Second amendment to the 2024 Universal Registration Document

Construisons pour que le monde bouge.

CONTENTS

Construisons pour que le monde bouge.

Second amendment to the 2024 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 BANKING,

CAPITAL MARKETS,

ASSET MANAGEMENT & PRIVATE BANKING,

PRIVATE EQUITY.

2024 Universal Registration Document filed with the Autorité des marchés financiers on April 10, 2025 under number D.25-0242.

First amendment to the 2024 Universal Registration Document filed with the Autorité des marchés financiers on August 7, 2025 under number D.25-0242-A01.

Second amendment to the 2024 Universal Registration Document filed with the Autorité des marchés financiers on September 29, 2025 under number D.25-0242-A02.

AUTORITÉ DES MARCHÉS FINANCIERS AMF

This second amendment to the Universal Registration Document was filed on September 29, 2025, 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.

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Risks and capital adequacy - Pillar 3

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.

The latest banking package (CRR3 and CRD6), which largely came into force on January 1, 2025, introduces new provisions on the calculation of operational risk, credit valuation adjustment (CVA) and capital requirements for credit risk. It also establishes an output floor setting a lower limit for the capital requirements calculated using banks' internal models.

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)

Update of Table 2 of the 2024 Universal Registration Document, page 284

In accordance with Regulation (EU) No 2024/3172, the publication of the KM1 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of capital ratios calculated with or without taking into account the impact of the output floor.

TABLE 2: KEY INDICATORS (EU KM1)

(in € millions or as a percentage)	06/30/2025	03/31/2025	12/31/2024	09/30/2024	06/30/2024
AVAILABLE EQUITY					
1 – Common Equity Tier 1 (CET1) capital	20,172	19,405	19,444	18,656	18,673
2 – Tier 1 capital	20,172	19,405	19,444	18,656	18,673
3 – Total equity	23,762	23,142	22,317	21,915	21,935
RISK-WEIGHTED ASSETS					
4 – Total amount of risk-weighted assets	155,249	152,372	154,429	150,773	151,302
4a – Total risk exposure pre-floor	155,249	152,372			
CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)					
5 – Common Equity Tier 1 capital ratio	13.0%	12.7%	12.6%	12.4%	12.3%
5b – Common Equity Tier 1 ratio considering unfloored TREA (%)	13.0%	12.7%			
6 – Tier 1 capital ratio	13.0%	12.7%	12.6%	12.4%	12.3%
6b – Tier 1 ratio considering unfloored TREA (%)	13.0%	12.7%			
7 – Total equity ratio	15.3%	15.2%	14.5%	14.5%	14.5%
7b –Total capital ratio considering unfloored TREA (%)	15.3%	15.2%			
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	1.6%	1.4%	1.2%	1.0%	1.0%
LEVERAGE RATIO					
13 – Total exposure measurement	410,506	407,198	410,781	412,368	407,594
14 – Leverage ratio	4.9%	4.8%	4.7%	4.5%	4.6%
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)[1]					
15 – Total liquid assets (HQLA)	49,908	50,531	51,886	52,766	54,592
EU 16a – Cash outflows	58,042	59,322	60,482	63,033	64,471
EU 16b – Cash inflows	21,471	22,415	23,886	25,595	26,128
16 – Total net cash outflows	36,571	36,907	36,596	37,438	38,343
17 – Liquidity coverage ratio (LCR)	137.3%	137.7%	142.2%	141.4%	142.6%
NET STABLE FUNDING RATIO (NSFR)					
18 – Total available stable funding	260,572	257,489	255,706	256,963	257,493
19 – Total required stable funding	236,071	233,614	232,285	232,517	230,570
20 – Net stable funding ratio (NSFR)	110.4%	110.2%	110.1%	110.5%	111.7%

[1] *Number of dates used in the calculation of averages: 12*

1.2 REGULATORY CAPITAL

1.2.1 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)

	(in € millions)	06/30/2025	12/31/2024	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
	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	18,808	17,588	4
3	Accumulated other comprehensive income (and other reserves)	-144	-30	-
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	14	-26	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	668	1,155	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	21,131	20,470	-
	COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS			
7	Additional value adjustments (negative amount)	-345	-319	-
8	Intangible assets (net of related tax liabilities) (negative amount)	-250	-252	1
9	Empty value set in the EU	–	–	-
10	Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	-
11	Fair value reserves related to gains or losses on cash flow hedges	0	0	-
12	Negative amounts resulting from the calculation of expected losses	-41	-88	-
13	Any increase in equity resulting from securitized assets (negative amount)	0	0	-
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	0	0	-
15	Defined benefit pension fund assets (negative amount)	0	0	-
16	Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	0	0	-
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	0	0	-
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	-

(in € millions)		06/30/2025	12/31/2024	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
20	Empty value set in the EU	–	–	-
20a	Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-9	-6	-
20b	of which qualifying holdings outside the financial sector (negative amount)	0	0	-
20c	of which securitization positions (negative amount)	-9	-6	-
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	–	–	-
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	–	–	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	-
27a	Other regulatory adjustments	-313	-361	-
28	Total regulatory adjustments to Common Equity Tier (CET 1) capital	-958	-1,026	-
29	Common Equity Tier 1 (CET 1) capital	20,172	19,444	-
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	–	–	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	0	-

(in € millions)		06/30/2025	12/31/2024	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
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)	20,172	19,444	-
TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS				
46	Capital instruments and related share premium accounts	3,585	2,860	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	4	13	-
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	3,590	2,874	-
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	–	–	-
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	–	–	-
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	3,590	2,874	-
59	Total capital (TC = T1 + T2)	23,762	22,317	-
60	Total risk-weighted assets	155,249	154,429	-
CAPITAL RATIOS AND BUFFERS				
61	Common Equity Tier 1 capital (as a percentage of total risk exposure amount)	12.99%	12.59%	-
62	Tier 1 capital (as a percentage of the total risk exposure amount)	12.99%	12.59%	-
63	Total capital (as a percentage of the total risk exposure amount)	15.31%	14.45%	-

(in € millions)		06/30/2025	12/31/2024	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	3.38%	3.39%	-
65	of which capital conservation buffer requirement	2.50%	2.50%	-
66	of which: countercyclical capital buffer requirement	0.88%	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	8.49%	8.09%	-
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)	310	271	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	942	302	-
74	Empty value set in the EU	–	–	
75	Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	184	200	-
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	272	233	-
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)	-41	-18	-
79	Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	523	591	-
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	-

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

06/30/2025 *(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	43,048	43,048	
Financial assets at fair value through profit or loss	38,671	38,671	
Hedging derivatives – Assets	693	693	
Financial assets at fair value through shareholders' equity	26,152	26,152	
Securities at amortized cost	5,094	5,718	
Loans and receivables due from credit institutions and similar at amortized cost	46,462	46,462	
Loans and receivables due from customers at amortized cost	255,786	254,980	
Revaluation difference on rate-hedged books	237	237	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	503	503	
Deferred tax assets	457	457	
Accruals and miscellaneous assets	5,296	5,295	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,494	1,494	
Investment property	46	46	
Property, plant and equipment and finance leases	1,747	1,747	
Intangible assets	154	154	1
Goodwill	33	33	1
TOTAL ASSETS	**425,872**	**425,689**	

06/30/2025 *(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	15	15	
Financial liabilities at fair value through profit or loss	26,566	26,566	
Hedging derivatives – Liabilities	1,189	1,189	
Due to credit institutions	102,027	102,027	
Due to customers	223,199	223,199	
Debt securities	39,194	39,193	2
Revaluation difference on rate-hedged books	-16	-16	
Current tax liabilities	241	241	
Deferred tax liabilities	274	274	
Accruals and miscellaneous liabilities	5,252	5,070	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,480	1,480	
Subordinated debt issued by bank	5,033	5,033	2
Total shareholders' equity	**21,419**	**21,419**	
Shareholders' equity attributable to the group	21,401	21,401	
Share capital and related pay-ins	*1,784*	*1,784*	3
Consolidated reserves – group	*18,698*	*18,698*	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	*-33*	*-33*	
Net income – group	*952*	*952*	4
Shareholders' equity – Non-controlling interests	19	19	5
TOTAL LIABILITIES	**425,872**	**425,689**	

12/31/2024 *(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	40,921	40,921	
Financial assets at fair value through profit or loss	37,542	37,542	
Hedging derivatives – Assets	853	853	
Financial assets at fair value through shareholders' equity	24,585	24,585	
Securities at amortized cost	5,167	5,825	
Loans and receivables due from credit institutions and similar at amortized cost	46,128	46,128	
Loans and receivables due from customers at amortized cost	255,516	254,671	
Revaluation difference on rate-hedged books	171	171	
Short-term investments in the insurance business line and reinsurers' share of technical reserves	0	0	
Current tax assets	627	627	
Deferred tax assets	479	479	
Accruals and miscellaneous assets	6,580	6,578	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investments in equity consolidated companies	1,458	1,458	
Investment property	28	28	
Property, plant and equipment and finance leases	1,784	1,784	
Intangible assets	157	157	1
Goodwill	33	33	1
TOTAL ASSETS	**422,027**	**421,838**	

12/31/2024 *(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	18	18	
Financial liabilities at fair value through profit or loss	23,859	23,859	
Hedging derivatives – Liabilities	1,354	1,354	
Due to credit institutions	94,742	94,742	
Due to customers	225,434	225,434	
Debt securities	41,193	41,193	2
Revaluation difference on rate-hedged books	-15	-15	
Current tax liabilities	325	325	
Deferred tax liabilities	278	278	
Accruals and miscellaneous liabilities	7,908	7,719	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,384	1,384	
Subordinated debt issued by bank	4,457	4,457	2
Total shareholders' equity	**21,088**	**21,088**	
Shareholders' equity attributable to the group	21,068	21,068	
Share capital and related pay-ins	*1,784*	*1,784*	3
Consolidated reserves – group	*17,488*	*17,488*	4
Unrealized gains and (losses) recognized directly in shareholders' equity – group	*69*	*69*	
Net income – group	*1,727*	*1,727*	4
Shareholders' equity – Non-controlling interests	20	20	5
TOTAL LIABILITIES	**422,027**	**421,838**	

1.2.2 Capital requirements

Update of Table 9 of the 2024 Universal Registration Document, page 313

In accordance with Regulation (EU) No 2024/3172, the publication of the OV1 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of total risk-weighted assets before and after application of the output floor (if applicable).

