to <0.15	34,294	1,360	24	35,833
	of which [0 to <0.10]	29,462	1,176	24	30,943
	of which [0.10 to <0.15]	4,832	184	28	4,890
	0.15 to <0.25	273	130	34	313
	0.25 to <0.50	223	316	36	329
	0.50 to <0.75	4	0	0	4
	0.75 to <2.50	242	150	42	305
	of which [0.75 to <1.75]	242	150	42	305
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	47	45	34	63
	of which [2.50 to <5.00]	47	45	34	63
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	31	60	19
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	31	60	19
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	35,085	2,032	88	36,866
CORPORATES					
	0 to <0.15	3,445	11,534	33	6,080
	of which [0 to <0.10]	1,603	6,637	34	2,663
	of which [0.10 to <0.15]	1,842	4,897	32	3,417
	0.15 to <0.25	5,517	8,703	35	8,530
	0.25 to <0.50	6,905	12,366	35	11,244
	0.50 to <0.75	5,838	4,703	37	7,589
	0.75 to <2.50	2,839	2,157	36	3,619
	of which [0.75 to <1.75]	2,839	2,157	36	3,619
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,852	1,182	35	3,271
	of which [2.50 to <5.00]	2,852	1,182	35	3,271
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	1,295	570	46	1,559
	of which [10.00 to <20.00]	1,295	570	46	1,559
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	546	101	83	630
	Subtotal	29,238	41,316	32	42,521

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.02	163	44.66	2.0	3,061	9	3	-2
0.01	93	44.40	2.0	979	3	1	-2
0.10	70	46.28	2.0	2,082	43	2	0
0.22	32	47.75	2.0	213	68	0	0
0.42	33	45.28	2.0	291	88	1	0
0.73	1	45.00	2.0	5	110	0	0
0.98	30	45.00	2.0	372	122	1	0
0.98	30	45.00	2.0	372	122	1	0
0.00	0	0.00	0.0	0	0	0	0
2.71	22	45.00	2.0	100	160	1	0
2.71	22	45.00	2.0	100	160	1	0
0.00	0	0.00	0.0	0	0	0	0
20.67	33	45.00	2.0	53	283	2	-1
0.00	0	0.00	0.0	0	0	0	0
20.67	33	45.00	2.0	53	283	2	-1
0.00	0	0.00	0.0	0	0	0	0
100.00	4	45.00	2.0	0	0	0	0
0.05	318	44.70	2.0	4,095	11	8	-4
0.09	184	40.17	2.0	1,533	25	2	-158
0.06	84	40.32	2.0	537	20	1	-156
0.11	100	40.06	2.0	996	29	2	-2
0.20	185	40.07	2.0	3,483	41	7	-8
0.33	316	40.05	2.0	5,946	53	15	-21
0.73	254	40.12	2.0	5,522	73	21	-25
1.40	226	40.07	2.0	3,467	96	20	-25
1.40	226	40.07	2.0	3,467	96	20	-25
0.00	0	0.00	0.0	0	0	0	0
3.91	253	40.01	2.0	4,158	127	51	-57
3.91	253	40.01	2.0	4,158	127	51	-57
0.00	0	0.00	0.0	0	0	0	0
10.13	92	40.24	2.0	2,791	179	64	-128
10.13	92	40.24	2.0	2,791	179	64	-128
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
100.00	60	40.00	2.0	0	0	319	-301
2.54	1,570	40.09	2.0	26,901	63	499	-724

1

Credit risk

(in € millions)

EQUITIES

EQUITIES					
	0 to <0.15	0	0	0	0
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	0	0	0	0
	0.25 to <0.50	0	0	0	0
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	0	0	0	0
	TOTAL		64,323	43,348	57

[illegible]

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

12/31/2025

(in € millions)

	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
INSTITUTIONS (BANKS)	0 to <0.15	32,343	2,406	21	34,225
	of which [0 to <0.10]	26,753	2,246	21	28,601
	of which [0.10 to <0.15]	5,591	161	24	5,624
	0.15 to <0.25	180	323	37	297
	0.25 to <0.50	172	102	29	201
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	448	97	42	488
	of which [0.75 to <1.75]	448	97	42	488
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	47	27	44	59
	of which [2.50 to <5.00]	47	27	44	59
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	0	37	59	22
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	0	37	59	22
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	33,191	2,993	70	35,293
CORPORATES	0 to <0.15	3,854	11,897	34	6,477
	of which [0 to <0.10]	1,754	6,723	35	2,748
	of which [0.10 to <0.15]	2,100	5,174	31	3,729
	0.15 to <0.25	4,750	8,590	35	7,720
	0.25 to <0.50	6,061	11,662	35	10,103
	0.50 to <0.75	5,888	4,777	37	7,649
	0.75 to <2.50	2,778	1,769	36	3,411
	of which [0.75 to <1.75]	2,778	1,769	36	3,411
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,558	1,601	37	3,153
	of which [2.50 to <5.00]	2,558	1,601	37	3,153
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	1,066	706	46	1,389
	of which [10.00 to <20.00]	1,066	706	46	1,389
	of which [20.00 to <30.00]	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	727	63	77	776
	Subtotal	27,682	41,065	32	40,680

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.02	158	44.40	2.0	3,369	10	3	-4
0.01	94	44.12	2.0	978	3	1	-4
0.10	64	45.82	2.0	2,391	43	3	0
0.22	32	47.58	2.0	202	68	0	0
0.42	33	45.88	2.0	180	90	0	0
0.00	0	0.00	0.0	0	0	0	0
0.98	31	46.42	2.0	615	126	2	0
0.98	31	46.42	2.0	615	126	2	0
0.00	0	0.00	0.0	0	0	0	0
2.67	21	45.00	2.0	95	159	1	0
2.67	21	45.00	2.0	95	159	1	0
0.00	0	0.00	0.0	0	0	0	0
20.67	30	45.00	2.0	63	283	2	-1
0.00	0	0.00	0.0	0	0	0	0
20.67	30	45.00	2.0	63	283	2	-1
0.00	0	0.00	0.0	0	0	0	0
100.00	2	45.00	2.0	0	0	0	0
0.06	307	44.46	2.0	4,524	13	9	-6
0.09	190	39.45	2.0	1,708	26	2	-188
0.06	100	38.64	2.0	621	23	1	-186
0.11	90	40.04	2.0	1,087	29	2	-2
0.20	176	40.16	2.0	3,163	41	6	-8
0.33	312	40.05	2.0	5,344	53	13	-17
0.73	262	39.98	2.0	5,542	72	21	-27
1.40	222	40.01	2.0	3,261	96	19	-22
1.40	222	40.01	2.0	3,261	96	19	-22
0.00	0	0.00	0.0	0	0	0	0
3.91	245	40.01	2.0	3,999	127	49	-67
3.91	245	40.01	2.0	3,999	127	49	-67
0.00	0	0.00	0.0	0	0	0	0
10.13	85	40.00	2.0	2,460	177	56	-95
10.13	85	40.00	2.0	2,460	177	56	-95
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
100.00	55	40.00	2.0	0	0	387	-359
2.95	1,547	39.95	2.0	25,477	63	554	-782

Credit risk

(in € millions)

TOTAL	60,873	44,058	57	75,973
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0.56	1,854	21.19	1.5	30,001	39	564	-788
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Update of Table 35 of the 2025 Universal Registration Document, page 328

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

(in € millions)

	RWA	Capital Requirements
1 – RWAs March 2026	94,227	7,538
2 – Asset amount	2,595	208
3 – Asset quality	120	10
4 – Model upgrades	46	4
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAs June 2026	96,988	7,759

(in € millions)

	RWA	Capital Requirements
1 – RWAs December 2025	92,268	7,381
2 – Asset amount	1,927	154
3 – Asset quality	32	3
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAs March 2026	94,227	7,538

Update of Table 38 of the 2025 Universal Registration Document, page 330

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

06/30/2026

(in € millions)

Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWA	Expected losses
Category 1	Less than 2.5 years	562	219	50%	641	334	0
	2.5 years or more	3,254	1,339	70%	3,760	2,743	15
Category 2	Less than 2.5 years	391	104	70%	431	314	2
	2.5 years or more	2,052	631	90%	2,299	2,156	18
Category 3	Less than 2.5 years	155	16	115%	160	192	4
	2.5 years or more	400	284	115%	513	615	14
Category 4	Less than 2.5 years	16	1	250%	16	42	1
	2.5 years or more	25	0	250%	25	65	2
Category 5	Less than 2.5 years	33	4	0%	36	0	18
	2.5 years or more	105	15	0%	113	0	30
TOTAL	LESS THAN 2.5 YEARS	1,157	343	0%	1,284	882	26
	2.5 YEARS OR MORE	5,837	2,270	0%	6,711	5,580	80

12/31/2025

(in € millions)

Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWA	Expected losses
Category 1	Less than 2.5 years	393	160	50%	450	235	0
	2.5 years or more	3,423	1,128	70%	3,834	2,796	15
Category 2	Less than 2.5 years	191	56	70%	211	154	1
	2.5 years or more	1,768	679	90%	2,047	1,919	16
Category 3	Less than 2.5 years	132	22	115%	140	167	4
	2.5 years or more	388	326	115%	505	605	14
Category 4	Less than 2.5 years	3	9	250%	12	30	1
	2.5 years or more	104	5	250%	106	277	8
Category 5	Less than 2.5 years	11	0	0%	11	0	5
	2.5 years or more	63	4	0%	67	0	27
TOTAL	LESS THAN 2.5 YEARS	730	247	0%	824	587	11
	2.5 YEARS OR MORE	5,746	2,142	0%	6,559	5,598	81

Update of Table 39 of the 2025 Universal Registration Document, page 331

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

06/30/2026 (in € millions)							
Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	592	209	50%	676	352	0
	2.5 years or more	192	111	70%	236	172	1
Category 2	Less than 2.5 years	47	1	70%	47	35	0
	2.5 years or more	84	0	90%	84	79	1
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	639	211	0%	723	387	0
	2.5 YEARS OR MORE	276	111	0%	320	251	2

12/31/2025 (in € millions)							
Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	395	279	50%	506	264	0
	2.5 years or more	89	68	70%	116	85	0
Category 2	Less than 2.5 years	34	2	70%	35	26	0
	2.5 years or more	105	0	90%	105	99	1
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	429	281	0%	541	289	0
	2.5 YEARS OR MORE	195	68	0%	222	184	1

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

06/30/2026 (in € millions)							
Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	458	54	50%	464	242	0
	2.5 years or more	4,892	533	70%	4,876	3,556	20
Category 2	Less than 2.5 years	14	0	70%	14	10	0
	2.5 years or more	70	7	90%	72	67	1
Category 3	Less than 2.5 years	0	1	115%	0	0	0
	2.5 years or more	28	0	115%	25	30	1
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	0	0	250%	0	0	0
Category 5	Less than 2.5 years	1	0	0%	1	0	0
	2.5 years or more	36	0	0%	36	0	7
TOTAL	LESS THAN 2.5 YEARS	473	54	0%	479	252	0
	2.5 YEARS OR MORE	5,026	541	0%	5,008	3,654	27

12/31/2025 (in € millions)							
Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	556	174	50%	601	313	0
	2.5 years or more	4,404	526	70%	4,373	3,190	17
Category 2	Less than 2.5 years	16	0	70%	16	12	0
	2.5 years or more	109	0	90%	109	102	1
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	2	0	115%	1	2	0
Category 4	Less than 2.5 years	0	1	250%	0	0	0
	2.5 years or more	29	0	250%	26	67	2
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	47	0	0%	47	0	23
TOTAL	LESS THAN 2.5 YEARS	572	175	0%	617	325	0
	2.5 YEARS OR MORE	4,591	526	0%	4,556	3,361	44

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

CIC has no specialized financing exposure to commodities.

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TABLE 42: SPECIALIZED FINANCING: EQUITIES (EUR CR10.5)

Since 2025, CIC has had no exposure to specialized equity financing.