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

		RWAs (Risk weighted assets)		Minimum capital requirements
(in € millions)		06/30/2025	12/31/2024	06/30/2025
1	**Credit risk (excl. counterparty risk – CCR)**	**134,190**	**135,632**	**10,735**
2	of which standard approach	38,112	21,224	3,049
3	of which simple IRB approach (F-IRB)	32,505	44,547	2,600
4	of which referencing approach	9,607	9,074	769
5	of which equities under the simple weighting method	0	12,972	0
6	of which advanced IRB approach (A-IRB)	45,957	46,447	3,677
7	**Counterparty credit risk (CCR)**	**3,021**	**2,613**	**242**
8	of which standard approach	1,963	2,103	157
9	of which internal model method (IMM)	0	0	0
10	of which exposure on a CCP	26	33	2
11	of which credit valuation adjustment - CVA	454	286	36
11.a	Of which the standardised approach (SA)	0		0
11.b	Of which the basic approach (F-BA and R-BA)	454		36
11.c	Of which the simplified approach	0		0
12	of which other RCCs	578	191	46
13	**Settlement risk**	**0**	**1**	**0**
14	**Securitization exposure in the banking book**	**2,139**	**1,962**	**171**
15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,665	0	133
17	of which SEC-SA approach	473	0	38
17.a	of which 1,250 % deduction	0	0	0
18	**Market risk**	**2,244**	**2,202**	**180**
19	of which standardized approach	2,244	2,202	180
20	of which internal model-based approaches (S-SA)	0	0	0
21	**Of which Alternative Internal Model Approach (A-IMA)**	**0**		**0**
22	**Major risks**	**0**	**0**	**0**
23	**Reclassifications between the trading and non-trading books**	**0**		**0**
24	**Operational risk**	**13,196**	**11,518**	**1,056**
25	Exposures to crypto-assets	0		0
26	Amounts below the thresholds for deduction (subject to 250% risk weight)	460	500	37
27	Floor adjustment	0	0	0
28	**Floor adjustment (before application of transitional cap)**	**0**		**0**
29	**Floor adjustment (after application of transitional cap)**	**0**		**0**
30	**TOTAL**	**155,249**	**154,429**	**12,420**

1.3 PRUDENTIAL INDICATORS

1.3.1 Solvency ratio

CIC's solvency ratios as of June 30, 2025, after consolidation of net income after estimated dividend distribution, are presented in the following table.

Update of Table 11 of the 2024 Universal Registration Document, page 315

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

(in € millions)	06/30/2025	12/31/2024
010 Total risk-weighted assets	155,249	154,429
020 Countercyclical buffer ratio specific to the institution	0.8823%	0.8879%
030 Required countercyclical buffer specific to the institution	1,370	1,371

Update of Table 12 of the 2024 Universal Registration Document, page 315

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

06/30/2025	General credit exposures		Relevant credit exposures – market risk				Capital requirements						
(in € millions)	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 %)
France	16,091	240,218	1,589	0	3,411	261,309	7,250	51	60	7,361	92,014	73.06%	1.00%
Germany	1,274	1,105	228	0	816	3,423	146	3	7	156	1,950	1.55%	0.75%
United Kingdom	644	3,057	176	0	678	4,555	221	5	19	245	3,059	2.43%	2.00%
Luxembourg	3,759	1,334	70	0	11	5,174	343	0	0	343	4,288	3.40%	0.50%
The Netherlands	210	1,914	194	0	587	2,905	110	6	5	121	1,515	1.20%	2.00%
Australia	123	2,043	117	0	292	2,575	116	1	4	120	1,500	1.19%	1.00%
Ireland	89	781	31	0	46	948	43	0	1	44	555	0.44%	1.50%
Norway	22	342	29	0	0	393	18	0	0	18	229	0.18%	2.50%
Czech Republic	68	4	0	0	0	72	5	0	0	5	62	0.05%	1.25%
Hong Kong	26	1,123	27	0	0	1,176	47	0	0	47	592	0.47%	0.50%
Sweden	43	263	19	0	0	326	16	1	0	17	208	0.17%	2.00%
Slovakia	45	1	0	0	0	46	3	0	0	3	43	0.03%	1.50%
Denmark	33	110	13	0	0	156	8	0	0	9	108	0.09%	2.50%
Croatia	4	76	0	0	0	80	5	0	0	5	62	0.05%	1.50%
Romania	31	4	8	0	0	43	2	0	0	2	27	0.02%	1.00%
Bulgaria	3	0	0	0	0	3	0	0	0	0	3	–%	2.00%
Lithuania	5	1	0	0	0	6	0	0	0	0	5	–%	1.00%
Slovenia	2	1	0	0	0	3	0	0	0	0	2	–%	1.00%
Estonia	2	0	0	0	0	2	0	0	0	0	2	–%	1.50%
Cyprus	11	0	0	0	0	11	1	0	0	1	10	0.01%	1.00%
Iceland	2	0	0	0	0	2	0	0	0	0	2	–%	2.50%

12/31/2024	**General credit exposures**		**Relevant credit exposures – market risk**				**Capital requirements**						
(in € millions)	**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**	**Securiti-zation 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 – securitiza tion positions in the trading book**	**Total**	**Risk-weighted exposure amounts**	**Weighting of capital requirements (in %)**	**Counter-cyclical buffer ratio (in %)**
France	12,107	244,493	1,456	0	3,339	261,394	7,639	45	58	7,742	96,780	72.36%	1.00%
Germany	1,317	1,149	294	0	779	3,540	164	6	8	178	2,223	1.66%	0.75%
United Kingdom	606	3,415	301	0	591	4,914	259	8	15	282	3,525	2.64%	2.00%
Luxembourg	3,877	1,663	90	0	26	5,655	348	0	0	349	4,363	3.26%	0.50%
The Netherlands	213	2,273	201	0	570	3,257	128	5	5	139	1,731	1.29%	2.00%
Australia	34	2,655	99	0	305	3,093	150	1	4	155	1,932	1.44%	1.00%
Ireland	107	1,127	7	0	85	1,326	77	0	1	79	982	0.73%	1.50%
Norway	14	507	18	0	0	539	22	0	0	23	282	0.21%	2.50%
Czech Republic	66	4	0	0	0	70	5	0	0	5	61	0.05%	1.25%
Hong Kong	27	1,815	16	0	0	1,858	84	0	0	84	1,049	0.78%	0.50%
Sweden	32	214	16	0	0	261	13	0	0	14	171	0.13%	2.00%
Slovakia	42	1	0	0	0	43	4	0	0	4	44	0.03%	1.50%
Denmark	24	80	34	0	0	138	6	0	0	6	81	0.06%	2.50%
Croatia	3	79	0	0	0	82	5	0	0	5	64	0.05%	1.50%
Romania	26	4	22	0	0	53	2	0	0	2	24	0.02%	1.00%
Bulgaria	2	0	0	0	0	2	0	0	0	0	2	–%	2.00%
Lithuania	6	1	0	0	0	7	0	0	0	0	5	–%	1.00%
Slovenia	3	0	0	0	0	3	0	0	0	0	3	–%	0.50%
Estonia	2	0	0	0	0	2	0	0	0	0	2	–%	1.50%
Cyprus	4	2	0	0	0	7	0	0	0	0	6	–%	1.00%
Iceland	1	0	0	0	0	1	0	0	0	0	1	–%	2.50%

1.3.2 Leverage ratio

Update of Table 14 of the 2024 Universal Registration Document, page 318

In accordance with Regulation (EU) No 2024/3172, the publication of the EU LR2-LRCOM table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06).

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

(in € millions)		Leverage ratio exposures under the CRR	
		06/30/2025	12/31/2024
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)[1]	405,960	401,039
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)	-2,107	-2,140
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)	-41	-88
7	**Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)**	**403,811**	**398,812**
DERIVATIVES EXPOSURES			
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	1,971	2,313
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	2,585	2,793
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	168	165
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	6,966	6,380
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-5,467	-4,615
13	Total derivative exposures	6,224	7,036
SFT EXPOSURES			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	22,152	21,915
15	(Net value of cash payables and receivables of gross SFT assets)	-8,002	-7,837
16	Counterparty risk exposure for SFTs	2,327	2,292
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	16,478	14,078
OTHER OFF-BALANCE-SHEET EXPOSURES			
19	Off-balance sheet exposures at gross notional amount	74,061	73,252
20	(Adjustments for conversion into equivalent credit amounts)	-47,273	-43,564
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	26,788	29,689
EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)			

(in € millions)		Leverage ratio exposures under the CRR	
		06/30/2025	**12/31/2024**
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) and (ca) of the CRR)	-26,875	-26,056
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-15,920	-15,070
EU-22k	Total exempt exposures	-42,794	-41,126
CAPITAL AND TOTAL EXPOSURE MEASUREMENT			
23	Tier 1 capital	20,172	19,444
24	Total exposure measurement	410,506	410,781
LEVERAGE RATIO			
25	Leverage ratio (%)	4.9%	4.7%
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	4.9%	4.7%
26	Minimum leverage ratio regulatory requirement (%)	3.0%	3.0%
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0%	0.0%
EU-26b	of which: to be composed of CET1 capital	0.0%	0.0%
27	Leverage ratio buffer requirement (%)	0.0%	0.0%
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES			
EU-27b	Transitional arrangements chosen to define the measurement of capital		
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	23,519	22,628
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	14,150	14,078
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)	419,875	417,039
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)	419,875	417,039
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)	4.9%	4.7%
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)	4.9%	4.7%

[1] Repurchase agreements and securities lending/borrowing transactions.

Update of Table 15 of the 2024 Universal Registration Document, page 320

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

(in € millions)		06/30/2025	12/31/2024
1	**TOTAL ASSETS UNDER THE REPORTED FINANCIAL STATEMENTS***	**425,872**	**422,186**
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	-183	0
3	(Adjustment for securitized exposures that meet significant risk transfer requirements)	0	0
4	(Adjustment for temporary exemption of exposures to central banks)	0	0
5	(Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting framework but excluded from the total exposure measure under Article 429a (1) (i) of the CRR)	0	0
6	Adjustment for normalized purchases and sales of financial assets recognized at the trade date	0	0
7	Adjustment for qualifying centralized cash management system transactions	0	0
8	Adjustment for derivative financial instruments	-1,359	-1,594
9	Adjustment for securities financing transactions (SFT)	-5,674	-5,570
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	26,788	35,478
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)	-26,875	-26,056
EU-11b	(Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR)	-15,920	-15,070
12	Other adjustments	7,856	1,406
13	**TOTAL LEVERAGE RATIO EXPOSURE**	**410,506**	**410,781**

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

Update of Table 16 of the 2024 Universal Registration Document, page 330

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

		06/30/2025	12/31/2024
(in € millions)		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
EU-1	**TOTAL BALANCE SHEET EXPOSURES* OF WHICH:**	**363,029**	**359,929**
EU-2	Trading book exposures	21,265	18,093
EU-3	Banking book exposures, of which:	341,764	341,836
EU-4	Secured bonds	1,679	1,491
EU-5	Exposures treated as sovereigns	61,739	62,477
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	187	198
EU-7	Institutions	8,507	11,813
EU-8	Secured by real estate mortgages	136,550	134,097
EU-9	Retail exposures	32,292	31,766
EU-10	Corporate exposures	72,978	73,979
EU-11	Exposures in default	4,003	4,109
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	23,829	21,905

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

1.4 CREDIT RISK

1.4.1 Credit quality of assets

Update of Table 20 of the 2024 Universal Registration Document, page 329

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

06/30/2025	Net exposure value					
(in € millions)	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	Total
Loans and advances	92,222	58,078	132,008	129,404	5,276	416,989
Debt securities	890	3,395	6,979	10,220	6,739	28,222
TOTAL	**93,112**	**61,473**	**138,987**	**139,623**	**12,015**	**445,211**

12/31/2024	Net exposure value					
(in € millions)	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	Total
Loans and advances	90,882	61,186	131,837	126,717	5,457	416,079
Debt securities	1,238	2,658	6,780	10,176	6,164	27,015
TOTAL	**92,120**	**63,844**	**138,617**	**136,893**	**11,621**	**443,095**

Update of Table 21 of the 2024 Universal Registration Document, page 330

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

06/30/2025	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
(in € millions)			Of which defaulted	Of which impaired				
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,848	2,110	2,110	2,110	-81	-763	2,334	1,205
Central banks	0	0	0	0	0	0	0	0
Public administration	0	2	2	2	0	0	2	2
Credit institutions	7	0	0	0	0	0	0	0
Other financial corporations	64	128	128	128	-2	-88	89	35
Non-financial corporations	1,607	1,717	1,717	1,717	-73	-595	1,936	1,010
Households	171	264	264	264	-5	-81	308	158
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	82	129	129	129	1	0	161	0
TOTAL	**1,930**	**2,239**	**2,239**	**2,239**	**-79**	**-763**	**2,496**	**1,205**

12/31/2024	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
(in € millions)			Of which defaulted	Of which impaired				
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	1,418	2,110	2,110	2,110	-60	-770	2,087	1,217
Central banks	0	0	0	0	0	0	0	0
Public administration	0	2	2	2	0	0	2	2
Credit institutions	7	0	0	0	0	0	0	0
Other financial corporations	64	101	101	101	-2	-76	82	25
Non-financial corporations	1,157	1,776	1,776	1,776	-53	-619	1,704	1,058
Households	190	231	231	231	-5	-75	300	132
Debt instruments	0	0	0	0	0	0	0	0
Loan commitments given	71	163	163	163	-2	0	188	0
TOTAL	**1,489**	**2,273**	**2,273**	**2,273**	**-62**	**-770**	**2,276**	**1,217**

Update of Table 22 of the 2024 Universal Registration Document, page 331

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 2024 Universal Registration Document, page 331

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

06/30/2025	Gross carrying amount/nominal amount											
	Performing loans			Non-performing loans								
(in € millions)		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
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	**48,365**	**48,365**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
LOANS AND ADVANCES	**292,395**	**291,498**	**896**	**7,576**	**2,032**	**468**	**650**	**2,755**	**749**	**329**	**593**	**7,576**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,323	1,248	75	42	4	1	6	29	0	0	2	42
Credit institutions	39,132	39,129	3	2	0	1	0	0	0	0	0	2
Other financial corporations	17,295	17,279	16	253	61	9	35	62	13	62	11	253
Non-financial corporations	153,279	152,570	709	6,264	1,614	390	528	2,401	649	243	440	6,264
Of which: SMEs	113,671	113,172	498	5,269	1,191	323	498	2,091	598	131	436	5,269
Households	81,365	81,271	94	1,015	353	67	81	263	87	24	140	1,015
DEBT INSTRUMENTS	**32,506**	**32,506**	**0**	**26**	**26**	**0**	**0**	**0**	**0**	**0**	**0**	**26**
Central banks	1,598	1,598	0	0	0	0	0	0	0	0	0	0
Public administration	11,692	11,692	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,794	4,794	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12,030	12,030	0	1	1	0	0	0	0	0	0	1
Non-financial corporations	2,394	2,394	0	25	25	0	0	0	0	0	0	25
OFF-BALANCE SHEET COMMITMENTS	**88,283**	**0**	**0**	**551**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**551**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	13,050	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	5,423	0	0	6	0	0	0	0	0	0	0	6
Other financial corporations	3,693	0	0	5	0	0	0	0	0	0	0	5
Non-financial corporations	57,440	0	0	531	0	0	0	0	0	0	0	531
Households	8,678	0	0	9	0	0	0	0	0	0	0	9
TOTAL	**461,549**	**372,370**	**896**	**8,152**	**2,058**	**468**	**650**	**2,755**	**749**	**329**	**593**	**8,152**

12/31/2024	Gross carrying amount/nominal amount											
	Performing loans			Non-performing loans								
(in € millions)		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
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	**48,675**	**48,675**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
LOANS AND ADVANCES	**289,195**	**288,204**	**991**	**7,539**	**2,121**	**456**	**538**	**2,910**	**573**	**340**	**602**	**7,539**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,473	1,412	61	51	37	2	5	4	0	2	0	51
Credit institutions	36,305	36,302	2	6	3	1	0	0	0	0	0	6
Other financial corporations	16,531	16,501	30	207	29	15	16	66	8	65	9	207
Non-financial corporations	153,109	152,302	807	6,342	1,740	356	454	2,607	492	244	450	6,342
Of which: SMEs	126,723	126,109	614	5,360	1,201	331	405	2,287	453	236	447	5,360
Households	81,777	81,686	91	934	312	81	62	233	74	29	143	934
DEBT INSTRUMENTS	**31,108**	**31,108**	**0**	**26**	**26**	**0**	**0**	**0**	**0**	**0**	**0**	**26**
Central banks	1,425	1,425	0	0	0	0	0	0	0	0	0	0
Public administration	11,486	11,486	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,420	4,420	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11,485	11,485	0	1	1	0	0	0	0	0	0	1
Non-financial corporations	2,292	2,292	0	25	25	0	0	0	0	0	0	25
OFF-BALANCE SHEET COMMITMENTS	**84,534**	**0**	**0**	**580**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**580**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	9,453	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,869	0	0	7	0	0	0	0	0	0	0	7
Other financial corporations	3,967	0	0	2	0	0	0	0	0	0	0	2
Non-financial corporations	58,154	0	0	562	0	0	0	0	0	0	0	562
Households	8,091	0	0	9	0	0	0	0	0	0	0	9
TOTAL	**453,512**	**367,986**	**991**	**8,145**	**2,147**	**456**	**538**	**2,910**	**573**	**340**	**602**	**8,145**

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

06/30/2025 *(in € millions)*	Total outstandings/gross nominal amount	of which: non-performing loans					
			of which loans: defaulted	of which loans: subject to impairment	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
BALANCE SHEET EXPOSURE	**332,503**	**7,602**	**7,602**	**331,525**	**-4,064**	**0**	**0**
France	263,636	6,598	6,598	262,999	-3,653	–	0
United States of America	12,493	48	48	12,649	-29	–	0
Switzerland	11,366	453	453	11,346	-126	–	0
Luxembourg	7,288	203	203	7,241	-81	–	0
United Kingdom	4,789	73	73	4,731	-34	–	0
Germany	3,606	15	15	3,584	-8	–	0
Singapore	3,599	8	8	3,599	-1	–	0
Ireland	3,240	0	0	3,232	-3	–	0
The Netherlands	2,703	1	1	2,438	-5	–	0
Australia	2,633	0	0	2,633	-1	–	0
Belgium	2,187	37	37	2,145	-33	–	0
Japan	1,651	16	16	1,651	-1	–	0
Spain	1,605	6	6	1,593	-5	–	0
Italy	1,460	5	5	1,450	-1	–	0
Canada	1,426	1	1	1,418	-4	–	0
Hong-Kong	1,046	0	0	1,046	-1	–	0
Austria	383	42	42	379	-42	–	0
Monaco	371	32	32	371	-9	–	0
Suede	305	0	0	304	-1	–	0
Portugal	242	1	1	242	-1	–	0
Other countries	6,474	61	61	6,474	-24	–	0
OFF-BALANCE SHEET EXPOSURE	**88,834**	**551**	**551**	**0**	**0**	**377**	**0**
France	56,201	549	549	–	–	330	–
United States of America	14,676	0	0	–	–	3	–
Switzerland	3,470	0	0	–	–	8	–
United Kingdom	1,981	0	0	–	–	4	–
Luxembourg	1,951	1	1	–	–	6	–
The Netherlands	1,719	0	0	–	–	1	–
Germany	1,281	0	0	–	–	1	–
Singapore	1,150	0	0	–	–	1	–
Australia	1,099	0	0	–	–	1	–
Hong-Kong	1,027	0	0	–	–	1	–
Belgium	729	0	0	–	–	1	–
Ireland	590	0	0	–	–	1	–
Spain	553	0	0	–	–	0	–
Italy	116	0	0	–	–	0	–
Canada	111	0	0	–	–	0	–
Suede	74	0	0	–	–	0	–
Monaco	28	0	0	–	–	0	–
Portugal	22	0	0	–	–	0	–
Austria	19	0	0	–	–	0	–
Japan	0	0	0	–	–	0	–
Other countries	2,038	0	0	–	–	22	–
TOTAL	**421,337**	**8,152**	**8,152**	**331,525**	**-4,064**	**377**	**0**

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

12/31/2024 (in € millions)	Total outstandings/gross nominal amount	of which: non-performing loans	of which loans: defaulted	of which loans: subject to impairment	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
BALANCE SHEET EXPOSURE	**327,868**	**7,565**	**7,565**	**326,826**	**-3,980**	**0**	**0**
France	259,619	6,576	6,576	258,889	-3,561	0	0
United States of America	12,142	72	72	12,139	-39	0	0
Switzerland	10,966	427	427	10,946	-120	0	0
Luxembourg	7,305	194	194	7,231	-84	0	0
United Kingdom	4,664	6	6	4,591	-20	0	0
Singapore	3,829	8	8	3,829	-1	0	0
Germany	3,655	16	16	3,635	-8	0	0
Ireland	3,166	12	12	3,152	-7	0	0
Australia	2,759	0	0	2,759	-2	0	0
The Netherlands	2,365	1	1	2,349	-4	0	0
Belgium	2,157	36	36	2,115	-34	0	0
Canada	1,644	1	1	1,635	-5	0	0
Spain	1,629	14	14	1,615	-5	0	0
Japan	1,539	33	33	1,539	-7	0	0
Hong-Kong	1,497	0	0	1,497	-1	0	0
Italy	1,254	2	2	1,241	-1	0	0
Other countries	7,679	167	167	7,665	-82	0	0
OFF-BALANCE SHEET EXPOSURE	**85,114**	**580**	**580**	**0**	**0**	**363**	**0**
France	56,217	576	576	0	0	313	0
United States of America	11,744	0	0	0	0	3	0
Switzerland	3,260	0	0	0	0	12	0
Luxembourg	2,455	3	3	0	0	12	0
United Kingdom	1,979	0	0	0	0	4	0
The Netherlands	1,453	0	0	0	0	1	0
Singapore	1,134	0	0	0	0	1	0
Australia	1,107	0	0	0	0	1	0
Other countries	5,766	1	1	0	0	16	0
TOTAL	**412,982**	**8,145**	**8,145**	**326,826**	**-3,980**	**363**	**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 2024 Universal Registration Document, page 335