1.6 COUNTERPARTY CREDIT RISK (EU CCRA)

Update of Table 43 of the 2025 Universal Registration Document, page 334

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

06/30/2026 <i>(in € millions)</i>	Replace- ment cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Value at risk before CRM	Value at risk after CRM	Value at risk	Risk- weighted exposure amount (RWEA)
EU – Initial exposure method (for derivatives)	74	65	-	1.4	346	195	195	83
EU – Simplified SA-CCR (for derivatives)	-	-	-	1.4	0	0	-	0
SA-CCR (for derivatives)	1,152	1,786	-	1.4	4,132	4,113	4,105	1,536
IMM (for derivatives and SFTs)	-	-	0	1.4	0	0	0	0
<i>Of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
<i>Of which resulting from netting sets of multi-product agreements</i>	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	25,930	25,930	15,371	396
VaR for SFTs	-	-	-	-	0	0	0	0
TOTAL	-	-	-	-	30,408	30,238	19,671	2,016

12/31/2025 <i>(in € millions)</i>	Replace- ment cost (RC)	Potential future exposure (PFE)	EEPE	Alpha factor used to calculate regulatory exposure	Value at risk before CRM	Value at risk after CRM	Value at risk	Risk- weighted exposure amount (RWEA)
EU – Initial exposure method (for derivatives)	57	71	-	-	178	178	178.3	85
EU – Simplified SA-CCR (for derivatives)	-	-	-	-	0	0	-	0
SA-CCR (for derivatives)	1,177	1,722	-	-	4,097	4,059	4,055	1,590
IMM (for derivatives and SFTs)	-	-	0	1.4	0	0	-	0
<i>Of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>Of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
<i>Of which resulting from netting sets of multi-product agreements</i>	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	20,499	20,499	12,516	262
VaR for SFTs	-	-	-	-	0	0	0	0
TOTAL	-	-	-	-	24,774	24,736	16,749	1,938

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

At 06/30/2026 <i>(in € millions)</i>		Weighting										
Exposure categories	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other	Total
Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	19	0	0	0	0	0	0	0	0	0	0	19
Multilateral development banks	6	0	0	0	0	0	0	0	0	0	0	6
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	21	224	0	0	113	45	0	39	0	0	0	443
Corporates	5	0	0	0	1	3	0	5	150	0	0	165
Retail customers	0	0	0	0	0	0	0	26	0	0	0	26
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	52	224	0	0	114	48	0	70	150	0	0	659

At 12/31/2025 <i>(in € millions)</i>		Weighting										
Exposure categories	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other	Total
Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	9	0	0	0	0	0	0	0	0	0	0	9
Multilateral development banks	5	0	0	0	0	0	0	0	0	0	0	5
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	8	243	0	0	88	58	0	62	0	0	0	459
Corporates	8	0	0	0	0	0	0	0	119	0	0	127
Retail customers	0	0	0	0	0	0	0	20	0	0	0	20
Institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	30	243	0	0	88	58	0	82	119	0	0	620

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Counterparty credit risk (EU CCRA)

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

06/30/2026 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density (in %)
CENTRAL GOVERNMENTS AND CENTRAL BANKS								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
INSTITUTIONS (BANKS)								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

CORPORATES								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	20	0.2	273	45	2.0	10	50
	0.25 to <0.50	60	0.4	347	45	2.0	40	68
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	124	1.4	610	45	2.0	109	87
	of which [0.75 to <1.75]	77	1.2	431	45	2.0	54	70
	of which [1.75 to <2.50]	47	1.9	179	45	2.0	55	116
	2.50 to <10.00	574	4.2	478	45	1.0	127	22
	of which [2.50 to <5.00]	563	4.1	332	45	1.0	107	19
	of which [5.00 to <10.00]	11	6.8	146	45	2.0	20	172
	10.00 to <100.00	10	18.8	102	45	2.0	23	232
	of which [10.00 to <20.00]	5	12.0	65	45	2.0	11	212
	of which [20.00 to <30.00]	5	26.6	37	45	2.0	12	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	3	100.0	34	45	2.0	0	0
	Subtotal	791	3.9	1,844	45	1.0	309	39
of which: Specialized financing								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: Others								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	20	0.2	273	45	2.0	10	50
	0.25 to <0.50	60	0.4	347	45	2.0	40	68
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	124	1.4	610	45	2.0	109	87
	of which [0.75 to <1.75]	77	1.2	431	45	2.0	54	70
	of which [1.75 to <2.50]	47	1.9	179	45	2.0	55	116
	2.50 to <10.00	574	4.2	478	45	1.0	127	22
	of which [2.50 to <5.00]	563	4.1	332	45	1.0	107	19
	of which [5.00 to <10.00]	11	6.8	146	45	2.0	20	172
	10.00 to <100.00	10	18.8	102	45	2.0	23	232
	of which [10.00 to <20.00]	5	12.0	65	45	2.0	11	212
	of which [20.00 to <30.00]	5	26.6	37	45	2.0	12	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	3	100.0	34	45	2.0	0	0
	Subtotal	791	3.9	1,844	45	1.0	309	39
RETAIL CUSTOMERS								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: Exposures secured by real estate mortgages								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
	of which: Non-SMEs							
0 to <0.15		0	0.0	0	0	0.0	0	0
of which [0 to <0.10]		0	0.0	0	0	0.0	0	0
of which [0.10 to <0.15]		0	0.0	0	0	0.0	0	0
0.15 to <0.25		0	0.0	0	0	0.0	0	0
0.25 to <0.50		0	0.0	0	0	0.0	0	0
0.50 to <0.75		0	0.0	0	0	0.0	0	0
0.75 to <2.50		0	0.0	0	0	0.0	0	0
of which [0.75 to <1.75]		0	0.0	0	0	0.0	0	0
of which [1.75 to <2.50]		0	0.0	0	0	0.0	0	0
2.50 to <10.00		0	0.0	0	0	0.0	0	0
of which [2.50 to <5.00]		0	0.0	0	0	0.0	0	0
of which [5.00 to <10.00]		0	0.0	0	0	0.0	0	0
10.00 to <100.00		0	0.0	0	0	0.0	0	0
of which [10.00 to <20.00]		0	0.0	0	0	0.0	0	0
of which [20.00 to <30.00]		0	0.0	0	0	0.0	0	0
of which [30.00 to <100.00]		0	0.0	0	0	0.0	0	0
100.00 (default)		0	0.0	0	0	0.0	0	0
Subtotal		0	0.0	0	0	0.0	0	0
of which: Revolving								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: Other retail customers								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: Non-SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

EQUITIES								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
TOTAL		791	3.9	1,918	45	1.0	309	39

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

12/31/2025 (in € millions)	PD range	EAD post- CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk- weighted exposure amount (RWEA)	RWEA density
CENTRAL GOVERNMENTS AND CENTRAL BANKS	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
INSTITUTIONS (BANKS)	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

CORPORATES								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	38	0.2	274	45	2.0	19	50
	0.25 to <0.50	73	0.4	360	45	2.0	34	46
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	130	1.3	651	45	2.0	135	104
	of which [0.75 to <1.75]	99	1.2	462	45	2.0	99	100
	of which [1.75 to <2.50]	31	1.9	189	45	2.0	36	116
	2.50 to <10.00	110	4.1	557	45	2.0	158	144
	of which [2.50 to <5.00]	81	3.2	378	45	2.0	109	134
	of which [5.00 to <10.00]	29	6.8	179	45	2.0	49	171
	10.00 to <100.00	22	18.1	112	45	2.0	52	230
	of which [10.00 to <20.00]	13	12.0	69	45	2.0	28	212
	of which [20.00 to <30.00]	9	26.6	43	45	2.0	24	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	4	100.0	44	45	2.0	0	0
	Subtotal	377	4.0	1,998	45	2.0	397	105
of which: Specialized financing								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: Others								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	38	0.2	274	45	2.0	19	50
	0.25 to <0.50	73	0.4	360	45	2.0	34	46
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	130	1.3	651	45	2.0	135	104
	of which [0.75 to <1.75]	99	1.2	462	45	2.0	99	100
	of which [1.75 to <2.50]	31	1.9	189	45	2.0	36	116
	2.50 to <10.00	110	4.1	557	45	2.0	158	144
	of which [2.50 to <5.00]	81	3.2	378	45	2.0	109	134
	of which [5.00 to <10.00]	29	6.8	179	45	2.0	49	171
	10.00 to <100.00	22	18.1	112	45	2.0	52	230
	of which [10.00 to <20.00]	13	12.0	69	45	2.0	28	212
	of which [20.00 to <30.00]	9	26.6	43	45	2.0	24	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	4	100.0	44	45	2.0	0	0
	Subtotal	377	4.0	1,998	45	2.0	397	105
RETAIL CUSTOMERS								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
of which: Exposures secured by real estate mortgages								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: SMEs								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
	of which: Non-SMEs							
0 to <0.15		0	0.0	0	0	0.0	0	0
of which [0 to <0.10]		0	0.0	0	0	0.0	0	0
of which [0.10 to <0.15]		0	0.0	0	0	0.0	0	0
0.15 to <0.25		0	0.0	0	0	0.0	0	0
0.25 to <0.50		0	0.0	0	0	0.0	0	0
0.50 to <0.75		0	0.0	0	0	0.0	0	0
0.75 to <2.50		0	0.0	0	0	0.0	0	0
of which [0.75 to <1.75]		0	0.0	0	0	0.0	0	0
of which [1.75 to <2.50]		0	0.0	0	0	0.0	0	0
2.50 to <10.00		0	0.0	0	0	0.0	0	0
of which [2.50 to <5.00]		0	0.0	0	0	0.0	0	0
of which [5.00 to <10.00]		0	0.0	0	0	0.0	0	0
10.00 to <100.00		0	0.0	0	0	0.0	0	0
of which [10.00 to <20.00]		0	0.0	0	0	0.0	0	0
of which [20.00 to <30.00]		0	0.0	0	0	0.0	0	0
of which [30.00 to <100.00]		0	0.0	0	0	0.0	0	0
100.00 (default)		0	0.0	0	0	0.0	0	0
Subtotal		0	0.0	0	0	0.0	0	0
of which: Revolving								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

of which: Other retail customers								
0 to <0.15	0	0.0	0	0	0.0	0	0	0
of which [0 to <0.10]	0	0.0	0	0	0.0	0	0	0
of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0	0
0.15 to <0.25	0	0.0	0	0	0.0	0	0	0
0.25 to <0.50	0	0.0	0	0	0.0	0	0	0
0.50 to <0.75	0	0.0	0	0	0.0	0	0	0
0.75 to <2.50	0	0.0	0	0	0.0	0	0	0
of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0	0
of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0	0
2.50 to <10.00	0	0.0	0	0	0.0	0	0	0
of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0	0
of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0	0
10.00 to <100.00	0	0.0	0	0	0.0	0	0	0
of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0	0
of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0	0
of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0	0
100.00 (default)	0	0.0	0	0	0.0	0	0	0
Subtotal	0	0.0	0	0	0.0	0	0	0
of which: SMEs								
0 to <0.15	0	0.0	0	0	0.0	0	0	0
of which [0 to <0.10]	0	0.0	0	0	0.0	0	0	0
of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0	0
0.15 to <0.25	0	0.0	0	0	0.0	0	0	0
0.25 to <0.50	0	0.0	0	0	0.0	0	0	0
0.50 to <0.75	0	0.0	0	0	0.0	0	0	0
0.75 to <2.50	0	0.0	0	0	0.0	0	0	0
of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0	0
of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0	0
2.50 to <10.00	0	0.0	0	0	0.0	0	0	0
of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0	0
of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0	0
10.00 to <100.00	0	0.0	0	0	0.0	0	0	0
of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0	0
of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0	0
of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0	0
100.00 (default)	0	0.0	0	0	0.0	0	0	0
Subtotal	0	0.0	0	0	0.0	0	0	0
of which: Non-SMEs								
0 to <0.15	0	0.0	0	0	0.0	0	0	0
of which [0 to <0.10]	0	0.0	0	0	0.0	0	0	0
of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0	0
0.15 to <0.25	0	0.0	0	0	0.0	0	0	0
0.25 to <0.50	0	0.0	0	0	0.0	0	0	0
0.50 to <0.75	0	0.0	0	0	0.0	0	0	0
0.75 to <2.50	0	0.0	0	0	0.0	0	0	0
of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0	0
of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0	0
2.50 to <10.00	0	0.0	0	0	0.0	0	0	0
of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0	0
of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0	0
10.00 to <100.00	0	0.0	0	0	0.0	0	0	0
of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0	0
of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0	0
of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0	0
100.00 (default)	0	0.0	0	0	0.0	0	0	0
Subtotal	0	0.0	0	0	0.0	0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

EQUITIES								
	0 to <0.15	0	0.0	0	0	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0	0.0	0	0
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	0	0.0	0	0	0.0	0	0
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	0	0.0	0	0	0.0	0	0
	of which [0.75 to <1.75]	0	0.0	0	0	0.0	0	0
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	0	0.0	0	0	0.0	0	0
	of which [2.50 to <5.00]	0	0.0	0	0	0.0	0	0
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	0	0.0	0	0	0.0	0	0
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	0	0.0	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	0	0.0	0	0	0.0	0	0
	Subtotal	0	0.0	0	0	0.0	0	0
TOTAL		377	4.0	2,059	45	2.0	397	104

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

Update of Table 46 bis of the 2025 Universal Registration Document, page 346

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

06/30/2026 (in € millions)	PD range	EAD post- CRM	Average PD	Number of debtors	Average LGD (in %)	Average maturity (in years)	RWA	RWA density
INSTITUTIONS (BANKS)								
	0 to <0.15	8,826	0.06	122	44.79	1	417	5
	of which [0 to <0.10]	7,830	0.05	103	44.76	1	295	4
	of which [0.10 to <0.15]	997	0.10	19	45.00	1	121	12
	0.15 to <0.25	1,499	0.22	15	45.00	1	157	10
	0.25 to <0.50	630	0.42	10	45.00	1	27	4
	0.50 to <0.75	0	0.00	0	0.00	0	0	0
	0.75 to <2.50	443	0.98	2	45.00	0	17	4
	of which [0.75 to <1.75]	443	0.98	2	45.00	0	17	4
	of which [1.75 to <2.50]	0	0	0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0	0	0
	100.00 (default)	0	0	0	0	0	0	0
	Subtotal	11,398	0.14	149	44.84	1	618	5
CORPORATES								
	0 to <0.15	5,869	0.05	80	44.56	1	262	4
	of which [0 to <0.10]	5,720	0.05	43	44.68	1	218	4
	of which [0.10 to <0.15]	150	0.11	37	40.00	2	43	29
	0.15 to <0.25	346	0.20	72	40.00	2	141	41
	0.25 to <0.50	323	0.33	108	40.00	2	170	53
	0.50 to <0.75	309	0.73	73	43.32	1	79	26
	0.75 to <2.50	32	1.40	49	40.00	2	31	96
	of which [0.75 to <1.75]	32	1.40	49	40.00	2	31	96
	of which [1.75 to <2.50]	0	0	0	0	0	0	0
	2.50 to <10.00	25	3.91	47	40.00	2	33	128
	of which [2.50 to <5.00]	25	3.91	47	40.00	2	33	128
	of which [5.00 to <10.00]	0	0	0	0	0	0	0
	10.00 to <100.00	4	10.13	18	40.00	2	8	180
	of which [10.00 to <20.00]	4	10.13	18	40.00	2	8	180
	of which [20.00 to <30.00]	0	0	0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0	0	0
	100.00 (default)	1	100.00	3	45.00	2	0	0
	Subtotal	6,909	0.15	450	44.02	1	723	10
TOTAL		18,307	0.14	599	44.53	2	1,341	7