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

06/30/2025	Gross carrying amount					
		Of which non-performing				
(in € millions)			Of which defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Cumulative negative changes in fair value due to credit risk on non-performing exposures
Agriculture, forestry and fishing	4,218	205	205	4,218	-108	0
Extractive industries	474	38	38	474	-18	0
Manufacturing industry	10,731	642	642	10,731	-314	0
Production and distribution of electricity, gas, steam and air conditioning	2,956	32	32	2,956	-26	0
Water production and distribution	832	32	32	832	-18	0
Construction	7,984	636	636	7,984	-289	0
Retail	11,693	869	869	11,693	-502	0
Transport and storage	7,195	155	155	7,188	-81	0
Accommodation and catering	4,300	428	428	4,300	-192	0
Information and communication	2,845	123	123	2,845	-55	0
Financial and insurance activities	11,772	454	454	11,772	-253	0
Real estate activities	52,205	1,383	1,383	52,205	-668	0
Professional, scientific and technical activities	16,193	646	646	16,193	-410	0
Administrative and support services activities	6,541	225	225	6,541	-108	0
Public administration and defense, compulsory social security	81	0	0	81	0	0
Teaching	901	22	22	901	-11	0
Human health and social action	4,780	85	85	4,780	-47	0
Arts, entertainment and recreational activities	992	53	53	992	-29	0
Other services	12,851	236	236	12,850	-211	0
TOTAL	**159,542**	**6,264**	**6,264**	**159,535**	**-3,341**	**0**

12/31/2024	Gross carrying amount					
		Of which non-performing				
(in € millions)			Of which defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Cumulative negative changes in fair value due to credit risk on non-performing exposures
Agriculture, forestry and fishing	4,133	167	167	4,133	-88	0
Extractive industries	524	9	9	524	-8	0
Manufacturing industry	10,713	664	664	10,713	-307	0
Production and distribution of electricity, gas, steam and air conditioning	2,846	72	72	2,846	-34	0
Water production and distribution	850	24	24	850	-18	0
Construction	7,950	633	633	7,950	-292	0
Retail	12,316	824	824	12,316	-477	0
Transport and storage	7,494	168	168	7,493	-77	0
Accommodation and catering	4,291	434	434	4,291	-189	0
Information and communication	3,008	172	172	3,008	-60	0
Financial and insurance activities	11,712	339	339	11,712	-230	0
Real estate activities	51,689	1,346	1,346	51,689	-618	0
Professional, scientific and technical activities	15,818	887	887	15,818	-465	0
Administrative and support services activities	6,695	232	232	6,695	-112	0
Public administration and defense, compulsory social security	99	0	0	99	0	0
Teaching	910	22	22	910	-11	0
Human health and social action	4,756	69	69	4,756	-44	0
Arts, entertainment and recreational activities	974	54	54	974	-29	0
Other services	12,673	227	227	12,673	-225	0
TOTAL	**159,451**	**6,342**	**6,342**	**159,450**	**-3,285**	**0**

Update of Table 26 of the 2024 Universal Registration Document, page 336

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 2024 Universal Registration Document, page 336

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

	06/30/2025		12/31/2024	
	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	5	-1	5	-1
Residential real estate property	5	-1	5	-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	**5**	**-1**	**5**	**-1**

Update of Table 28 of the 2024 Universal Registration Document, page 336

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 2024 Universal Registration Document, page 336

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

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk							Collateral and financial guarantees received	
06/30/2025	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					
(in € millions)		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	Partial cumu-lative reversals	On performing loans	On non-perfor-ming loans
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	**48,365**	**48,365**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
LOANS AND ADVANCES	**292,395**	**268,979**	**23,329**	**7,576**	**0**	**7,423**	**-1,091**	**-379**	**-710**	**-2,939**	**0**	**-2,899**	**0**	**193,815**	**3,915**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,323	1,276	47	42	0	40	-1	0	-1	-5	0	-5	0	819	24
Credit institutions	39,132	39,123	9	2	0	2	-1	-1	0	0	0	0	0	1,980	0
Other financial corporations	17,295	16,820	470	253	0	250	-33	-21	-12	-160	0	-159	0	6,586	80
Non-financial corporations	153,279	136,560	16,643	6,264	0	6,125	-878	-328	-549	-2,463	0	-2,427	0	110,671	3,196
Of which: small- and medium-sized enterprises	113,671	98,950	14,706	5,269	0	5,151	-674	-206	-467	-2,046	0	-2,015	0	91,208	2,743
Households	81,365	75,200	6,160	1,015	0	1,007	-178	-29	-149	-311	0	-309	0	73,759	616
DEBT INSTRUMENTS	**32,506**	**31,534**	**8**	**26**	**0**	**26**	**-18**	**-18**	**-1**	**-16**	**0**	**-16**	**0**	**0**	**0**
Central banks	1,598	1,598	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	11,692	11,691	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Credit institutions	4,794	4,647	0	0	0	0	-2	-2	0	0	0	0	0	0	0
Other financial corporations	12,030	11,657	1	1	0	1	-13	-13	0	0	0	0	0	0	0
Non-financial corporations	2,394	1,941	7	25	0	25	-2	-1	-1	-16	0	-16	0	0	0
OFF-BALANCE SHEET OUTSTANDINGS	**88,283**	**85,964**	**2,319**	**551**	**0**	**546**	**-217**	**-108**	**-109**	**-161**	**0**	**-161**	**0**	**15,638**	**218**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	13,050	13,048	1	0	0	0	0	0	0	0	0	0	0	665	0
Credit institutions	5,423	5,225	198	6	0	6	-3	-3	-1	-3	0	-3	0	253	3
Other financial corporations	3,693	3,638	56	5	0	5	-10	-7	-2	-1	0	-1	0	798	2
Non-financial corporations	57,440	55,762	1,678	531	0	527	-201	-97	-105	-156	0	-156	0	12,577	208
Households	8,678	8,291	386	9	0	9	-3	-2	-1	0	0	0	0	1,345	6
TOTAL	**461,549**	**434,842**	**25,656**	**8,152**	**0**	**7,995**	**-1,326**	**-505**	**-820**	**-3,116**	**0**	**-3,076**	**0**	**209,453**	**4,133**

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

12/31/2024	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					
(in € millions)		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	Partial cumulative reversals	On performing loans	On non-performing loans
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	**48,675**	**48,674**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
LOANS AND ADVANCES	**289,195**	**265,928**	**23,183**	**7,539**	**0**	**7,359**	**-1,067**	**-321**	**-647**	**-2,879**	**0**	**-2,811**	**0**	**192,711**	**3,929**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,473	1,438	35	51	0	49	0	0	0	-6	0	-5	0	802	34
Credit institutions	36,305	36,297	7	6	0	6	-1	-1	-1	0	0	0	0	2,221	0
Other financial corporations	16,531	15,983	534	207	0	206	-38	-21	-12	-143	0	-142	0	6,505	59
Non-financial corporations	153,109	136,595	16,449	6,342	0	6,175	-855	-274	-510	-2,430	0	-2,366	0	109,739	3,295
Of which: small- and medium-sized enterprises	*126,723*	*111,500*	*15,166*	*5,360*	*0*	*5,211*	*-697*	*-221*	*-420*	*-2,123*	*0*	*-2,068*	*0*	*96,707*	*2,719*
Households	81,777	75,614	6,158	934	0	924	-173	-25	-124	-300	0	-297	0	73,445	540
DEBT INSTRUMENTS	**31,108**	**30,073**	**8**	**26**	**0**	**26**	**-17**	**-15**	**-1**	**-20**	**0**	**-17**	**0**	**0**	**0**
Central banks	1,425	1,425	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	11,486	11,485	0	0	0	0	-2	-1	0	0	0	0	0	0	0
Credit institutions	4,420	4,276	0	0	0	0	-1	-2	0	0	0	0	0	0	0
Other financial corporations	11,485	11,147	1	1	0	1	-12	-11	0	-1	0	-1	0	0	0
Non-financial corporations	2,292	1,740	7	25	0	25	-1	-1	-1	-19	0	-16	0	0	0
OFF-BALANCE SHEET OUTSTANDINGS	**84,534**	**81,348**	**3,184**	**580**	**0**	**573**	**-209**	**-84**	**-98**	**-154**	**0**	**-154**	**0**	**14,886**	**254**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	9,453	9,453	0	0	0	0	0	0	0	0	0	0	0	459	0
Credit institutions	4,869	4,674	195	7	0	7	-2	-2	-1	-5	0	-5	0	248	2
Other financial corporations	3,967	3,834	133	2	0	2	-7	-5	-1	-1	0	-1	0	753	1
Non-financial corporations	58,154	55,689	2,463	562	0	556	-197	-75	-96	-148	0	-148	0	12,048	245
Households	8,091	7,698	393	9	0	9	-3	-2	-1	0	0	0	0	1,378	6
TOTAL	**453,512**	**426,023**	**26,376**	**8,145**	**0**	**7,958**	**-1,294**	**-420**	**-746**	**-3,052**	**0**	**-2,982**	**0**	**207,598**	**4,182**

Update of Table 30 of the 2024 Universal Registration Document, page 337

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

	06/30/2025	12/31/2024
(in € millions)	Gross carrying amount	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	**7,539**	**6,946**
Additions to non-performing portfolios	1,737	*2,613*
Exits from non-performing portfolios	**-1,700**	**-2,036**
Exits due to losses	-148	-362
Exits due to other reasons	-1,552	-1,674
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	**7,576**	**7,539**

Update of Table 31 of the 2024 Universal Registration Document, page 337

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

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

1.4.2 Standardized approach (EU CRD)

Update of Table 32 of the 2024 Universal Registration Document, page 338

In accordance with Regulation (EU) No 2024/3172, the publication of the EU CR5 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06).

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

06/30/2025 *(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	58,534	0	0	0	850	0	0	0	0	253	0	0	0	0	0	71
2 – Non-central government public sector entities	17,594	0	0	0	124	0	0	0	0	53	0	0	0	0	0	0
EU 2a – Regional or local authorities	280	0	0	0	124	0	0	0	0	53	0	0	0	0	0	0
EU 2b – Public sector	17,314	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 – Multilateral development banks	305	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU 3a – International organizations	272	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 – Institutions	4,076	0	0	0	111	26	0	717	0	64	0	0	428	0	0	115
5 – Covered bonds	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0
6 - Companies	6	0	0	0	301	0	0	0	0	1,006	0	0	584	0	0	9,583
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	1,106
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	1,106
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	0	0	2,351	0	0	0
9 – Secured by mortgages on immovable property and ADC exposures	0	0	0	0	606	893	580	0	2,500	0	218	0	199	0	1,507	54
9,1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	606	0	0	0	0	0	0	0	141	0	0	11
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	606	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	141	0	0	11
9,2 – Secured by mortgages on residential immovable property - IPRE	0	0	0	0	0	893	580	0	2,500	0	111	0	55	0	0	0
9,3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	107	0	3	0	0	42
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	107	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	42
9,4 – Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,507	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	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	154
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)	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
EU 10c – Other items	0	0	0	0	9	0	0	0	0	32	0	0	0	0	0	975
TOTAL	**80,879**	**0**	**0**	**0**	**2,057**	**918**	**580**	**717**	**2,500**	**1,408**	**218**	**0**	**3,563**	**0**	**1,507**	**11,941**

06/30/2025 *(in € millions)* Category of exposure	Weighting											
	105%	110%	130%	150%	250%	370%	400%	1250%	Other	Deducted	Total	Of which not rated
1 – Central governments and central banks	0	0	0	0	184	0	0	0	0	0	59,893	0
2 – Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	17,772	0
EU 2a – Regional or local authorities	0	0	0	0	0	0	0	0	0	0	458	0
EU 2b – Public sector	0	0	0	0	0	0	0	0	0	0	17,314	0
3 – Multilateral development banks	0	0	0	0	0	0	0	0	0	0	305	0
EU 3a – International organizations	0	0	0	0	0	0	0	0	0	0	272	0
4 – Institutions	0	0	0	96	0	0	0	0	0	0	5,634	0
5 – Covered bonds	0	0	0	0	0	0	0	0	0	0	56	0
6 - Companies	0	0	0	31	0	0	0	0	0	0	11,510	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	5,084	0	116	0	0	0	6,306	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	5,084	0	116	0	0	0	6,306	0
8 – Retail customers	0	0	0	0	0	0	0	0	0	0	2,351	0
9 – Secured by mortgages on immovable property and ADC exposures	15	129	0	1,389	0	0	0	0	2,125	0	10,216	0
9,1 – Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	759	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	606	0
9.1.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	152	0
9,2 – Secured by mortgages on residential immovable property - IPRE	15	0	0	10	0	0	0	0	0	0	4,165	0
9,3 – Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	0	0	153	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	107	0
9.3.3 – loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	46	0
9,4 – Secured by mortgages on commercial immovable property - IPRE	0	129	0	40	0	0	0	0	2,125	0	3,801	0
9,5 – Acquisition, Development and Construction (ADC)	0	0	0	1,339	0	0	0	0	0	0	1,339	0
10 – Exposures in default	0	0	0	983	0	0	0	0	0	0	1,142	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	7	286	0	0	21	0	0	408	0
EU 10c – Other items	0	0	0	0	296	0	0	0	39	0	1,351	0
TOTAL	**15**	**129**	**0**	**2,505**	**5,850**	**0**	**116**	**21**	**2,165**	**0**	**117,091**	**0**

Category of exposure *(in € millions)* 12/31/2024	Weighting 0 %	2 %	4 %	10 %	20 %	35 %	50 %	70 %	75 %	100 %	150 %	250 %	370 %	1 250 %	Other	Deducted	Total	Of which not rated
1 – Central governments and central banks	59,243	0	0	0	509	0	222	0	0	80	0	199	0	0	0	0	60,253	0
2 – Regional or local authorities	250	0	0	0	140	0	55	0	0	0	0	0	0	0	0	0	446	0
3 – Public sector (Public organizations excluding central governments)	16,748	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,748	0
4 – Multilateral development banks	332	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	332	0
5 – International organizations	325	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	325	0
6 – Institutions (banks)	4,511	0	0	0	1,396	0	36	0	0	15	0	0	0	0	0	0	5,958	0
7 - Companies	0	0	0	0	508	0	1,056	0	0	8,829	0	0	0	0	0	0	10,393	0
8 – Retail customers	0	0	0	0	0	0	0	0	2,525	0	0	0	0	0	0	0	2,525	0
9 – Exposures secured by real estate mortgages	0	0	0	0	0	5,015	3,313	0	171	730	0	0	0	0	0	0	9,229	0
10 – Exposures in default	5	0	0	0	0	0	0	0	0	961	345	0	0	0	0	0	1,311	0
11 – Exposures presenting a particularly high risk	0	0	0	0	0	0	0	0	0	0	2,028	0	0	0	0	0	2,028	0
12 – Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 – Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 – Exposures in the form of UCIT shares or equities	104	0	0	0	0	0	0	0	0	4	224	0	0	20	0	0	352	0
15 – Equity exposure	0	0	0	0	0	0	0	0	0	103	0	0	0	0	0	0	103	0
16 – Other assets	0	0	0	0	8	0	32	0	0	986	0	0	0	0	42	0	1,068	0
17 – TOTAL	**81,518**	**0**	**0**	**0**	**2,562**	**5,015**	**4,714**	**0**	**2,695**	**11,708**	**2,598**	**199**	**0**	**20**	**42**	**0**	**111,071**	**0**

1.4.3 Internal rating systems (EU CRE)

Update of Table 33 of the 2024 Universal Registration Document, page 342

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

06/30/2025 *(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**

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

06/30/2025 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
CORPORATES					
	0 to <0.15	0	28	0	0
	of which [0 to <0.10]	0	28	0	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	2,695	961	37	3,050
	0.25 to <0.50	9,053	1,557	41	9,692
	0.50 to <0.75	3,523	226	49	3,634
	0.75 to <2.50	16,908	3,321	42	18,293
	of which [0.75 to <1.75]	11,984	2,346	41	12,952
	of which [1.75 to <2.50]	4,924	975	43	5,340
	2.50 to <10.00	10,250	2,251	42	11,186
	of which [2.50 to <5.00]	7,233	1,665	42	7,934
	of which [5.00 to <10.00]	3,017	586	40	3,253
	10.00 to <100.00	1,494	199	48	1,589
	of which [10.00 to <20.00]	633	98	49	681
	of which [20.00 to <30.00]	783	81	49	822
	of which [30.00 to <100.00]	79	20	34	86
	100.00 (default)	1,851	237	78	2,035
	Subtotal	**45,774**	**8,780**	**42**	**49,480**
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**

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	-143
0.00	0	0.00	0.0	0	0	0	-143
0.00	0	0.00	0.0	0	0	0	0
0.35	1,436	27.50	2.0	807	26	3	-2
0.59	5,199	23.82	2.0	2,827	29	14	-10
1.22	2,134	18.88	2.0	1,058	29	8	-6
2.21	10,332	25.04	2.0	9,304	51	100	-103
1.88	7,208	25.45	2.0	6,322	49	61	-57
3.02	3,124	24.05	2.0	2,982	56	39	-46
6.31	5,718	25.52	2.0	8,333	74	178	-195
5.17	3,955	26.18	2.0	5,598	71	107	-106
9.11	1,763	23.90	2.0	2,735	84	71	-89
28.93	1,228	25.06	2.0	1,877	118	114	-81
17.62	517	25.45	2.0	722	106	30	-16
37.37	630	25.14	2.0	1,054	128	77	-61
37.79	81	21.20	2.0	101	118	7	-4
154.71	1,939	58.02	2.0	1,089	54	1,684	-1,482
9.76	**27,986**	**25.97**	**2.0**	**25,296**	**51**	**2,102**	**-2,022**
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	**0**	**0.00**	**0.0**	**0**	**0**	**0**	**0**

06/30/2025 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: SMEs					
	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	1,241	391	40	1,399
	0.25 to <0.50	5,512	641	43	5,787
	0.50 to <0.75	2,913	185	49	3,003
	0.75 to <2.50	9,517	1,203	43	10,036
	of which [0.75 to <1.75]	7,059	940	42	7,454
	of which [1.75 to <2.50]	2,458	263	47	2,582
	2.50 to <10.00	4,630	751	46	4,973
	of which [2.50 to <5.00]	3,639	639	46	3,933
	of which [5.00 to <10.00]	992	113	44	1,041
	10.00 to <100.00	636	88	48	678
	of which [10.00 to <20.00]	289	56	43	313
	of which [20.00 to <30.00]	347	32	56	365
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	1,044	77	89	1,113
	Subtotal	**25,495**	**3,336**	**45**	**26,989**
of which: others					
	0 to <0.15	0	28	100	0
	of which [0 to <0.10]	0	28	100	0
	of which [0.10 to <0.15]	0	0	0	0
	0.15 to <0.25	2,695	961	37	3,050
	0.25 to <0.50	9,053	1,557	41	9,692
	0.50 to <0.75	3,523	226	49	3,634
	0.75 to <2.50	16,908	3,321	42	18,293
	of which [0.75 to <1.75]	11,984	2,346	41	12,952
	of which [1.75 to <2.50]	4,924	975	43	5,340
	2.50 to <10.00	10,250	2,251	42	11,186
	of which [2.50 to <5.00]	7,233	1,665	42	7,934
	of which [5.00 to <10.00]	3,017	586	40	3,253
	10.00 to <100.00	1,494	199	48	1,589
	of which [10.00 to <20.00]	633	98	49	681
	of which [20.00 to <30.00]	783	81	49	822
	of which [30.00 to <100.00]	79	20	34	86
	100.00 (default)	1,851	237	78	2,035
	Subtotal	**45,774**	**8,780**	**42**	**49,480**