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

12/31/2025

(in € millions)

	PD range	EAD post-CRM	Average PD	Number of debtors	Average LGD (in %)	Average maturity (in years)	RWA	RWA density
INSTITUTIONS (BANKS)								
	0 to <0.15	7,789	0.05	111	44.90	1.00	311	4
	of which [0 to <0.10]	7,026	0.05	91	44.89	1.00	217	3
	of which [0.10 to <0.15]	763	0.10	20	45.00	1.00	94	12
	0.15 to <0.25	1,008	0.22	16	45.00	1.00	123	12
	0.25 to <0.50	179	0.42	8	45.00	1.00	29	16
	0.50 to <0.75	0	0.00	0	0.00	0.00	0	0
	0.75 to <2.50	448	0.98	2	45.00	0.00	9	2
	of which [0.75 to <1.75]	448	0.98	2	45.00	0.00	9	2
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.00	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.00	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.00	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.00	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.00	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.00	0	0
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.00	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.00	0	0
	100.00 (default)	0	0.00	0	0.00	0.00	0	0
	Subtotal	9,424	0.12	137	44.92	1.00	471	5
CORPORATES								
	0 to <0.15	5,305	0.05	99	44.48	1.0	224	4
	of which [0 to <0.10]	5,033	0.05	53	44.72	1.0	145	3
	of which [0.10 to <0.15]	271	0.11	46	40.00	2.0	79	29
	0.15 to <0.25	286	0.20	66	41.06	2.0	94	33
	0.25 to <0.50	413	0.33	121	40.00	2.0	218	53
	0.50 to <0.75	352	0.73	73	42.95	1.0	113	32
	0.75 to <2.50	33	1.40	52	40.00	2.0	32	96
	of which [0.75 to <1.75]	33	1.40	52	40.00	2.0	32	96
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	31	3.91	47	40.00	2.0	39	128
	of which [2.50 to <5.00]	31	3.91	47	40.00	2.0	39	128
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	9	10.13	19	40.00	2.0	16	180
	of which [10.00 to <20.00]	9	10.13	19	40.00	2.0	16	180
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0.00	0.0	0	0
	100.00 (default)	11	100.00	5	45.00	2.0	0	0
	Subtotal	6,440	0.32	482	43.91	1.0	736	11
TOTAL		15,864	0.20	619	44.51	2.0	1,207	8

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Counterparty credit risk (EU CCRA)

Update of Table 47 of the 2025 Universal Registration Document, page 350

TABLE 47: CREDIT DERIVATIVE EXPOSURES (EU CCR6)

(in € millions)	06/30/2026			12/31/2025		
	Credit derivative hedges			Credit derivative hedges		
	Protection bought	Protection sold	Other credit derivatives	Protection bought	Protection sold	Other credit derivatives
Notional amounts						
Single-name credit default swaps	6,846	4,142	0	5,911	3,101	0
Index credit default swaps	3,732	2,821	0	2,931	2,007	0
Total index credit default swaps	0	0	0	0	0	0
Credit options	0	0	0	0	0	0
Other credit derivatives	0	0	0	0	0	0
TOTAL NOTIONAL AMOUNTS	10,578	6,964	0	8,842	5,108	0
Fair values						
Positive fair value (asset)	8	169	0	4	147	0
Negative fair value (liability)	-223	-9	0	-205	-2	0

Update of Table 48 of the 2025 Universal Registration Document, page 350

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

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

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TABLE 49: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)

(in € millions)	06/30/2026		12/31/2025	
	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
Exposures to eligible central counterparties (total)	0	21	0	23
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	252	13	272	14
A. Over-the-counter derivatives	144	11	147	11
B. Trading derivatives	20	0	18	0
C. Equity financing transactions	88	2	107	2
D. Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	922	0	909	0
Non-segregated initial margin	6	1	16	3
Pre-funded default fund contributions	3	6	3	6
Unfunded default fund contributions	0	0	0	0
Exposures to non-eligible 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
A. Over-the-counter derivatives	0	0	0	0
B. Trading derivatives	0	0	0	0
C. Equity financing transactions	0	0	0	0
D. Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	0	0	0	0
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	0	0	0	0
Unfunded default fund contributions	0	0	0	0

1.7 CREDIT RISK MITIGATION TECHNIQUES (EU CRC)

Update of Table 50 of the 2025 Universal Registration Document, page 352

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

06/30/2026	Guaranteed exposures				
	Unsecured exposures - Carrying amount		Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
<i>(in € millions)</i>					
1 - Loans and advances	158,130	204,284	187,646	16,639	0
2 - Debt securities	35,753	0	0	0	0
3 - TOTAL	193,883	204,284	187,646	16,639	0
4 - Of which non-performing exposures	807	4,405	3,188	1,217	0
5 - Of which defaulted	807	4,405	0	0	0

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

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

Potential concentrations resulting from CRM measures (by guarantor and by sector) are monitored as part of credit risk

management and included in the quarterly report, in particular the monitoring of compliance with concentration limits (monitoring after taking into account guarantors). No specific concentration has resulted from implementation of CRM techniques.

12/31/2025	Guaranteed exposures				
	Unsecured exposures - Carrying amount		Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
<i>(in € millions)</i>					
1 - Loans and advances	154,912	200,867	174,654	26,213	0
2 - Debt securities	31,148	0	0	0	0
3 - TOTAL	186,060	200,867	174,654	26,213	0
4 - Of which non-performing exposures	753	4,383	2,924	1,459	0
5 - Of which defaulted	753	4,383	0	0	0

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

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk mitigation techniques (EU CRC)

Update of Table 51 of the 2025 Universal Registration Document, page 353

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

At 06/30/2026	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Exposure categories (in € millions)						
1 – Central governments and central banks	63,894	1,058	64,769	275	642	1 %
2 – Non-central government public sector entities	17,761	324	18,339	356	139	1 %
EU 2a – Regional or local authorities	405	3	403	1	63	16 %
EU 2b – Public sector	17,356	321	17,937	355	76	– %
3 – Multilateral development banks	495	0	495	0	0	– %
EU 3a – International organizations	205	0	205	0	0	– %
4 – Institutions	5,807	514	5,764	210	766	13 %
5 – Covered bonds	0	0	0	0	0	10 %
6 – Companies	11,088	2,376	10,056	769	8,675	80 %
6.1 – Of which: Specialised Lending	0	0	0	0	0	– %
7 – Subordinated debt exposures and equity	6,585	0	6,585	0	15,538	236 %
EU 7a – Subordinated debt exposures	0	0	0	0	0	– %
EU 7b – Equity	6,585	0	6,585	0	15,538	236 %
8 – Retail customers	2,745	1,400	2,547	360	1,996	69 %
9 – Secured by mortgages on immovable property and ADC exposures	10,374	325	10,324	123	6,866	66 %
9.1 – Secured by mortgages on residential immovable property - non IPRE	801	43	801	17	278	34 %
9.2 – Secured by mortgages on residential immovable property - IPRE	4,148	15	4,148	6	1,655	40 %
9.3 – Secured by mortgages on commercial immovable property - non IPRE	134	20	134	3	68	50 %
9.4 – Secured by mortgages on commercial immovable property - IPRE	3,970	45	3,970	17	2,838	71 %
9.5 – Acquisition, Development and Construction (ADC)	1,320	203	1,270	81	2,027	150 %
10 – Exposures in default	1,008	238	943	116	1,525	144 %
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	– %
EU 10b – Collective investment undertakings (CIU)	355	0	355	0	650	183 %
EU 10c – Other items	1,368	297	1,368	0	1,780	130 %
TOTAL	121,687	6,531	121,750	2,210	38,578	31 %

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

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk mitigation techniques (EU CRC)

At 12/31/2025	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Exposure categories (in € millions)						
1 – Central governments and central banks	61,307	1,015	63,165	177	411	1 %
2 – Non-central government public sector entities	17,047	376	17,496	430	72	– %
EU 2a – Regional or local authorities	317	50	311	10	46	14 %
EU 2b – Public sector	16,731	326	17,185	420	25	– %
3 – Multilateral development banks	347	0	347	0	0	– %
EU 3a – International organizations	226	0	226	0	0	– %
4 – Institutions	5,710	575	5,709	238	1,055	18 %
5 – Covered bonds	100	0	100	0	20	20 %
6 – Companies	12,902	2,071	12,108	636	11,128	87 %
6.1 – Of which: Specialised Lending	0	0	0	0	0	– %
7 – Subordinated debt exposures and equity	6,396	0	6,396	0	14,605	228 %
EU 7a – Subordinated debt exposures	0	0	0	0	0	– %
EU 7b – Equity	6,396	0	6,396	0	14,605	228 %
8 – Retail customers	2,505	1,326	2,407	346	1,869	68 %
9 – Secured by mortgages on immovable property and ADC exposures	10,221	288	10,213	113	6,925	67 %
9.1 – Secured by mortgages on residential immovable property - non IPRE	758	43	758	17	266	34 %
9.2 – Secured by mortgages on residential immovable property - IPRE	4,164	14	4,164	6	1,717	41 %
9.3 – Secured by mortgages on commercial immovable property - non IPRE	127	14	127	3	78	60 %
9.4 – Secured by mortgages on commercial immovable property - IPRE	3,813	44	3,813	17	2,731	71 %
9.5 – Acquisition, Development and Construction (ADC)	1,358	172	1,351	70	2,132	150 %
10 – Exposures in default	1,049	346	973	176	1,652	144 %
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	– %
EU 10b – Collective investment undertakings (CIU)	369	0	369	0	643	174 %
EU 10c – Other items	1,259	280	1,259	0	1,647	131 %
TOTAL	119,438	6,277	120,767	2,117	40,027	33 %

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

Update of Table 52 of the 2025 Universal Registration Document, page 354

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

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

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk mitigation techniques (EU CRC)

Update of Table 53 of the 2025 Universal Registration Document, page 355

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

(in € millions)	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs	
	Funded credit protection ⁽¹⁾										Unfunded credit protection			
	Total exposures	Portion covered by financial guarantees (as a %)	Portion covered by other eligible collateral (as a %)				Portion covered by other forms of financed credit protection (as a %)				Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
			Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)						
IRBA exposures														
1 - Central governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 - Regional governments and local authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3 - Public sector entities	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
4 - Corporates	54,051	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	30,789	28,405
4.1 - Corporates – General	54,051	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	30,789	28,405
4.2 - Corporates – Specialised lending	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
4.3 - Corporates - Purchased Receivables	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
5 - Retail	153,022	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	23,616	21,044
5.1 - Retail – Qualifying revolving	5,226	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	885	885
5.2 - Retail – secured by residential immovable property	101,384	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11,391	10,633
5.3 - Retail - Purchased Receivables	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
5.4 - Retail - Other retail exposures	46,412	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	11,340	9,527
6 - TOTAL	207,073	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	54,405	49,449

⁽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.