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	880	27.94	2.0	310	22	1	-1
0.36	3,692	23.11	2.0	1,406	24	5	-3
0.67	1,814	18.84	2.0	840	28	4	-3
1.44	6,628	25.42	2.0	4,581	46	36	-38
1.22	4,943	25.55	2.0	3,256	44	23	-21
2.09	1,685	25.06	2.0	1,325	51	13	-17
4.12	3,312	26.04	2.0	3,125	63	52	-67
3.38	2,484	26.52	2.0	2,404	61	35	-41
6.92	828	24.21	2.0	722	69	17	-26
19.77	676	24.60	2.0	665	98	33	-33
12.09	324	24.62	2.0	268	86	9	-13
26.35	352	24.58	2.0	396	109	24	-20
0.00	0	0.00	0.0	0	0	0	0
100.00	1,318	55.04	2.0	607	54	572	-460
6.08	**18,320**	**25.64**	**2.0**	**11,534**	**43**	**703**	**-604**
0.00	0	0.00	0.0	0	0	0	-143
0.00	0	0.00	0.0	0	0	0	-143
0.00	0	0.00	0.0	0	0	0	0
0.24	1,436	27.50	2.0	807	26	2	-2
0.38	5,199	23.82	2.0	2,827	29	9	-6
0.67	2,134	18.88	2.0	1,058	29	5	-3
1.42	10,332	25.04	2.0	9,304	51	64	-65
1.18	7,208	25.45	2.0	6,322	49	39	-37
2.01	3,124	24.05	2.0	2,982	56	26	-29
4.48	5,718	25.52	2.0	8,333	74	126	-128
3.49	3,955	26.18	2.0	5,598	71	72	-65
6.90	1,763	23.90	2.0	2,735	84	54	-62
20.49	1,228	25.06	2.0	1,877	118	81	-48
12.06	517	25.45	2.0	722	106	21	-3
25.67	630	25.14	2.0	1,054	128	53	-41
37.79	81	21.20	2.0	101	118	7	-4
100.00	1,939	58.02	2.0	1,089	54	1,112	-1,022
6.45	**27,986**	**25.97**	**2.0**	**25,296**	**51**	**1,398**	**-1,418**

06/30/2025 *(in € millions)*	**PD range**	**Initial gross exposures on balance sheet**	**Pre-CCF off-balance sheet exposures**	**Weighted average CCF**	**Post-CCF and CRM exposures**
RETAIL CUSTOMERS					
	0 to <0.15	71,949	5,935	60	75,493
	of which [0 to <0.10]	44,801	1,737	91	46,388
	of which [0.10 to <0.15]	27,147	4,198	47	29,105
	0.15 to <0.25	1,765	673	57	2,146
	0.25 to <0.50	25,399	2,963	48	26,834
	0.50 to <0.75	6,129	278	58	6,289
	0.75 to <2.50	17,902	2,633	54	19,334
	of which [0.75 to <1.75]	13,619	1,585	52	14,440
	of which [1.75 to <2.50]	4,283	1,048	58	4,894
	2.50 to <10.00	11,516	1,245	48	12,111
	of which [2.50 to <5.00]	6,990	915	47	7,416
	of which [5.00 to <10.00]	4,526	330	51	4,695
	10.00 to <100.00	3,695	181	50	3,786
	of which [10.00 to <20.00]	1,446	96	47	1,490
	of which [20.00 to <30.00]	1,640	36	78	1,668
	of which [30.00 to <100.00]	609	49	38	628
	100.00 (default)	3,316	97	84	3,397
	Subtotal	**141,671**	**14,004**	**55**	**149,390**
of which: Exposures secured by real estate mortgages					
	0 to <0.15	64,512	886	57	65,014
	of which [0 to <0.10]	41,469	563	58	41,793
	of which [0.10 to <0.15]	23,042	323	55	23,220
	0.15 to <0.25	204	10	54	209
	0.25 to <0.50	18,491	282	53	18,641
	0.50 to <0.75	5,048	54	56	5,078
	0.75 to <2.50	11,573	298	53	11,730
	of which [0.75 to <1.75]	8,354	172	51	8,441
	of which [1.75 to <2.50]	3,219	126	56	3,290
	2.50 to <10.00	5,896	94	49	5,942
	of which [2.50 to <5.00]	3,268	62	48	3,298
	of which [5.00 to <10.00]	2,628	32	51	2,644
	10.00 to <100.00	2,194	15	52	2,202
	of which [10.00 to <20.00]	751	8	51	755
	of which [20.00 to <30.00]	1,364	6	56	1,367
	of which [30.00 to <100.00]	79	1	41	80
	100.00 (default)	1,443	13	55	1,450
	Subtotal	**109,359**	**1,652**	**55**	**110,266**

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	1,779,924	15.49	0.0	2,273	3	10	-21
0.06	1,079,128	13.45	0.0	1,002	2	3	-14
0.13	700,796	18.75	0.0	1,271	4	7	-7
0.17	179,827	28.40	0.0	163	8	1	-1
0.34	602,662	20.86	0.0	2,836	11	20	-30
0.54	96,385	16.89	0.0	820	13	6	-18
1.44	556,304	23.02	0.0	4,924	25	63	-130
1.20	343,386	23.72	0.0	3,469	24	41	-87
2.13	212,918	20.94	0.0	1,455	30	22	-42
4.97	321,222	26.52	0.0	5,410	45	158	-266
3.72	174,085	27.79	0.0	3,061	41	77	-113
6.94	147,137	24.51	0.0	2,349	50	81	-153
20.92	110,638	23.79	0.0	2,798	74	191	-236
14.14	40,126	25.32	0.0	947	64	54	-78
23.34	57,113	19.06	0.0	1,395	84	74	-100
30.54	13,399	32.75	0.0	457	73	63	-58
100.00	92,858	52.87	0.0	1,437	42	1,689	-1,425
3.52	**3,739,820**	**19.63**	**0.0**	**20,662**	**14**	**2,137**	**-2,127**
0.09	418,866	12.94	0.0	1,746	3	7	-9
0.06	286,035	12.01	0.0	789	2	3	-3
0.13	132,831	14.62	0.0	956	4	4	-6
0.18	1,669	16.01	0.0	12	6	0	0
0.32	105,311	15.61	0.0	1,584	8	10	-16
0.55	38,059	14.38	0.0	631	12	4	-15
1.47	59,477	16.95	0.0	2,712	23	29	-86
1.20	42,648	17.35	0.0	1,776	21	18	-53
2.17	16,829	15.95	0.0	936	28	11	-33
5.02	31,235	18.41	0.0	2,843	48	55	-150
3.67	16,823	19.27	0.0	1,406	43	24	-59
6.71	14,412	17.33	0.0	1,437	54	31	-91
20.44	12,568	17.12	0.0	1,779	81	78	-137
13.94	4,065	17.69	0.0	539	71	19	-42
23.44	8,168	15.99	0.0	1,155	84	51	-84
30.58	335	31.13	0.0	85	107	8	-12
100.00	9,958	40.14	0.0	555	38	539	-340
2.28	**677,143**	**14.63**	**0.0**	**11,861**	**11**	**722**	**-754**

06/30/2025 *(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
of which: SMEs					
	0 to <0.15	6,559	92	51	6,606
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	6,559	92	51	6,606
	0.15 to <0.25	78	2	43	79
	0.25 to <0.50	5,071	88	49	5,114
	0.50 to <0.75	112	5	41	114
	0.75 to <2.50	5,022	133	49	5,087
	of which [0.75 to <1.75]	3,834	100	48	3,881
	of which [1.75 to <2.50]	1,189	33	53	1,206
	2.50 to <10.00	2,276	57	45	2,302
	of which [2.50 to <5.00]	1,365	40	44	1,383
	of which [5.00 to <10.00]	911	18	45	919
	10.00 to <100.00	700	8	48	704
	of which [10.00 to <20.00]	326	5	47	329
	of which [20.00 to <30.00]	296	2	55	297
	of which [30.00 to <100.00]	78	1	41	79
	100.00 (default)	454	4	52	456
	Subtotal	**20,274**	**390**	**49**	**20,463**
of which: Non-SMEs					
	0 to <0.15	57,952	793	57	58,407
	of which [0 to <0.10]	41,469	563	58	41,793
	of which [0.10 to <0.15]	16,483	231	57	16,614
	0.15 to <0.25	126	8	57	130
	0.25 to <0.50	13,420	194	55	13,526
	0.50 to <0.75	4,936	49	58	4,964
	0.75 to <2.50	6,550	165	56	6,643
	of which [0.75 to <1.75]	4,520	72	55	4,560
	of which [1.75 to <2.50]	2,030	93	57	2,083
	2.50 to <10.00	3,619	37	56	3,640
	of which [2.50 to <5.00]	1,902	22	55	1,915
	of which [5.00 to <10.00]	1,717	15	57	1,725
	10.00 to <100.00	1,494	7	57	1,498
	of which [10.00 to <20.00]	425	3	57	426
	of which [20.00 to <30.00]	1,068	4	57	1,071
	of which [30.00 to <100.00]	1	0	0	1
	100.00 (default)	989	8	56	994
	Subtotal	**89,086**	**1,262**	**57**	**89,802**

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	35,800	16.04	0.0	247	4	1	-2
0.00	0	0.00	0.0	0	0	0	0
0.13	35,800	16.04	0.0	247	4	1	-2
0.18	558	15.56	0.0	4	5	0	0
0.41	23,508	18.46	0.0	496	10	4	-6
0.50	691	17.57	0.0	12	10	0	0
1.39	23,063	19.01	0.0	1,036	20	13	-33
1.14	17,513	19.65	0.0	753	19	9	-21
2.18	5,550	16.96	0.0	283	23	4	-12
5.49	10,525	23.11	0.0	1,086	47	28	-68
3.97	6,043	24.75	0.0	624	45	13	-26
7.77	4,482	20.64	0.0	462	50	15	-42
21.79	3,660	19.83	0.0	467	66	31	-61
14.18	1,647	19.98	0.0	203	62	9	-23
27.90	1,689	16.62	0.0	180	61	14	-26
30.53	324	31.34	0.0	85	108	8	-12
100.00	2,824	40.67	0.0	147	32	174	-114
4.09	**100,629**	**18.86**	**0.0**	**3,494**	**17**	**252**	**-284**
0.08	383,066	12.59	0.0	1,499	3	6	-7
0.06	286,035	12.01	0.0	789	2	3	-3
0.13	97,031	14.06	0.0	709	4	3	-4
0.18	1,111	16.29	0.0	8	6	0	0
0.29	81,803	14.53	0.0	1,087	8	6	-10
0.55	37,368	14.31	0.0	619	12	4	-15
1.54	36,414	15.38	0.0	1,676	25	16	-53
1.25	25,135	15.39	0.0	1,023	22	9	-32
2.17	11,279	15.37	0.0	653	31	7	-21
4.73	20,710	15.43	0.0	1,757	48	27	-82
3.46	10,780	15.31	0.0	782	41	10	-33
6.15	9,930	15.57	0.0	976	57	17	-49
19.81	8,908	15.85	0.0	1,312	88	47	-76
13.76	2,418	15.92	0.0	336	79	9	-18
22.20	6,479	15.82	0.0	976	91	38	-58
35.12	11	12.70	0.0	1	77	0	0
100.00	7,134	39.89	0.0	409	41	365	-226
1.87	**576,514**	**13.66**	**0.0**	**8,367**	**9**	**470**	**-470**