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk mitigation techniques (EU CRC)

At 06/30/2026

(in € millions)

At 06/30/2026 (in € millions)	Credit risk mitigation techniques													Credit risk mitigation techniques in the calculation of RWEAs	
	Funded credit protection											Unfunded credit protection			
	Portion covered by other eligible collateral (as a %)						Portion covered by other forms of financed credit protection (as a %)					Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)		
	Total exposures	Portion covered by financial guarantees (as a %)	Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)	Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)							
IRBF exposures															
1 - Central governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
2 - Regional governments and local authorities	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
3 - Public sector entities	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
4 - Institutions	48,264	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	4,713	4,713	
5 - Corporates	63,963	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	0.0	38,629	38,629	
5.1 - Corporates - General	49,430	10.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	0.0	27,624	27,624	
5.2 - Corporates - Specialised lending	14,532	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11,005	11,005	
5.3 - Corporates - Purchased Receivables	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
6 - TOTAL	112,227	12.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	43,342	43,342	

At 12/31/2025

(in € millions)

Credit risk mitigation techniques														Credit risk mitigation techniques in the calculation of RWEAs																							
Funded credit protection ⁽¹⁾												Unfunded credit protection																									
Portion covered by other eligible collateral (as a %)														Portion covered by other forms of financed credit protection (as a %)																							
Portion of the exposures covered by real estate collateral (%)														Portion of the exposures covered by receivables to be recovered (%)		Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)		Portion of the exposures covered by life insurance policies (%)		Portion of the exposures covered by third-party instruments (%)		Portion covered by guarantees (as a %)		Portion covered by credit derivatives (as a %)		RWEA without substitution effects (reduction effects only)		RWEA with substitution effects (reduction and substitution effects)							
IRBA exposures														Total exposures		Portion covered by financial guarantees (as a %)		Portion covered by real estate collateral (%)		Portion of the exposures covered by receivables to be recovered (%)		Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)		Portion of the exposures covered by life insurance policies (%)		Portion of the exposures covered by third-party instruments (%)		Portion covered by guarantees (as a %)		Portion covered by credit derivatives (as a %)		RWEA without substitution effects (reduction effects only)		RWEA with substitution effects (reduction and substitution effects)	
1 - Central governments and central banks														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
2 - Regional governments and local authorities														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
3 - Public sector entities														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
4 - Corporates														51,374		0.0		0.0		0.0		0.0		0.0		0.0		0.0		1.7		0.0		29,118		26,766	
4.1 - Corporates – General														51,374		0.0		0.0		0.0		0.0		0.0		0.0		0.0		1.7		0.0		29,118		26,766	
4.2 - Corporates – Specialised lending														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
4.3 - Corporates - Purchased Receivables														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
5 - Retail														150,768		0.0		0.0		0.0		0.0		0.0		0.0		0.0		2.3		0.0		23,354		20,793	
5.1 - Retail – Qualifying revolving														5,145		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		886		886	
5.2 - Retail – secured by residential immovable property														100,016		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		11,375		10,625	
5.3 - Retail - Purchased Receivables														0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0		0	
5.4 - Retail - Other retail exposures														45,607		0.0		0.0		0.0		0.0		0.0		0.0		0.0		2.3		0.0		11,092		9,281	
6 - TOTAL														202,142		0.0		0.0		0.0		0.0		0.0		0.0		0.0		1.0		0.0		52,472		47,558	

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

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Credit risk mitigation techniques (EU CRC)

Credit risk mitigation techniques													Credit risk mitigation techniques in the calculation of RWEAs	
At 12/31/2025														
(in € millions)														
IRBF exposures	Total exposures	Portion covered by financial guarantees (as a %)	Funded credit protection								Unfunded credit protection		RWEA without substitution effects (reduction on effects only)	RWEA with substitution effects (reduction and substitution on effects)
			Portion covered by other eligible collateral (as a %)								Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)		
			Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)					
1 - Central governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
2 - Regional governments and local authorities	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
3 - Public sector entities	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
4 - Institutions	44,717	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	4,995	4,995
5 - Corporates	60,441	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	0.0	36,565	36,565
5.1 - Corporates - General	47,120	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	0.0	26,214	26,214
5.2 - Corporates - Specialised lending	13,321	2.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10,351	10,351
5.3 - Corporates - Purchased Receivables	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0
6 - TOTAL	105,158	11.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	0.0	41,559	41,559

Update of Table 54 of the 2025 Universal Registration Document, page 356

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

06/30/2026									
(in € millions)									
Type of collateral	Collateral used in derivative transactions				Collateral used in SFTs				
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided		
	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	
Cash – national currency	5	999	663	1,335	0	996	0	148	
Cash – other currencies	0	137	70	50	0	4	0	11	
National sovereign debt	0	0	0	0	0	6,127	0	3,612	
Other sovereign debt	0	0	0	0	0	4,697	0	4,254	
Public administration debt	0	0	0	0	0	1,121	0	948	
Corporate bonds	0	0	0	0	0	2,093	0	2,502	
Equities	0	0	0	0	0	1,363	0	10	
Other collateral	0	0	0	0	0	4,323	187	6,459	
TOTAL	5	1,136	733	1,386	0	20,724	187	17,943	

12/31/2025									
(in € millions)									
Type of collateral	Collateral used in derivative transactions				Collateral used in SFTs				
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided		
	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	
Cash – national currency	23	813	725	1,253	0	776	0	186	
Cash – other currencies	9	62	29	78	0	0	0	17	
National sovereign debt	0	0	0	0	0	5,934	0	4,772	
Other sovereign debt	0	0	0	0	0	2,481	0	1,991	
Public administration debt	0	0	0	0	0	151	0	113	
Corporate bonds	0	0	0	0	0	2,103	0	2,330	
Equities	0	0	0	0	0	1,056	0	15	
Other collateral	0	0	0	0	0	3,854	187	5,289	
TOTAL	32	875	754	1,331	0	16,354	187	14,713	

1.8 SECURIZATION (EU SECA)

Update of Table 56 of the 2025 Universal Registration Document, page 360

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

06/30/2026 <i>(in € millions)</i>	The institution acts as initiator						
	Classic				Summarized	Including TRS	Subtotal
	STS	Including TRS	No STS	Including TRS			
Total exposures	0	0	0	0	0	0	0
Retail customers (total)	0	0	0	0	0	0	0
Residential mortgages	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Other retail customer exposures	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0
Wholesale customers (total)	0	0	0	0	0	0	0
Corporate loans	0	0	0	0	0	0	0
Commercial mortgages	0	0	0	0	0	0	0
Lease payments and receivables	0	0	0	0	0	0	0
Other wholesale customer exposures	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0

06/30/2026 <i>(in € millions)</i>	The institution acts as sponsor				The institution acts as investor			
	Classic				Classic			
	STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
Total exposures	0	900	0	900	4,332	7,744	0	12,076
Retail customers (total)	0	0	0	0	3,379	1,723	0	5,102
Residential mortgages	0	0	0	0	876	497	0	1,373
Credit cards	0	0	0	0	7	18	0	24
Other retail customer exposures	0	0	0	0	2,496	1,208	0	3,705
Resecuritization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	900	0	900	953	6,021	0	6,974
Corporate loans	0	0	0	0	0	4,657	0	4,657
Commercial mortgages	0	0	0	0	0	0	0	0
Lease payments and receivables	0	0	0	0	17	433	0	450
Other wholesale customer exposures	0	900	0	900	936	931	0	1,867
Resecuritization	0	0	0	0	0	0	0	0

CIC does not act as originator.

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Securization (EU SECA)

		The institution acts as initiator					
12/31/2025		Classic					
(in € millions)		STS	Including TRS	No STS	Including TRS	Summarized	Including TRS
							Subtotal
Total exposures		0	0	0	0	0	0
Retail customers (total)		0	0	0	0	0	0
Residential mortgages		0	0	0	0	0	0
Credit cards		0	0	0	0	0	0
Other retail customer exposures		0	0	0	0	0	0
Resecuritization		0	0	0	0	0	0
Wholesale customers (total)		0	0	0	0	0	0
Corporate loans		0	0	0	0	0	0
Commercial mortgages		0	0	0	0	0	0
Lease payments and receivables		0	0	0	0	0	0
Other wholesale customer exposures		0	0	0	0	0	0
Resecuritization		0	0	0	0	0	0

		The institution acts as sponsor				The institution acts as investor			
12/31/2025		Classic				Classic			
(in € millions)		STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
Total exposures		0	765	0	765	4,365	6,476	0	10,841
Retail customers (total)		0	0	0	0	3,412	1,018	0	4,430
Residential mortgages		0	0	0	0	763	259	0	1,022
Credit cards		0	0	0	0	9	0	0	9
Other retail customer exposures		0	0	0	0	2,640	759	0	3,400
Resecuritization		0	0	0	0	0	0	0	0
Wholesale customers (total)		0	765	0	765	953	5,458	0	6,410
Corporate loans		0	0	0	0	0	4,342	0	4,342
Commercial mortgages		0	0	0	0	0	0	0	0
Lease payments and receivables		0	0	0	0	27	320	0	348
Other wholesale customer exposures		0	765	0	765	926	795	0	1,721
Resecuritization		0	0	0	0	0	0	0	0

CIC does not act as originator.

Update of Table 57 of the 2025 Universal Registration Document, page 362

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

06/30/2026 <i>(in € millions)</i>	The institution acts as investor			
	Classic		Summarized	Subtotal
	STS	Non STS		
Total exposures	46	3	746	795
Retail customers (total)	46	3	0	49
Residential mortgages	42	3	0	45
Credit cards	0	0	0	0
Other retail customer exposures	4	0	0	4
Resecuritization	0	0	0	0
Wholesale customers (total)	0	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator or as sponsor.

12/31/2025 <i>(in € millions)</i>	The institution acts as investor			
	Classic		Summarized	Subtotal
	STS	Non STS		
Total exposures	49	3	612	664
Retail customers (total)	49	3	0	52
Residential mortgages	44	3	0	47
Credit cards	0	0	0	0
Other retail customer exposures	5	0	0	5
Resecuritization	0	0	0	0
Wholesale customers (total)	0	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator or as sponsor.

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Securization (EU SECA)

Update of Table 58 of the 2025 Universal Registration Document, page 363

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

06/30/2026	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)			Capital requirement after application of the cap					
	Weigh- -ting ≤ 20%	Weigh- -ting > 20% and ≤ 50%	Weigh- -ting > 50% and ≤ 100%	Weigh- -ting > 100% and < 1,250 %	Weigh- -ting 1,250 %/deduc- -tions	SEC- IRBA	SEC- ERBA (inclu- ding IAA)	SEC- SA	Weigh- -ting 1,250 %/deduc- -tions	SEC- IRBA	SEC- ERBA (inclu- ding IAA)	SEC- SA	Weigh- -ting 1,250 %/deduc- -tions	SEC- IRBA	SEC- ERBA (inclu- ding IAA)	SEC- SA	Weigh- -ting 1,250 %/deduc- -tions
(in € millions)																	
Total exposures	0	0	900	0	0	0	0	900	0	0	0	826	0	0	0	66	0
Traditional transactions	0	0	900	0	0	0	0	900	0	0	0	826	0	0	0	66	0
Securitization	0	0	900	0	0	0	0	900	0	0	0	826	0	0	0	66	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	900	0	0	0	0	900	0	0	0	826	0	0	0	66	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

CIC does not act as originator.

12/31/2025	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)		Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap					
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250 %	Weighting > 1,250 %/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250 %/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250 %/deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	Weighting > 1,250 %/deductions
(in € millions)																	
Total exposures	0	765	0	0	0	0	0	765	0	0	0	192	0	0	0	15	0
Traditional transactions	0	765	0	0	0	0	0	765	0	0	0	192	0	0	0	15	0
Securitization	0	765	0	0	0	0	0	765	0	0	0	192	0	0	0	15	0
Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which STS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	765	0	0	0	0	0	765	0	0	0	192	0	0	0	15	0
Of which STS	0	765	0	0	0	0	0	765	0	0	0	192	0	0	0	15	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

CIC does not act as originator.

Update of Table 59 of the 2025 Universal Registration Document, page 364

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

06/30/2026	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weigh- ting ≤ 20%	Weigh- ting > 20% and ≤ 50%	Weigh- ting > 50% and ≤ 100%	Weigh- ting > 100% and < 1,250 %	Weigh- ting 1,250 %/ deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250% / deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250 %/ deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250 %/ deductions
(in € millions)																	
Total exposures	11,410	290	44	316	16	0	9,192	2,884	16	0	1,893	356	0	0	151	28	0
Traditional transactions	11,410	290	44	316	16	0	9,192	2,884	16	0	1,893	356	0	0	151	28	0
Securitization	11,410	290	44	316	16	0	9,192	2,884	16	0	1,893	356	0	0	151	28	0
Retail customers	4,906	194	1	1	0	0	4,427	675	0	0	615	71	0	0	49	6	0
Of which STS	3,364	14	1	1	0	0	2,779	600	0	0	306	60	0	0	24	5	0
Wholesale customers	6,504	96	43	315	16	0	4,765	2,209	16	0	1,278	285	0	0	102	23	0
Of which STS	953	0	0	0	0	0	17	936	0	0	2	94	0	0	0	8	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2025	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)			Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap				
	Weigh- ting ≤ 20%	Weigh- ting > 20% and ≤ 50%	Weigh- ting > 50% and ≤ 100%	Weigh- ting > 100% and < 1,250 %	Weigh- ting 1,250 %/ deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250% / deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250 %/ deductions	SEC- IRBA	SEC- ERBA (includ- ing IAA)	SEC- SA	Weigh- ting 1,250 %/ deductions
(in € millions)																	
Total exposures	10,241	228	50	311	10	0	8,232	2,599	10	0	1,700	320	0	0	136	26	0
Classic securitization	10,241	228	50	311	10	0	8,232	2,599	10	0	1,700	320	0	0	136	26	0
Securitization	10,241	228	50	311	10	0	8,232	2,599	10	0	1,700	320	0	0	136	26	0
Retail underlying	4,262	166	1	1	0	0	3,830	600	0	0	494	60	0	0	40	5	0
Of which STS	3,373	38	1	1	0	0	2,812	600	0	0	304	60	0	0	24	5	0
Wholesale customers	5,979	62	49	310	10	0	4,402	1,999	10	0	1,206	260	0	0	96	21	0
Of which STS	953	0	0	0	0	0	27	926	0	0	3	93	0	0	0	7	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale customers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Securization (EU SECA)

Update of Table 60 of the 2025 Universal Registration Document, page 365

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

06/30/2026	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
<i>(in € millions)</i>				
Total exposures	900	0	0	0
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	900	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	900	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator.

12/31/2025	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
<i>(in € millions)</i>				
Total exposures	733	0	0	0
Retail customers (total)	0	0	0	0
Residential mortgages	0	0	0	0
Credit cards	0	0	0	0
Other retail customer exposures	0	0	0	0
Resecuritization	0	0	0	0
Wholesale customers (total)	733	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	733	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator.

1.9 RISK OF CAPITAL MARKETS (EU MRA)

Update of Table 61 of the 2025 Universal Registration Document, page 368

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

	06/30/2026		12/31/2025	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
<i>(in € millions)</i>				
Outright products				
1 – Interest rate risk (general and specific)	1,058	85	806	64
2 – Equity risk (general and specific)	1,400	112	1,736	139
3 – Currency risk	0	0	0	0
4 – Commodity risk	0	0	0	0
Options				
5 – Simplified approach	53	4	0	0
6 – Delta-plus method	7	1	9	1
7 – Scenario approach	0	0	0	0
8 – Securitization (specific risk)	95	8	91	7
9 – TOTAL	2,612	209	2,641	211

1.10 ASSET-LIABILITY MANAGEMENT (ALM) RISK

1.10.1 Managing interest rate risk (EU IRRBBA)

Update of Table 64 of the 2025 Universal Registration Document, page 372

TABLE 64: INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB1)

<i>(in € millions)</i>	EVE		NII	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Downward parallel shift (-200 bp)	810	733	-360	-635
Upward parallel shift (+200 bp)	-2,427	-2,033	372	662
Reduction in short-term rates	642	515	-	-
Increase in short-term rates	-1,216	-1,058	-	-
Steepening of the yield curve	63	148	-	-
Flattening of the yield curve	-576	-622	-	-
Inflation of 100 bp	-726	-764	-	-
Downward parallel shift (-225 bp)	768	816	-	-
Upward parallel shift (+225 bp)	-2,774	-2,375	-	-

	06/30/2026	12/31/2025
COMMON EQUITY TIER 1 CAPITAL	21,745	20,408

1.10.2 Liquidity risk managements (EU LIQA)

Update of Table 65 of the 2025 Universal Registration Document, page 374

TABLE 65: SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1)

(in € millions)		Total unweighted value				Total weighted value			
		09/30/2025	12/31/2025	03/31/2026	06/30/2026	09/30/2025	12/31/2025	03/31/2026	06/30/2026
HIGH-QUALITY ASSETS									
1	TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)	-	-	-	-	49,984	50,254	50,503	51,792
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	118,624	118,305	118,138	117,831	8,298	8,291	8,277	8,218
3	Stable deposits	67,540	67,681	67,765	67,689	3,377	3,384	3,388	3,384
4	Less stable deposits	35,684	35,813	35,884	35,618	4,514	4,521	4,527	4,492
5	Unsecured Wholesale financing	69,364	69,668	69,423	70,228	38,666	38,910	38,412	38,966
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,290	13,121	13,144	13,135	3,117	3,076	3,082	3,076
7	Non-operational deposits (all counterparties)	51,934	51,877	51,998	52,361	31,409	31,166	31,050	31,158
8	Unsecured debt	4,139	4,669	4,280	4,732	4,139	4,669	4,280	4,732
9	Secured wholesale funding	0	0	0	0	3,340	2,999	2,633	2,350
10	Additional requirements	52,744	53,067	53,242	53,659	7,064	7,215	7,470	7,874
11	Outflows related to derivative exposures and other collateral requirements	605	614	710	786	605	614	710	786
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	52,140	52,452	52,531	52,873	6,460	6,601	6,759	7,088
14	Other contractual funding obligations	272	251	302	299	272	251	302	299
15	Other contingent funding obligations	46	628	1,474	2,385	2	124	302	501
16	TOTAL CASH OUTFLOWS	-	-	-	-	57,643	57,791	57,396	58,208
CASH INFLOWS									
17	Secured lending (such as reverse repurchase agreements)	10,285	9,964	9,115	7,835	5,303	5,289	4,757	3,932
18	Inflows from fully performing exposures	20,233	20,353	21,098	21,320	14,511	14,714	15,453	15,718
19	Other cash inflows	2,255	2,595	2,960	3,243	1,714	2,036	2,369	2,639
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
20	TOTAL CASH INFLOWS	32,773	32,911	33,173	32,398	21,527	22,039	22,578	22,289
EU-20a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-20c	Cash inflows subject to 75% cap	32,773	32,911	33,173	32,398	21,527	22,039	22,578	22,289
21	LIQUIDITY BUFFERS	-	-	-	-	49,984	50,254	50,503	51,792
22	TOTAL NET CASH OUTFLOWS	-	-	-	-	36,116	35,752	34,817	35,919
23	LIQUIDITY COVERAGE RATIO (in %)^[1]	-	-	-	-	139%	142%	146%	145%

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

Update of Table 68 of the 2025 Universal Registration Document, page 378

TABLE 68: NET STABLE FUNDING RATIO – NSFR (EU LIQ2)

03/31/2026

03/31/2026		Unweighted value by residual maturity				Weighted value
(in € millions)		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	21,212	-	-	3,731	24,943
2	Shareholders' equity	21,212	-	-	3,731	24,943
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	116,851	258	86	108,964
5	Stable deposits	-	69,585	12	12	66,129
6	Less stable deposits	-	47,266	246	75	42,835
7	Wholesale financing	-	163,077	19,867	83,120	131,305
8	Operational deposits	-	12,820	-	-	6,410
9	Other wholesale financing	-	150,258	19,867	83,120	124,896
10	Interdependent commitments	-	16,150	-	-	-
11	Other commitments:	1,075	6,950	1,027	2,275	2,788
12	Derivative commitments affecting the NSFR	1,075	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	6,950	1,027	2,275	2,788
14	TOTAL AVAILABLE STABLE FUNDING	-	-	-	-	268,001
STABLE FUNDING REQUIREMENTS						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,552
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	795	804	20,066	18,415
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	67,544	20,901	218,106	208,972
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	9,257	1,590	599	2,433
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	23,339	2,547	23,706	27,895
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:	-	24,358	10,756	87,689	155,591
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,636	1,431	5,274	39,729
22	Performing residential mortgages, of which:	-	4,342	4,106	82,343	-
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	2,364	2,226	49,798	-
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	6,250	1,902	23,768	23,053
25	Interdependent assets	-	16,150	-	-	-
26	Other assets:	4,063	8,377	27	9,656	14,686
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-		676		575
29	Derivative assets affecting the NSFR	-		1,087		1,087
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-		2,300		115
31	All other assets not falling within the above categories	-	8,377	27	9,656	12,910
32	Off-balance sheet items	-	56,599	100	74	3,528
33	TOTAL REQUIRED STABLE FUNDING	-	-	-	-	248,153
34	NET STABLE FUNDING RATIO (AS A %)	-	-	-	-	108.00%

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Asset-liability management (ALM) risk

06/30/2026

(in € millions)

06/30/2026		Unweighted value by residual maturity				Weighted value
(in € millions)		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	22,435	-	-	3,668	26,103
2	Shareholders' equity	22,435	-	-	3,668	26,103
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	117,849	263	87	109,879
5	Stable deposits	-	69,804	11	11	66,335
6	Less stable deposits	-	48,045	252	76	43,544
7	Wholesale financing	-	169,918	20,976	84,032	132,343
8	Operational deposits	-	13,003	-	-	6,501
9	Other wholesale financing	-	156,916	20,976	84,032	125,842
10	Interdependent commitments	-	16,261	-	-	-
11	Other commitments:	983	6,526	1,308	2,242	2,896
12	Derivative commitments affecting the NSFR	983	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	6,526	1,308	2,242	2,896
14	TOTAL AVAILABLE STABLE FUNDING	-	-	-	-	271,221
STABLE FUNDING REQUIREMENTS						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,375
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	831	842	20,612	18,942
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	74,528	19,740	222,089	211,190
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	11,260	1,378	351	2,005
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	26,981	3,179	23,804	28,637
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:	-	25,139	10,674	89,543	156,119
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,584	1,202	6,117	44,164
22	Performing residential mortgages, of which:	-	4,292	4,042	82,223	
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	2,536	2,381	55,517	-
24	Other loans and securities that are not in default and are not considered high-quality liquid assets, including equities traded on exchanges and on-balance sheet commercial credit products	-	6,856	468	26,168	24,429
25	Interdependent assets	-	16,261	-	-	-
26	Other assets:	4,105	8,657	64	9,658	15,335
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-		728		619
29	Derivative assets affecting the NSFR	-		1,430		1,430
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-		1,947		97
31	All other assets not falling within the above categories	-	8,657	64	9,658	13,190
32	Off-balance sheet items	-	58,785	94	90	3,691
33	TOTAL REQUIRED STABLE FUNDING	-	-	-	-	251,533
34	NET STABLE FUNDING RATIO (AS A %)	-	-	-	-	107.83%

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

1.11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

The background and methodology for CIC's Pillar 3 reporting statements are described in the 2025 Universal Registration Document. This document is available at : https://www.cic.fr/telechargements/institutionnel/cic/information-reglementee/CIC_URD_2025_ANGLAIS.pdf. Readers should consult this document subject to the details set out below.

EBA "No action letter" of August 5, 2025 - In the context of the project to update the Pillar 3 reporting statements and the overhaul of taxonomy reporting in line with the Omnibus reform project, the EBA issued a "no action letter"¹ allowing non-enforcement of the disclosure of information relating to the European taxonomy and the Green Asset Ratio as of 06/30/2025. More specifically, under this text, the collection of information in disclosure templates 6 to 10 and specific information in templates 1 (column c) and 4 (column c) is not enforced.

Impact of the entry into force of the NACE 2.1 sectoral classification: since January 1st, 2026, Crédit Mutuel Alliance Fédérale's financial statements incorporates the NACE 2.1 sectoral classification. Since the ESG Pillar 3 incorporates this new classification only as of December 31, 2026, a mapping table from NACE 2.1 to version 2.0 has been applied.

¹<https://www.eba.europa.eu/publications-and-media/press-releases/eba-issues-no-action-letter-application-esg-disclosure-requirements-and-updates-eba-esg-risks>

1.11.1 Model 1: Credit quality of exposures by sector, issuance and residual maturity

Update of Table 75 of the 2025 Universal Registration Document, page 408

TABLE 75 - MODEL 1: BANKING BOOK - INDICATORS OF TRANSITION RISK POTENTIALLY RELATED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, ISSUES AND RESIDUAL MATURITY

Sector/sub-sector at 06/30/2026	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
1 - Exposures to sectors that contribute significantly to climate change⁽²⁾	107,154	396		11,535	4,630
2 - A - Agriculture, forestry and fishing	4,339	-		716	304
3 - B - Extractive industries	428	123		21	41
4 - B.05 - Coal and lignite extraction	0	-		-	-
5 - B.06 - Extraction of hydrocarbons	42	39		-	-
6 - B.07 - Extraction of metal ores	0	-		-	-
7 - B.08 - Other extractive industries	204	-		21	15
8 - B.09 - Support services to extractive industries	181	83		0	26
9 - C - Manufacturing industry	11,224	33		1,047	651
10 - C.10 - Food industries	1,792	-		171	135
11 - C.11 - Manufacture of beverages	813	-		163	36
12 - C.12 - Manufacture of tobacco products	0	-		-	-
13 - C.13 - Manufacture of textiles	135	-		20	14
14 - C.14 - Clothing industry	87	-		21	15
15 - C.15 - Leather and footwear industry	96	-		8	15
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	412	-		71	22
17 - C.17 - Paper and cardboard industry	233	-		16	11
18 - C.18 - Printing and reproduction of recordings	205	-		22	24
19 - C.19 - Coking and refining	29	17		12	0
20 - C.20 - Chemical industry	675	3		84	24
21 - C.21 - Pharmaceutical industry	347	-		37	10
22 - C.22 - Manufacture of rubber products	476	1		53	47
23 - C.23 - Manufacture of other non-metallic mineral products	477	-		55	34
24 - C.24 - Metallurgy	251	-		22	17
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,043	-		95	74
26 - C.26 - Manufacture of computer, electronic and optical products	750	-		15	12
27 - C.27 - Manufacture of electrical equipment	433	12		9	12
28 - C.28 - Manufacture of machinery and equipment n.e.c.	732	-		55	31
29 - C.29 - Motor industry	501	-		16	23
30 - C.30 - Manufacture of other transportation equipment	484	-		28	16
31 - C.31 - Manufacture of furniture	108	-		13	28
32 - C.32 - Other manufacturing industries	478	-		26	21

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations					Weighted average maturity
GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)			Of which Scope 3 financed emissions	≤ 5 years		> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years		
-2,208	-348	-1,665	23,762,458	16,268,060	7%	38,386	23,106	36,525	9,137	8.1
-128	-24	-95	1,588,853	512,872	1%	1,907	1,310	944	178	6.6
-7	0	-6	244,020	165,846	41%	324	65	26	13	4.7
0	0	0	-	-	0%	0	0	0	0	0.0
0	0	0	12,653	4,462	0%	39	0	2	0	3.3
0	0	0	8	7	0%	0	0	0	0	2.0
-7	0	-6	116,367	47,608	1%	136	35	22	12	5.0
0	0	0	114,992	113,769	96%	149	31	2	1	4.7
-304	-24	-252	8,384,316	7,143,085	25%	7,941	1,853	575	855	3.6
-76	-5	-67	1,809,613	1,623,398	12%	1,105	404	155	128	4.3
-21	-2	-16	162,421	138,553	4%	623	64	34	92	2.1
0	0	0	3	-	0%	0	0	0	0	0.9
-5	0	-5	46,982	38,270	0%	78	31	11	15	4.7
-8	0	-7	14,860	12,117	1%	47	11	16	14	6.7
-5	0	-4	32,446	28,052	16%	57	15	14	10	5.6
-12	-2	-10	106,404	80,816	5%	225	127	25	34	4.4
-8	0	-7	288,668	219,204	39%	151	73	4	6	3.9
-9	-1	-8	30,652	22,617	0%	146	31	14	14	4.9
-1	-1	0	13,582	7,796	2%	26	3	0	0	2.2
-14	-1	-11	501,662	397,894	47%	587	63	5	21	2.4
-10	-3	-5	182,452	126,695	50%	263	48	29	8	3.6
-20	-1	-18	475,681	369,078	36%	320	114	23	20	3.7
-11	-1	-9	413,774	170,575	25%	334	106	18	19	3.8
-4	0	-3	160,172	107,483	3%	171	53	12	15	3.4
-28	-2	-23	1,277,483	1,229,322	12%	723	196	49	76	3.9
-7	0	-6	523,089	462,805	57%	566	92	8	84	4.2
-4	0	-3	390,938	330,799	27%	291	96	9	37	2.8
-15	-1	-12	797,439	730,015	34%	462	111	25	134	3.2
-11	0	-10	246,815	230,577	23%	466	23	5	7	1.4
-4	0	-4	349,007	340,007	37%	398	23	40	22	3.0
-11	0	-10	24,744	17,836	3%	62	24	14	8	5.5
-9	-1	-6	274,432	229,340	42%	329	69	40	39	4.2