06/30/2025 *(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
of which: Revolving					
	0 to <0.15	1,206	3,230	40	2,483
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	1,206	3,230	40	2,483
	0.15 to <0.25	240	381	39	390
	0.25 to <0.50	607	719	39	888
	0.50 to <0.75	127	110	39	170
	0.75 to <2.50	635	487	39	823
	of which [0.75 to <1.75]	361	297	39	476
	of which [1.75 to <2.50]	274	191	38	348
	2.50 to <10.00	341	145	38	397
	of which [2.50 to <5.00]	182	93	39	218
	of which [5.00 to <10.00]	158	52	38	178
	10.00 to <100.00	109	19	38	117
	of which [10.00 to <20.00]	44	9	38	47
	of which [20.00 to <30.00]	65	10	38	69
	of which [30.00 to <100.00]	0	0	33	0
	100.00 (default)	104	0	39	104
	Subtotal	**3,369**	**5,092**	**39**	**5,372**
of which: Other - retail customers					
	0 to <0.15	6,231	1,820	97	7,997
	of which [0 to <0.10]	3,332	1,175	107	4,595
	of which [0.10 to <0.15]	2,899	645	78	3,402
	0.15 to <0.25	1,321	282	80	1,547
	0.25 to <0.50	6,301	1,962	51	7,305
	0.50 to <0.75	955	113	76	1,041
	0.75 to <2.50	5,694	1,847	59	6,780
	of which [0.75 to <1.75]	4,905	1,116	55	5,524
	of which [1.75 to <2.50]	789	731	64	1,256
	2.50 to <10.00	5,280	1,006	49	5,772
	of which [2.50 to <5.00]	3,540	760	47	3,900
	of which [5.00 to <10.00]	1,740	246	54	1,873
	10.00 to <100.00	1,392	146	52	1,468
	of which [10.00 to <20.00]	651	79	47	688
	of which [20.00 to <30.00]	211	19	106	231
	of which [30.00 to <100.00]	530	48	38	548
	100.00 (default)	1,769	84	88	1,843
	Subtotal	**28,943**	**7,260**	**66**	**33,752**

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	339,583	50.00	0.0	81	3	1	0
0.00	0	0.00	0.0	0	0	0	0
0.10	339,583	50.00	0.0	81	3	1	0
0.17	56,456	50.00	0.0	19	5	0	0
0.35	125,616	50.00	0.0	78	9	2	-1
0.55	17,830	50.00	0.0	21	13	0	0
1.44	146,432	50.00	0.0	215	26	6	-3
1.08	78,712	50.00	0.0	101	21	3	-1
1.94	67,720	50.00	0.0	114	33	3	-2
4.63	63,610	50.00	0.0	237	60	9	-5
3.37	33,815	50.00	0.0	106	49	4	-2
6.18	29,795	50.00	0.0	130	73	6	-3
18.95	19,951	50.00	0.0	156	134	11	-5
15.43	7,429	50.00	0.0	58	123	4	-2
21.31	12,461	50.00	0.0	98	141	7	-3
35.12	61	50.00	0.0	0	160	0	0
100.00	15,461	55.91	0.0	74	71	53	-63
3.05	**784,939**	**50.11**	**0.0**	**882**	**16**	**82**	**-77**
0.09	1,021,475	25.53	0.0	446	6	2	-12
0.06	793,093	26.56	0.0	213	5	1	-11
0.13	228,382	24.15	0.0	233	7	1	-1
0.18	121,702	24.64	0.0	132	9	1	-1
0.38	371,735	30.71	0.0	1,174	16	8	-13
0.52	40,496	23.73	0.0	168	16	1	-2
1.37	350,395	30.22	0.0	1,997	29	28	-41
1.21	222,026	31.19	0.0	1,592	29	21	-33
2.08	128,369	25.95	0.0	405	32	7	-7
4.93	226,377	33.25	0.0	2,330	40	94	-111
3.78	123,447	33.74	0.0	1,549	40	50	-52
7.34	102,930	32.22	0.0	781	42	44	-59
21.79	78,119	31.72	0.0	863	59	102	-94
14.27	28,632	32.00	0.0	350	51	32	-35
23.40	36,484	27.91	0.0	142	61	15	-13
30.53	13,003	32.97	0.0	371	68	55	-46
100.00	67,439	62.72	0.0	808	44	1,097	-1,022
7.65	**2,277,738**	**31.12**	**0.0**	**7,919**	**23**	**1,333**	**-1,296**

06/30/2025 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: SMEs					
	0 to <0.15	1,053	228	56	1,180
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	1,053	228	56	1,180
	0.15 to <0.25	781	80	44	816
	0.25 to <0.50	4,399	1,416	33	4,870
	0.50 to <0.75	538	56	46	564
	0.75 to <2.50	4,381	847	41	4,728
	of which [0.75 to <1.75]	3,953	762	40	4,257
	of which [1.75 to <2.50]	428	85	52	472
	2.50 to <10.00	4,683	853	39	5,015
	of which [2.50 to <5.00]	3,183	651	39	3,434
	of which [5.00 to <10.00]	1,500	203	40	1,581
	10.00 to <100.00	1,212	125	40	1,263
	of which [10.00 to <20.00]	585	71	40	614
	of which [20.00 to <30.00]	97	6	64	101
	of which [30.00 to <100.00]	530	48	37	548
	100.00 (default)	1,456	78	87	1,524
	Subtotal	**18,503**	**3,683**	**40**	**19,959**
of which: Non-SMEs					
	0 to <0.15	5,178	1,592	103	6,817
	of which [0 to <0.10]	3,332	1,175	108	4,595
	of which [0.10 to <0.15]	1,846	417	90	2,222
	0.15 to <0.25	540	202	94	731
	0.25 to <0.50	1,902	546	98	2,435
	0.50 to <0.75	416	57	106	477
	0.75 to <2.50	1,313	1,000	74	2,052
	of which [0.75 to <1.75]	952	354	89	1,267
	of which [1.75 to <2.50]	362	646	66	785
	2.50 to <10.00	597	153	105	758
	of which [2.50 to <5.00]	357	110	99	466
	of which [5.00 to <10.00]	240	43	120	292
	10.00 to <100.00	180	21	119	205
	of which [10.00 to <20.00]	65	8	109	74
	of which [20.00 to <30.00]	114	13	126	130
	of which [30.00 to <100.00]	0	0	59	0
	100.00 (default)	313	6	108	319
	Subtotal	**10,440**	**3,577**	**94**	**13,793**

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	40,444	25.55	0.0	70	6	0	-9
0.00	0	0.00	0.0	0	0	0	-9
0.13	40,444	25.55	0.0	70	6	0	0
0.18	11,191	20.58	0.0	51	6	0	0
0.40	84,908	33.03	0.0	796	16	6	-11
0.50	6,947	23.00	0.0	75	13	1	-1
1.34	76,375	31.71	0.0	1,341	28	20	-33
1.24	66,966	32.44	0.0	1,216	29	17	-30
2.22	9,409	25.09	0.0	125	27	3	-4
4.97	81,543	33.97	0.0	2,000	40	84	-103
3.81	52,451	34.43	0.0	1,350	39	45	-49
7.50	29,092	32.97	0.0	650	41	39	-54
22.17	32,527	32.36	0.0	733	58	91	-85
14.21	14,147	32.40	0.0	306	50	28	-32
25.17	5,460	28.75	0.0	56	56	7	-7
30.53	12,920	32.98	0.0	371	68	55	-46
100.00	34,880	62.57	0.0	700	46	903	-839
10.73	**368,815**	**33.93**	**0.0**	**5,766**	**29**	**1,105**	**-1,082**
0.08	981,031	25.53	0.0	376	6	1	-3
0.06	793,093	26.56	0.0	213	5	1	-3
0.13	187,938	23.40	0.0	163	7	1	0
0.17	110,511	29.17	0.0	81	11	0	0
0.34	286,827	26.08	0.0	378	16	2	-2
0.55	33,549	24.59	0.0	93	19	1	-1
1.45	274,020	26.80	0.0	657	32	8	-7
1.11	155,060	27.01	0.0	376	30	4	-4
2.00	118,960	26.46	0.0	280	36	4	-4
4.66	144,834	28.49	0.0	330	44	10	-9
3.52	70,996	28.69	0.0	199	43	5	-4
6.47	73,838	28.17	0.0	131	45	5	-5
19.42	45,592	27.76	0.0	130	63	11	-8
14.76	14,485	28.66	0.0	44	59	3	-2
22.03	31,024	27.25	0.0	86	66	8	-6
34.87	83	24.91	0.0	0	69	0	0
100.00	32,559	63.43	0.0	108	34	194	-183
3.20	**1,908,923**	**27.05**	**0.0**	**2,153**	**16**	**228**	**-214**

06/30/2025 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	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
EQUITIES													
	0 to <0.15	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0.0	0	0	0	0
	Subtotal	**0**	**0**	**0**	**0**	**0.00**	**0**	**0.00**	**0.0**	**0**	**0**	**0**	**0**
TOTAL		**187,445**	**22,784**	**50**	**198,869**	**5.08**	**3,767,806**	**21.21**	**0.5**	**45,957**	**23**	**4,239**	**-4,149**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
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**

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

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
CORPORATES					
	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	2,888	859	34	3,179
	0.25 to <0.50	8,636	1,630	38	9,250
	0.50 to <0.75	3,379	193	59	3,493
	0.75 to <2.50	16,711	3,463	40	18,106
	of which [0.75 to <1.75]	11,677	2,369	39	12,609
	of which [1.75 to <2.50]	5,034	1,094	42	5,497
	2.50 to <10.00	10,178	2,458	42	11,211
	of which [2.50 to <5.00]	7,464	1,862	43	8,262
	of which [5.00 to <10.00]	2,714	596	39	2,949
	10.00 to <100.00	1,280	198	45	1,368
	of which [10.00 to <20.00]	601	104	42	644
	of which [20.00 to <30.00]	625	81	49	664
	of which [30.00 to <100.00]	55	13	42	60
	100.00 (default)	1,643	216	80	1,815
	Subtotal	**44,715**	**9,018**	**41**	**48,421**
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**