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

Sector/sub-sector at 06/30/2026	a	b	c	d	e
	Gross carrying amount (in € millions)				
	Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818				
(in € millions)			Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
33 – C.33 – Repair and installation of machinery and equipment	667	0		34	29
34 – D – Production and distribution of electricity, gas, steam and air conditioning	4,009	106		149	43
35 – D35.1 – Production, transmission and distribution of electricity	3,405	68		137	42
36 – D35.11 – Electricity production	3,050	64		117	38
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	562	38		11	1
38 – D35.3 – Production and distribution of steam and air conditioning	42	0		0	0
39 – E – Water production and distribution; sanitation, waste management and decontamination	875	0		59	30
40 – F – Building and public works services	5,447	0		480	367
41 – F.41 – Construction of buildings	441	0		31	43
42 – F.42 – Civil engineering	1,047	0		18	12
43 – F.43 – Specialized construction work	3,959	0		431	312
44 – G – Wholesale and retail trade; automotive and motorcycle repair	10,955	6		1,142	843
45 – H – Transportation and warehousing	8,348	129		386	149
46 – H.49 – Land transportation and transportation via pipelines	3,836	0		290	114
47 – H.50 – Water transportation	1,704	120		14	13
48 – H.51 – Air transportation	1,555	-		18	0
49 – H.52 – Warehousing and support activities for transportation	1,193	8		61	19
50 – H.53 – Postal and courier activities	60	-		3	3
51 – I – Hospitality and catering	4,313	-		531	406
52 – L – Real estate activities	57,217	0		7,005	1,796
53 – Exposures to sectors other than those contributing significantly to climate change⁽¹⁾	65,757	7		5,747	2,437
54 – K – Financial and insurance activities	13,597	0		1,035	587
55 – Exposures to other sectors (NACE codes J, M to U)	52,160	7		4,712	1,850
56 – TOTAL	172,911	403		17,282	7,067

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)				GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
	Of which stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
-11	-1	-9	260,997	229,836	34%	510	77	28	52	4.5
-23	-3	-10	1,724,900	967,316	13%	1,688	717	1,187	417	8.5
-20	-3	-10	1,258,942	618,188	7%	1,315	586	1,092	412	9.3
-19	-3	-10	1,215,244	597,230	6%	1,094	472	1,079	405	10.0
-4	0	0	454,323	346,202	50%	348	114	95	5	4.4
0	0	0	11,635	2,926	0%	25	16	0	0	3.7
-17	-2	-13	329,346	206,605	13%	527	234	88	26	5.1
-169	-17	-140	1,231,722	921,650	3%	3,279	677	906	585	6.1
-17	-1	-15	164,324	144,710	18%	211	77	91	61	6.0
-6	0	-4	257,880	207,238	6%	600	179	188	80	5.8
-145	-15	-121	809,518	569,702	1%	2,468	421	626	444	6.2
-489	-33	-426	4,394,158	3,506,493	8%	6,729	2,022	889	1,315	4.4
-81	-10	-56	4,030,372	1,941,137	22%	4,809	2,189	1,059	291	5.8
-60	-7	-44	1,080,684	533,442	8%	2,652	778	196	210	4.6
-8	0	-4	1,385,271	734,797	42%	899	505	295	5	6.0
-2	-1	0	1,287,618	457,624	45%	730	579	245	2	7.2
-10	-1	-7	270,495	212,813	6%	481	323	319	69	7.4
-1	0	-1	6,304	2,461	8%	47	4	4	5	4.8
-185	-21	-151	381,793	298,511	3%	1,821	1,279	939	273	6.9
-806	-213	-515	1,452,978	604,545	1%	9,360	12,761	29,912	5,184	10.4
-1,397	-142	-1,120			0%	30,241	12,017	12,459	11,040	9.1
-305	-32	-222			0%	7,629	2,929	799	2,241	5.5
-1,092	-110	-898			0%	22,612	9,088	11,660	8,799	10.1
-3,605	-490	-2,785	23,762,458	16,268,060	7%	68,627	35,123	48,984	20,178	8.5

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

Financed greenhouse gas emissions: CIC applies the same methodology as at December 31, 2024, and continues to improve the reliability of the various elements of its calculation of financed greenhouse gas emissions. While the changes put into production in the first half of 2025 improve the reliability of certain elements of the calculation, they do not have a material impact on the results.

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

Sector/sub-sector at 12/31/2025	a	b	c	d	e
	Gross carrying amount (in € millions)				
		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
<i>(in € millions)</i>					
1 - Exposures to sectors that contribute significantly to climate change⁽¹⁾	105,942	342		12,121	4,613
2 - A - Agriculture, forestry and fishing	4,302	0		612	275
3 - B - Extractive industries	431	62		23	41
4 - B.05 - Coal and lignite extraction	0	0		0	0
5 - B.06 - Extraction of hydrocarbons	45	43		0	0
6 - B.07 - Extraction of metal ores	7	1		0	0
7 - B.08 - Other extractive industries	172	0		23	9
8 - B.09 - Support services to extractive industries	207	17		0	33
9 - C - Manufacturing industry	11,071	51		958	648
10 - C.10 - Food industries	1,995	0		154	156
11 - C.11 - Manufacture of beverages	796	0		86	36
12 - C.12 - Manufacture of tobacco products	0	0		0	0
13 - C.13 - Manufacture of textiles	130	0		17	11
14 - C.14 - Clothing industry	131	0		13	16
15 - C.15 - Leather and footwear industry	87	0		7	6
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	406	0		75	18
17 - C.17 - Paper and cardboard industry	202	0		12	10
18 - C.18 - Printing and reproduction of recordings	207	0		21	26
19 - C.19 - Coking and refining	36	8		13	0
20 - C.20 - Chemical industry	649	2		98	12
21 - C.21 - Pharmaceutical industry	348	0		44	14
22 - C.22 - Manufacture of rubber products	517	2		44	54
23 - C.23 - Manufacture of other non-metallic mineral products	453	0		59	33
24 - C.24 - Metallurgy	224	0		20	17
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,004	0		93	73
26 - C.26 - Manufacture of computer, electronic and optical products	628	6		20	10
27 - C.27 - Manufacture of electrical equipment	310	34		12	10
28 - C.28 - Manufacture of machinery and equipment n.e.c.	709	0		42	36
29 - C.29 - Motor industry	555	0		19	19
30 - C.30 - Manufacture of other transportation equipment	421	0		26	14
31 - C.31 - Manufacture of furniture	120	0		19	31
32 - C.32 - Other manufacturing industries	458	0		22	19

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
-2,283	-372	-1,714	21,591,508	14,126,251	5 %	38,031	22,884	36,154	8,874	8.0
-117	-21	-88	1,827,834	556,250	1 %	1,930	1,246	968	158	6.7
-5	0	-4	248,241	180,982	46 %	270	114	39	9	4.0
0	0	0	-	-	0 %	0	0	0	0	0.0
0	0	0	15,801	5,062	0 %	43	0	2	0	3.8
0	0	0	9	7	0 %	7	0	0	0	0.1
-5	0	-4	92,711	37,715	1 %	111	43	10	9	3.5
0	0	0	139,720	138,198	94 %	109	71	27	0	4.6
-325	-25	-265	7,743,049	6,658,816	22 %	7,899	1,822	603	747	3.6
-92	-5	-83	1,933,479	1,695,293	14 %	1,209	406	153	227	4.0
-20	-2	-16	161,784	133,110	6 %	677	67	35	16	2.3
0	0	0	12	-	0 %	0	0	0	0	1.6
-5	0	-5	43,539	35,694	0 %	81	26	12	10	4.8
-9	0	-8	26,326	21,793	1 %	92	10	17	13	5.1
-2	0	-2	33,742	29,140	1 %	57	12	15	3	5.4
-11	-2	-9	104,978	78,284	0 %	226	109	42	29	4.5
-7	0	-6	124,645	93,857	27 %	134	54	3	11	3.7
-10	0	-9	32,365	23,373	0 %	148	29	15	14	5.1
-1	-1	0	16,937	9,550	1 %	17	19	0	0	1.6
-7	-1	-4	296,945	213,642	36 %	548	75	9	18	2.9
-15	-5	-8	157,034	105,936	51 %	296	25	18	9	2.7
-22	-1	-20	417,917	299,023	38 %	368	106	24	20	3.3
-11	-1	-9	269,816	133,712	17 %	300	117	17	20	3.7
-4	0	-3	152,461	98,514	2 %	119	78	12	14	4.2
-27	-2	-24	1,141,929	1,097,112	12 %	741	183	50	31	3.8
-7	-1	-5	420,057	372,004	35 %	449	95	7	76	4.5
-5	0	-3	300,718	250,577	25 %	214	79	9	8	2.9
-14	-1	-12	653,886	623,865	41 %	485	81	23	120	2.9
-10	0	-8	551,222	538,632	41 %	519	26	4	6	1.3
-5	0	-4	388,373	379,607	18 %	351	16	43	11	2.7
-12	0	-11	24,985	17,584	3 %	72	23	15	9	5.5
-17	-1	-6	243,012	193,622	33 %	331	49	43	35	4.2

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

Sector/sub-sector at 12/31/2025	a	b	c	d	e
	Gross carrying amount (in € millions)				
(in € millions)		Of which exposures to companies excluded from the Union's "Paris Agreement" benchmarks in accordance with Article 12 (1) (d) to (g) and Article 12 (2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
33 – C.33 – Repair and installation of machinery and equipment	684	0		41	29
34 – D – Production and distribution of electricity, gas, steam and air conditioning	3,566	94		216	68
35 – D35.1 – Production, transmission and distribution of electricity	3,217	28		202	68
36 – D35.11 – Electricity production	2,373	23		70	63
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	309	66		14	1
38 – D35.3 – Production and distribution of steam and air conditioning	40	0		0	0
39 – E – Water production and distribution; sanitation, waste management and decontamination	889	0		76	29
40 – F – Building and public works services	7,869	0		908	615
41 – F.41 – Construction of buildings	2,648	0		450	293
42 – F.42 – Civil engineering	1,087	0		36	11
43 – F.43 – Specialized construction work	4,134	0		423	311
44 – G – Wholesale and retail trade; automotive and motorcycle repair	11,827	6		1,193	890
45 – H – Transportation and warehousing	7,962	129		371	181
46 – H.49 – Land transportation and transportation via pipelines	3,480	0		284	115
47 – H.50 – Water transportation	1,650	121		14	16
48 – H.51 – Air transportation	1,479	0		15	25
49 – H.52 – Warehousing and support activities for transportation	1,305	8		55	25
50 – H.53 – Postal and courier activities	48	0		3	1
51 – I – Hospitality and catering	4,291	0		553	420
52 – L – Real estate activities	53,734	0		7,211	1,446
53 – Exposures to sectors other than those contributing significantly to climate change⁽¹⁾	63,495	7		5,498	2,256
54 – K – Financial and insurance activities	13,348	0		1,180	503
55 – Exposures to other sectors (NACE codes J, M to U)	50,147	7		4,318	1,754
56 – TOTAL	169,437	349		17,619	6,870

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which stage 2 exposures	Of which non-performing exposures	GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
-11	-1	-9	246,887	214,892	26 %	466	135	35	47	4.8
-28	-6	-16	1,234,608	362,974	3 %	985	612	1,396	574	8.9
-27	-5	-16	1,014,926	248,194	3 %	837	510	1,297	573	9.2
-25	-4	-16	987,982	229,824	4 %	604	403	912	454	11.7
-1	0	0	210,813	112,728	8 %	121	89	99	0	6.3
0	0	0	8,869	2,052	0 %	27	13	0	0	2.9
-16	-3	-12	374,381	235,827	15 %	539	236	88	24	5.2
-303	-24	-262	1,260,853	906,577	3 %	4,690	786	1,275	1,119	5.7
-152	-9	-135	308,764	234,078	6 %	1,272	226	501	649	5.7
-6	0	-4	232,127	184,680	7 %	694	151	178	66	5.3
-145	-14	-123	719,962	487,819	0 %	2,724	409	596	405	5.7
-509	-35	-443	4,128,601	3,228,423	7 %	7,463	2,194	963	1,206	4.2
-85	-8	-66	3,236,748	1,347,253	14 %	4,310	2,339	1,035	279	5.7
-59	-6	-46	665,161	271,533	9 %	2,523	645	177	135	4.4
-8	0	-5	1,229,907	573,174	14 %	716	535	395	3	6.2
-2	0	-2	1,047,268	265,638	33 %	482	794	202	1	7.0
-16	-1	-12	290,712	235,527	6 %	557	357	256	135	7.1
-1	0	-1	3,700	1,381	0 %	32	7	5	4	5.6
-194	-21	-161	367,603	286,012	3 %	1,845	1,266	903	276	6.7
-700	-229	-395	1,169,590	363,137	0 %	8,099	12,268	28,885	4,481	10.6
-1,220	-153	-950	-	-	0 %	30,129	11,438	11,849	10,079	8.9
-317	-39	-240	-	-	0 %	7,509	3,139	824	1,876	6.1
-903	-114	-711	-	-	0 %	22,620	8,298	11,025	8,203	9.6
-3,503	-524	-2,664	21,591,508	14,126,251	5 %	68,160	34,321	48,003	18,953	8.3

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

1.11.2 Model 2: Loans secured by real estate property – Energy efficiency of the collateral

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TABLE 76 - MODEL 2: BANKING BOOK – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: LOANS SECURED BY REAL ESTATE PROPERTY ASSETS – ENERGY EFFICIENCY OF COLLATERAL

	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
	Energy efficiency level (energy performance in kWh/m ² of collateral)						
	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
Counterparty sector at 06/30/2026							
<i>(in € millions)</i>							
1 – EU total	98,521	13,860	30,220	29,869	12,956	4,768	4,536
2 – Of which secured by commercial real estate property	26,265	4,470	5,716	6,968	3,913	1,833	1,991
3 – Of which secured by residential real estate property	72,250	9,390	24,505	22,901	9,043	2,934	2,545
4 – Of which collateral obtained by seizure: residential and commercial real estate property	6	-	-	-	-	-	-
5 – Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	49,890	7,546	13,700	15,355	7,279	2,861	3,149
6 – Non-EU total	6,617	3,189	2,574	517	34	15	2
7 – Of which secured by commercial real estate property	3,888	1,918	1,390	290	12	15	1
8 – Of which secured by residential real estate property	2,730	1,271	1,185	227	22	-	1
9 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-
10 – Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	6,098	3,164	2,509	400	24	-	1

h	i	j	k	l	m	n	o	p
Total gross carrying amount (in € millions)								
Energy efficiency level (label of the energy performance certificate of collateral)								Without the collateral energy performance certificate label
A	B	C	D	E	F	G		Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)
2,271	3,229	13,601	19,665	12,444	4,926	3,477	38,909	94%
379	701	1,416	1,685	1,044	464	615	19,962	93%
1,892	2,529	12,185	17,980	11,400	4,462	2,863	18,940	95%
-	-	-	-	-	-	-	6	0%
-	-	-	-	-	-	-	36,596	100%
-	-	-	-	-	-	-	6,617	96%
-	-	-	-	-	-	-	3,888	93%
-	-	-	0	-	-	-	2,730	99%
-	-	-	-	-	-	-	-	0%
-	-	-	-	-	-	-	-	100%

CIC publishes the gross carrying amount of secured loans based on available information from energy performance assessments of the collateral. Energy performance diagnostics are collected using two distinct methodologies, one which involves collection at the time of granting the loan and the other which involves collection from the French Environment and Energy Management Agency, ADEME. Work in the 1st half of 2026 has helped to make the process of energy performance diagnostics (DPE) collection work for outstanding loans more reliable and automated.

The decline in the stock of DPE F and G incorporates the latest developments regulations that took effect on January 1st, 2026

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

	a	b	c	d	e	f	g
	Total gross carrying amount (in € millions)						
Counterparty sector at 12/31/2025	Energy efficiency level (energy performance in kWh/m ² of collateral)						
(in € millions)	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
1 – EU total	97,976	11,901	27,633	31,244	12,468	4,976	7,007
2 – Of which secured by commercial real estate property	25,974	3,662	5,071	6,573	4,162	2,144	2,802
3 – Of which secured by residential real estate property	71,998	8,239	22,563	24,671	8,306	2,832	4,205
4 – Of which collateral obtained by seizure: residential and commercial real estate property	4	0	0	0	0	0	0
5 – Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	65,139	7,824	20,268	23,086	7,715	2,576	3,670
6 – Non-EU total	6,505	0	54	70	26	5	2
7 – Of which secured by commercial real estate property	3,730	0	54	70	26	5	1
8 – Of which secured by residential real estate property	2,775	0	0	0	0	0	0
9 – Of which collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0
10 – Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	0	0	0	0	0	0	0

h	i	j	k	l	m	n	o	p
Total gross carrying amount (in € millions)								
Energy efficiency level (label of the energy performance certificate of collateral)							Without the collateral energy performance certificate label	
							Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	
A	B	C	D	E	F	G		
2,380	2,533	11,442	20,692	12,214	5,488	6,876	36,352	92%
367	371	1,147	1,596	1,597	1,124	2,449	17,323	91%
2,012	2,162	10,295	19,096	10,617	4,365	4,427	19,024	94%
0	0	0	0	0	0	0	4	0%
0	0	0	0	0	0	0	33,604	100%
0	0	0	0	0	0	0	6,505	2%
0	0	0	0	0	0	0	3,730	4%
0	0	0	0	0	0	0	2,775	0%
0	0	0	0	0	0	0	0	0%
0	0	0	0	0	0	0	0	0%

1.11.3 Model 3: Alignment parameters

Update of Table 77 of the 2025 Universal Registration Document, page 418

TABLE 77 - MODEL 3: BANKING BOOK - INDICATORS OF TRANSITION RISK POTENTIALLY RELATED TO CLIMATE CHANGE: ALIGNMENT PARAMETERS

a	b	c	d	e	f	g
Segment	NACE sectors (minimum)	Gross carrying amount of portfolio (in millions of euros) - at 06/30/2026	Alignment parameter	Reference year	Distance from IEA ZEN 2050 scenario, in %	Target (reference year + 3 years)
1 - Electricity	NACE 3511	3,421	0.066 kgCO ₂ /kWh produced	2023	-52%	0.09
2 - Combustion of fossil fuels	0610 : Extraction of crude petroleum 0620 : Extraction of natural gas 0910 : Support activities for petroleum and natural gas extraction 3521 : Manufacture of gas 1910 : Manufacture of coke oven products 1920 : Manufacture of refined petroleum products 5210 : Warehousing and storage 8292 : Packaging activities Distribution and trade activities are not covered by commitments. Bio-methane producers, which generally have NACE code 3521 (Manufacture of gas) are excluded from the scope.	355	Absolute value within the NZBA framework			
3 - Motor industry	NACE 2910: Light vehicle manufacturers. Excludes OEMs, manufacturers of heavy and special vehicles, motorcycle manufacturers, garages and vehicle trading and leasing activities.	435	88.7 gCO ₂ /pkm	2023	50%	73
4 - Air transport	Cargo and passenger air transport for commercial aviation: NACE 5110/5121/6491/7735	2,222	72.9 gCO ₂ e/pkm in TTW	2023	-12%	72
5 - Maritime transport	Maritime freight and passenger transport: NACE 5010/5020/6491/7734	1,737	5.05 gCO ₂ e/tkm in TTW	2023	-13%	3.5
6 - Cement production	NACE 2351	49	629 kgCO ₂ /T of cement produced	2023	41%	588
7 - Steel production	NACE 2410: producers only, not primary processors	3	394 kgCO ₂ /T of steel	2023	-63%	1,516
8 - Aluminum production	NACE 2442: producers only, not primary processors	51	1,719 kgCO ₂ /T of aluminum	2023	-29%	5,390

The outstandings and the items shown in this table are based on Crédit Mutuel Alliance Fédérale's strategic commitments, notably in the context of the commitments to the Net Zero Banking Alliance (NZBA). It should be noted that the outstanding amounts of several foreign subsidiaries (TARGOBANK and its subsidiary OLB, Banque de Luxembourg, CIC Suisse) fall outside the scope of these strategic commitments and are therefore not included in this table.

As our counterparties publish their greenhouse gas emissions on an annual basis, the alignment trajectories of our NZBA portfolios are also updated annually. Consequently, the data published in columns d to g are completely identical to the data published at the end of 2024. Only the gross carrying amount of the portfolios (column c) was updated at June 30, 2026. Readers should refer to the 2025 Universal Registration Document for a comparative view of the gross carrying amount of outstandings at December 31, 2025.

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

1.11.4 Model 4: Exposures on the 20 largest carbon-intensive companies

Update of Table 78 of the 2025 Universal Registration Document, page 420

TABLE 78 - MODEL 4: BANKING BOOK – INDICATOR OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES ON THE 20 LARGEST CARBON-INTENSIVE COMPANIES

At 06/30/2026

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) ⁽¹⁾	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
0	0%		0.0	0

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

At 12/31/2025

a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount of counterparty exposure to total gross carrying amount (aggregate) ⁽¹⁾	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of companies in the top 20 polluting companies included
2	0.001%		0.0	1

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

1.11.5 Model 5: Exposures subject to physical risk

Update of Table 79 of the 2025 Universal Registration Document, page 420

TABLE 79 - MODEL 5: BANKING BOOK – INDICATORS OF PHYSICAL RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES SUBJECT TO PHYSICAL RISK

	Gross carrying amount (in € millions)					
	of which exposures sensitive to the effects of physical events related to climate change					
	Breakdown by maturity tranche					Weighted average maturity
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years		
France at 06/30/2026						
1 – A – Agriculture, forestry and fishing	4,269	213	146	110	9	7
2 – B – Extractive industries	147	10	2	3	9	3
3 – C – Manufacturing industry	8,194	394	143	46	74	4
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,256	27	44	60	0	9
5 – E – Water production and distribution; sanitation, waste management and decontamination	704	32	23	5	1	5
6 – F – Building and public works services	4,782	292	85	83	51	6
7 – G – Wholesale and retail trade; automotive and motorcycle repair	9,859	421	144	84	83	5
8 – H – Transportation and warehousing	3,605	186	62	37	14	5
9 – L – Real estate activities	49,800	757	1,173	2,761	262	10
10 – Of which secured by residential real estate property	71,202	367	991	3,484	1,846	15
11 – Of which secured by commercial real estate property	24,993	248	718	1,379	37	10
12 – Collateral seized	0	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0

Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which stage 2 exposures	of which non-performing exposures	of which non-performing exposures
62	366	50	68	17	-9	-2	-6
10	14	0	6	7	-3	0	-3
198	398	60	72	67	-34	-2	-31
12	104	15	16	2	-2	0	-1
13	45	2	6	1	0	0	0
228	265	18	54	40	-20	-2	-17
317	392	22	82	90	-50	-2	-46
133	157	9	43	14	-8	-1	-5
2,339	2,476	140	624	99	-60	-19	-33
2,983	3,442	263	522	66	-31	-11	-18
1,052	1,251	78	303	64	-33	-10	-19
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

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	Gross carrying amount (in € millions)					
	of which exposures sensitive to the effects of physical events related to climate change					
	Breakdown by maturity tranche					
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity	
Other countries from UE 06/30/2026						
1 – A – Agriculture, forestry and fishing	18	0	0	0	0	4
2 – B – Extractive industries	28	0	0	0	0	0
3 – C – Manufacturing industry	810	8	4	1	0	4
4 – D – Production and distribution of electricity, gas, steam and air conditioning	238	1	12	0	0	7
5 – E – Water production and distribution; sanitation, waste management and decontamination	31	0	0	0	0	0
6 – F – Building and public works services	304	46	0	0	0	1
7 – G – Wholesale and retail trade; automotive and motorcycle repair	326	13	3	5	0	5
8 – H – Transportation and warehousing	1,075	42	0	0	0	1
9 – L – Real estate activities	1,517	264	148	658	23	6
10 – Of which secured by residential real estate property	3,759	262	102	674	271	5
11 – Of which secured by commercial real estate property	4,755	622	281	320	484	8
12 – Collateral seized	6	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0

Gross carrying amount (in € millions)								
of which exposures sensitive to the effects of physical events related to climate change								
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
						of which stage 2 exposures	of which non-performing exposures	
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0
20	1	0	0	0	0	0	0	0
41	1	0	0	0	0	0	0	0
1,094	0	0	0	0	0	0	0	0
1,008	291	11	5	17	-1	0	-1	-1
1,130	519	57	10	20	-4	0	-4	-4
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

	Gross carrying amount (in € millions)					
	of which exposures sensitive to the effects of physical events related to climate change					
	Breakdown by maturity tranche					
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
Other countries at 06/30/2026						
1 – A – Agriculture, forestry and fishing	52	0	0	0	0	0
2 – B – Extractive industries	253	0	0	0	0	0
3 – C – Manufacturing industry	2,220	48	1	0	37	4
4 – D – Production and distribution of electricity, gas, steam and air conditioning	1,515	0	0	0	0	0
5 – E – Water production and distribution; sanitation, waste management and decontamination	140	1	0	0	0	5
6 – F – Building and public works services	361	0	0	0	9	9
7 – G – Wholesale and retail trade; automotive and motorcycle repair	770	11	0	0	31	7
8 – H – Transportation and warehousing	3,668	0	0	0	0	0
9 – L – Real estate activities	5,900	127	27	0	481	8
10 – Of which secured by residential real estate property	19	0	0	0	0	0
11 – Of which secured by commercial real estate property	404	0	0	0	0	0
12 – Collateral seized	0	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0

h	i	j	k	l	m	n	o
Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which stage 2 exposures	of which non-performing exposures	of which non-performing exposures
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	78	8	0	11	-4	0	-3
0	0	0	0	0	0	0	0
0	1	0	0	0	0	0	0
7	2	0	0	4	-1	0	-1
1	42	0	0	1	-1	0	0
0	0	0	0	0	0	0	0
50	565	19	46	10	(2)	0	(1)
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

a	b	c	d	e	f	g
Gross carrying amount (in € millions)						
of which exposures sensitive to the effects of physical events related to climate change						
Breakdown by maturity tranche						
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
France at 12/31/2025						
1 – A – Agriculture, forestry and fishing	4,225	208	140	114	9	6.8
2 – B – Extractive industries	133	10	4	3	5	4.2
3 – C – Manufacturing industry	8,405	388	132	49	54	4.2
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,125	28	41	49	28	6.8
5 – E – Water production and distribution; sanitation, waste management and decontamination	711	34	24	5	2	5.6
6 – F – Building and public works services	6,605	347	73	124	93	6.3
7 – G – Wholesale and retail trade; automotive and motorcycle repair	10,790	506	163	90	132	4.3
8 – H – Transportation and warehousing	3,497	192	61	42	7	5.3
9 – L – Real estate activities	47,329	720	1,155	2,634	199	10.4
10 – Of which secured by residential real estate property	70,752	379	964	3,445	1,816	15.4
11 – Of which secured by commercial real estate property	24,352	261	711	1,337	41	10.2
12 – Collateral seized	0	0	0	0	0	0.0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0

h	i	j	k	l	m	n	o
Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which stage 2 exposures	of which non-performing exposures	
63	356	52	70	17	-9	-2	-5
9	13	0	9	2	-1	0	-1
190	386	47	83	62	-33	-2	-30
11	123	13	44	2	-2	0	-1
12	49	3	8	1	-1	0	0
309	309	20	88	43	-25	-2	-21
390	472	28	84	92	-52	-3	-47
123	170	8	35	12	-6	-1	-4
2,193	2,377	139	655	92	-61	-21	-33
2,923	3,418	262	477	62	-30	-11	-18
1,018	1,250	82	349	57	-36	-12	-20
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

a	b	c	d	e	f	g
Gross carrying amount (in € millions)						
of which exposures sensitive to the effects of physical events related to climate change						
Breakdown by maturity tranche						
Other countries from UE 12/31/2025		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
1 – A – Agriculture, forestry and fishing	27	0	0	0	0	4.1
2 – B – Extractive industries	115	0	0	0	0	0.0
3 – C – Manufacturing industry	821	25	0	0	0	1.6
4 – D – Production and distribution of electricity, gas, steam and air conditioning	197	1	0	0	0	5.0
5 – E – Water production and distribution; sanitation, waste management and decontamination	29	0	0	0	0	0.0
6 – F – Building and public works services	662	366	13	28	0	1.9
7 – G – Wholesale and retail trade; automotive and motorcycle repair	342	22	6	6	0	4.2
8 – H – Transportation and warehousing	1,252	17	5	4	20	13.2
9 – L – Real estate activities	1,050	223	112	316	23	7.6
10 – Of which secured by residential real estate property	4,002	278	116	191	254	8.0
11 – Of which secured by commercial real estate property	5,302	242	151	218	367	9.2
12 – Collateral seized	4	0	0	0	0	0.0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0

h	i	j	k	l	m	n	o
Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which stage 2 exposures	of which non-performing exposures
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
25	1	0	0	0	0	0	0
1	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
408	0	0	0	0	0	0	0
25	9	0	0	0	0	0	0
44	1	0	0	0	0	0	0
674	0	0	0	0	0	0	0
526	308	4	8	18	0	0	0
565	412	0	49	51	-1	0	-1
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY - PILLAR 3

Environmental, social and governance risks

a	b	c	d	e	f	g
Gross carrying amount (in € millions)						
of which exposures sensitive to the effects of physical events related to climate change						
Breakdown by maturity tranche						
Other countries at 12/31/2025		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
1 – A – Agriculture, forestry and fishing	50	0	0	0	0	0.0
2 – B – Extractive industries	184	0	0	0	0	0.0
3 – C – Manufacturing industry	1,845	41	1	0	1	0.8
4 – D – Production and distribution of electricity, gas, steam and air conditioning	1,244	0	0	0	0	0.0
5 – E – Water production and distribution; sanitation, waste management and decontamination	148	0	0	0	1	10.0
6 – F – Building and public works services	603	4	2	0	26	8.1
7 – G – Wholesale and retail trade; automotive and motorcycle repair	695	19	0	0	34	5.1
8 – H – Transportation and warehousing	3,214	0	0	0	0	0.0
9 – L – Real estate activities	5,355	70	41	0	375	8.6
10 – Of which secured by residential real estate property	19	0	0	0	0	0.0
11 – Of which secured by commercial real estate property	49	0	0	0	0	0.0
12 – Collateral seized	0	0	0	0	0	0.0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0

h	i	j	k	l	m	n	o
Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which stage 2 exposures	of which non-performing exposures	
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	43	0	0	1	-2	0	-1
0	0	0	0	0	0	0	0
0	1	0	0	0	0	0	0
14	18	0	0	5	-1	0	-1
9	44	0	0	2	-2	0	-2
0	0	0	0	0	0	0	0
96	389	0	14	15	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0



Additional information

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2.1 DOCUMENTS AVAILABLE TO THE PUBLIC

This amendment of the universal registration document is available on CIC's website (www.cic.fr) and on the Autorité des marchés financiers (AMF - French Financial Markets Authority) website (www.amf-france.org).

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.

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

- by postal mail: CIC – Relations extérieures 6, avenue de Provence – 75009 Paris, France
- by email: compresse@cic.fr

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 9th (General Secretariat).

2.2 PERSON RESPONSIBLE FOR THE DOCUMENT

Certification and governance

I, the undersigned Alexandre Saada, Chief Financial Officer (CFO) of Crédit Mutuel Alliance Fédérale, declare that to the best of my knowledge, after taking all reasonable measures, Crédit Mutuel Alliance Fédérale publishes the information contained in this amendment under Pillar 3 pursuant to part 8 of Regulation (EU) No. 2013/575 (and subsequent amendments) in accordance with the accounting system in place and the internal control associated with it.

Paris, September 29, 2026

Declaration by the person responsible for the universal registration document

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 29, 2026

Eric Charpentier,
Chief Executive Officer

2.3 PERSONS RESPONSIBLE FOR AUDITING THE FINANCIAL STATEMENTS

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

Principal statutory auditors

Name: Ernst & Young et Autres
Address: 1/2 Place des Saisons, 92400 Courbevoie - Paris La Défense Cedex
Represented by Vanessa Jolivalt
Start of first term: May 26, 1999
Current term of office: six fiscal years with effect from May 10, 2023
Expiry of this term of office: at the end of the Shareholders' Meeting called to approve the financial statements for the fiscal year ending December 31, 2028.

Name: KPMG SA
Address: Tour Eqho - 2, avenue Gambetta, 92066 Paris La Défense Cedex
Represented by Arnaud Bourdeille and Maxime Van Den Broek
Start of first term: May 25, 2016
Current term of office: six fiscal years with effect from May 10, 2022
Expiry of this term of office: at the end of the Shareholders' Meeting called to approve the financial statements for the fiscal year ending December 31, 2027.

2.4 CROSS-REFERENCE TABLES

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 29, 2026	page no. of the first amendment of the universal registration document filed with AMF on August 6, 2026	page no. of the universal registration document filed with AMF on April 8, 2026
1.	Persons responsible	130	101	611
2.	Statutory auditors	130	101	612
3.	Risk factors	5-10	28-35	234-242
4.	Information about the issuer	135	106	609
5.	Business overview	N/A		
5.1	Main activities	N/A	3 ; 11-23	6-7; 10; 14-25
5.2	Main markets	N/A	63-64	6-7; 10; 509-512
5.3	Significant events in business development	N/A	23	45
5.4	Strategy and objectives	N/A	23	11
5.5	Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	N/A	N/A	609
5.6	Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	14-25; 37-42
5.7	Investments	N/A	13	N/A
6.	Organizational structure	N/A		
6.1	Description of the group	N/A	3	13
6.2	Main subsidiaries	N/A	3 ; 63-64	13; 560-605
7.	Review of the financial position and of net profit or loss	N/A		
7.1	Financial position	N/A	11-23	27-47
7.2	Operating income	N/A	11-23	27-47
8.	Cash and equity	N/A		
8.1	Information on the issuer's equity	N/A	40	478
8.2	Source and amount of the issuer's cash flows	N/A	42	488
8.3	Information on the borrowing conditions and the issuer's financing structure	N/A	11-14	N/A
8.4	Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	N/A	N/A	N/A
8.5	Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	N/A	N/A	N/A
9.	Regulatory environment	N/A	7	28-33
10.	Information on trends	N/A	23	45
11.	Profit forecasts or estimates	N/A	N/A	N/A
12.	Administrative, management, supervisory and executive bodies	N/A		
12.1	Information concerning the members of CIC's administrative and management bodies	N/A	25	202
12.2	Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	N/A	217
13.	Compensation and benefits	N/A	N/A	222; 224
14.	Operation of the administrative and management bodies	N/A		
14.1	Expiration date of current terms of office	N/A	25-26	204-217
14.2	Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	217
14.3	Information on the Auditing committee and the remuneration committee	N/A	N/A	221

2 ADDITIONAL INFORMATION

Cross-reference tables

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 29, 2026	page no. of the first amendment of the universal registration document filed with AMF on August 6, 2026	page no. of the universal registration document filed with AMF on April 8, 2026
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	N/A	N/A	203
14.5	Potentially significant impacts on corporate governance	N/A	N/A	201-217
15.	Employees	N/A		
15.1	Number of employees	N/A	89	546
15.2	Interests in the issuer's share capital and directors' stock-options	N/A	N/A	N/A
15.3	Agreement providing for employee ownership of the issuer's shares	N/A	N/A	N/A
16.	Major shareholders	N/A		
16.1	Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	607
16.2	Existence of different voting rights of the aforementioned shareholders	N/A	N/A	608
16.3	Control of the issuer	N/A	N/A	607
16.4	Knowledge by the issuer of an agreement likely to result in a change in control at a later date	N/A	N/A	N/A
17.	Related-party transactions	N/A	62 ; 94	N/A
18.	Financial information on the issuer's assets and liabilities, financial position and results	N/A		
18.1	Historical financial information	N/A	36-95	483-560 ; 613 ; 560-605
18.2	Interim and other financial information	N/A	36-95	N/A
18.3	Verification of the annual historical financial information	N/A	95	560-605
18.4	Pro forma financial information	N/A	N/A	45; 484
18.5	Dividend distribution policy	N/A	N/A	608
18.6	Legal or arbitration proceedings	N/A	35	386
18.7	Material change in the financial position	N/A	N/A	609
19.	Additional information	N/A		
19.1	Share capital	N/A	99	607
19.2	Charter and articles of association	N/A	N/A	609
20.	Major contracts	N/A	N/A	609
21.	Documents available to the public	130	101	609 ; 610

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 29, 2026	page no. of the first amendment of the universal registration document filed with AMF on August 6, 2026	page no. of the universal registration document filed with AMF on April 8, 2026
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

Pursuant to Article 19 of European Regulation No. 2017/1129 of June 14, 2017, the following items are included by way of reference:

- the annual and consolidated financial statements as well as the group's management report for the fiscal year ended December 31, 2025, and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2025, presented respectively on pages 27 to 47, 225 to 482, 48 to 200, 483 to 554, 555 to 559 and 601 to 604 of the Universal Registration Document No. D. 26-0234 (https://www.cic.fr/telechargements/institutionnel/cic/programmes-emissions/CIC_URD_2025_ANGLAIS.pdf) filed with the *Autorité des marchés financiers* (AMF - French Financial Markets Authority) on April 8, 2026;
- the annual and consolidated financial statements as well as the group's management report for the fiscal year ended December 31, 2024, and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2024, presented respectively on pages 27 to 47, 276 to 537, 48 to 251, 538 to 607, 608 to 612 and 655 to 659 of the Universal Registration Document No. D. 25-0275 (https://www.cic.fr/telechargements/institutionnel/cic/programmes-emissions/CIC_URD_2024_ANGLAIS.pdf) filed with the *Autorité des marchés financiers* (AMF - French Financial Markets Authority) on April 10, 2025;

- the annual and consolidated financial statements as well as the group's management report for the fiscal year ended December 31, 2023 and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2023, presented respectively on pages 29 to 49, 197 to 470, 51 to 170, 473 to 547, 548 to 552 and 595 to 598 of the Universal Registration Document No. D. 24-0275 (https://www.cic.fr/telechargements/institutionnel/cic/programmes-emissions/Universal_Registration_Document_CIC_2023.pdf) filed with the *Autorité des marchés financiers* (AMF - French Financial M on April 11, 2024;

The chapters of the Universal Registration Documents No. D. 26-0234, No. D. 25-0275 and No. D. 24-0275 not referred to above are either not applicable for the investor or covered elsewhere in this Universal Registration Document.

Website

www.cic.fr

Financial information officer

Mr. Alexandre Saada

Chief Financial Officer of Crédit Mutuel Alliance Fédérale

Deputy Chief Executive Officer of BFCM

Edition

BFCM

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



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WWW.CIC.FR

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