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	-2
0.00	0	0.00	0	0	0	0	-2
0.00	0	0.00	0	0	0	0	0
0.24	1,452	26.79	2	874	28	2	-1
0.38	5,194	23.49	2	2,805	30	9	-12
0.67	2,062	18.72	2	1,070	31	4	-3
1.44	10,317	24.25	2	9,437	52	62	-64
1.18	7,184	24.88	2	6,366	50	37	-33
2.02	3,133	22.81	2	3,071	56	25	-30
4.38	5,740	25.04	2	8,634	77	120	-109
3.48	4,046	25.84	2	6,141	74	74	-57
6.90	1,694	22.78	2	2,493	85	46	-52
19.77	1,142	23.43	2	1,575	115	63	-60
12.06	506	24.19	2	685	106	19	-24
25.61	574	23.14	2	825	124	40	-33
37.79	62	18.48	2	65	109	4	-3
100.00	1,839	55.56	2	1,039	57	948	-945
6.00	**27,746**	**25.21**	**2**	**25,434**	**53**	**1,207**	**-1,196**
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	**0**	**0.00**	**0**	**0**	**0**	**0**	**0**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: SMEs					
	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	1,234	361	38	1,371
	0.25 to <0.50	5,266	539	43	5,500
	0.50 to <0.75	2,797	145	58	2,881
	0.75 to <2.50	9,321	1,146	44	9,823
	of which [0.75 to <1.75]	6,901	774	42	7,225
	of which [1.75 to <2.50]	2,420	371	48	2,598
	2.50 to <10.00	4,472	690	47	4,797
	of which [2.50 to <5.00]	3,571	573	49	3,849
	of which [5.00 to <10.00]	901	117	40	948
	10.00 to <100.00	573	85	49	614
	of which [10.00 to <20.00]	294	51	47	318
	of which [20.00 to <30.00]	279	34	50	296
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	905	73	87	968
	Subtotal	**24,568**	**3,039**	**46**	**25,955**
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	1,654	498	31	1,808
	0.25 to <0.50	3,371	1,092	35	3,750
	0.50 to <0.75	582	49	63	612
	0.75 to <2.50	7,390	2,317	39	8,282
	of which [0.75 to <1.75]	4,775	1,595	38	5,383
	of which [1.75 to <2.50]	2,614	723	39	2,899
	2.50 to <10.00	5,706	1,768	40	6,413
	of which [2.50 to <5.00]	3,893	1,289	40	4,413
	of which [5.00 to <10.00]	1,813	479	39	2,001
	10.00 to <100.00	707	113	42	755
	of which [10.00 to <20.00]	307	53	36	326
	of which [20.00 to <30.00]	346	47	47	368
	of which [30.00 to <100.00]	55	13	42	60
	100.00 (default)	738	143	76	847
	Subtotal	**20,147**	**5,980**	**39**	**22,467**

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	-2
0.00	0	0.00	0	0	0	0	-2
0.00	0	0.00	0	0	0	0	0
0.24	874	27.61	2	319	23	1	0
0.36	3,599	23.12	2	1,413	26	5	-5
0.67	1,760	18.73	2	851	30	4	-2
1.45	6,590	25.08	2	4,677	48	35	-32
1.22	4,931	25.28	2	3,309	46	22	-18
2.09	1,659	24.52	2	1,368	53	13	-14
4.09	3,322	25.37	2	3,092	64	49	-53
3.39	2,539	25.93	2	2,436	63	34	-32
6.92	783	23.10	2	655	69	15	-20
18.94	671	22.38	2	564	92	26	-28
12.10	333	22.54	2	264	83	9	-12
26.29	338	22.21	2	300	101	17	-16
0.00	0	0.00	0	0	0	0	0
100.00	1,246	52.07	2	560	58	470	-413
5.65	**18,062**	**25.09**	**2**	**11,477**	**44**	**589**	**-536**
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.00	0	0.00	0	0	0	0	0
0.24	578	26.16	2	555	31	1	-1
0.41	1,595	24.04	2	1,392	37	4	-7
0.67	302	18.69	2	219	36	1	0
1.42	3,727	23.27	2	4,759	57	27	-32
1.13	2,253	24.34	2	3,056	57	15	-15
1.95	1,474	21.28	2	1,703	59	12	-17
4.60	2,418	24.79	2	5,542	86	71	-56
3.56	1,507	25.77	2	3,705	84	40	-25
6.89	911	22.63	2	1,838	92	31	-31
20.44	471	24.28	2	1,010	134	37	-31
12.03	173	25.79	2	420	129	10	-12
25.07	236	23.89	2	525	143	22	-17
37.79	62	18.48	2	65	109	4	-3
100.00	593	59.55	2	479	57	477	-532
6.40	**9,684**	**25.34**	**2**	**13,957**	**62**	**618**	**-660**

12/31/2024 *(en millions d'euros)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
RETAIL CUSTOMERS					
	0 to <0.15	72,076	5,701	31	73,859
	of which [0 to <0.10]	45,639	4,337	30	46,941
	of which [0.10 to <0.15]	26,436	1,364	35	26,918
	0.15 to <0.25	1,796	634	28	1,972
	0.25 to <0.50	25,750	2,977	30	26,646
	0.50 to <0.75	6,289	292	31	6,380
	0.75 to <2.50	17,258	2,279	33	18,000
	of which [0.75 to <1.75]	13,210	1,534	31	13,681
	of which [1.75 to <2.50]	4,048	745	36	4,319
	2.50 to <10.00	10,710	1,191	30	11,072
	of which [2.50 to <5.00]	6,641	852	29	6,891
	of which [5.00 to <10.00]	4,069	340	33	4,181
	10.00 to <100.00	3,417	193	33	3,480
	of which [10.00 to <20.00]	1,402	98	31	1,432
	of which [20.00 to <30.00]	1,517	44	41	1,535
	of which [30.00 to <100.00]	499	51	28	513
	100.00 (default)	3,087	90	76	3,156
	Subtotal	**140,383**	**13,358**	**31**	**144,566**
of which: Exposures secured by real estate mortgages					
	0 to <0.15	64,625	964	36	64,967
	of which [0 to <0.10]	41,369	604	36	41,588
	of which [0.10 to <0.15]	23,256	360	34	23,380
	0.15 to <0.25	214	10	33	217
	0.25 to <0.50	18,808	302	34	18,909
	0.50 to <0.75	5,197	59	35	5,217
	0.75 to <2.50	11,260	250	33	11,342
	of which [0.75 to <1.75]	8,228	170	32	8,282
	of which [1.75 to <2.50]	3,032	80	34	3,059
	2.50 to <10.00	5,619	95	30	5,648
	of which [2.50 to <5.00]	3,201	63	30	3,220
	of which [5.00 to <10.00]	2,418	32	31	2,428
	10.00 to <100.00	2,056	19	33	2,063
	of which [10.00 to <20.00]	735	6	34	737
	of which [20.00 to <30.00]	1,254	12	33	1,258
	of which [30.00 to <100.00]	67	1	27	68
	100.00 (default)	1,328	10	34	1,332
	Subtotal	**109,107**	**1,708**	**34**	**109,695**

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	1,685,495	14.73	0	2,183	3	9	-10
0.05	1,285,717	14.04	0	925	2	3	-3
0.13	399,778	15.93	0	1,258	5	6	-7
0.18	170,384	23.25	0	145	7	1	-1
0.34	582,448	20.19	0	2,985	11	19	-29
0.54	96,863	16.26	0	883	14	6	-19
1.42	527,420	22.04	0	4,979	28	55	-122
1.19	325,168	22.96	0	3,565	26	38	-83
2.16	202,252	19.12	0	1,414	33	18	-39
4.96	312,349	25.92	0	5,669	51	141	-254
3.75	170,426	27.15	0	3,235	47	70	-114
6.95	141,923	23.88	0	2,435	58	71	-140
20.63	110,987	22.99	0	2,911	84	167	-217
14.14	43,504	24.41	0	1,049	73	50	-76
23.38	54,223	18.27	0	1,434	93	65	-87
30.55	13,260	33.13	0	428	83	52	-53
100.00	89,022	53.48	0	1,258	40	1,594	-1,393
3.36	**3,574,968**	**18.73**	**0**	**21,013**	**15**	**1,992**	**-2,045**
0.08	416,545	13.36	0	1,777	3	7	-8
0.05	282,926	12.50	0	740	2	2	-3
0.13	133,619	14.90	0	1,037	4	4	-6
0.18	1,677	16.09	0	13	6	0	0
0.32	106,542	15.91	0	1,755	9	10	-15
0.55	38,658	14.90	0	716	14	4	-16
1.46	57,670	17.32	0	3,048	27	28	-80
1.18	41,795	17.66	0	1,998	24	17	-49
2.20	15,875	16.39	0	1,050	34	11	-31
5.03	29,091	18.83	0	3,351	59	53	-138
3.73	16,065	19.52	0	1,699	53	24	-58
6.75	13,026	17.92	0	1,652	68	30	-81
20.29	11,931	17.37	0	2,012	98	73	-120
13.91	4,130	17.80	0	663	90	18	-38
23.47	7,510	16.40	0	1,246	99	49	-73
30.63	291	30.81	0	103	153	6	-9
100.00	9,606	42.47	0	534	40	525	-333
2.13	**671,720**	**15.00**	**0**	**13,206**	**12**	**701**	**-712**

12/31/2024 *(en millions d'euros)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: SMEs					
	0 to <0.15	6,481	103	32	6,513
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	6,481	103	32	6,513
	0.15 to <0.25	86	2	26	86
	0.25 to <0.50	5,012	102	31	5,043
	0.50 to <0.75	114	4	25	115
	0.75 to <2.50	4,838	120	30	4,874
	of which [0.75 to <1.75]	3,730	96	30	3,758
	of which [1.75 to <2.50]	1,108	24	30	1,115
	2.50 to <10.00	2,251	59	28	2,267
	of which [2.50 to <5.00]	1,359	41	27	1,370
	of which [5.00 to <10.00]	892	19	29	897
	10.00 to <100.00	637	9	29	640
	of which [10.00 to <20.00]	304	3	31	305
	of which [20.00 to <30.00]	267	5	29	268
	of which [30.00 to <100.00]	66	1	27	66
	100.00 (default)	411	4	33	413
	Subtotal	**19,829**	**403**	**30**	**19,951**
of which: Non-SMEs					
	0 to <0.15	58,144	861	36	58,454
	of which [0 to <0.10]	41,369	604	36	41,588
	of which [0.10 to <0.15]	16,775	257	35	16,866
	0.15 to <0.25	128	8	36	131
	0.25 to <0.50	13,796	200	35	13,866
	0.50 to <0.75	5,083	54	36	5,102
	0.75 to <2.50	6,422	131	35	6,468
	of which [0.75 to <1.75]	4,499	74	34	4,524
	of which [1.75 to <2.50]	1,924	56	36	1,944
	2.50 to <10.00	3,368	35	35	3,381
	of which [2.50 to <5.00]	1,842	22	36	1,850
	of which [5.00 to <10.00]	1,526	13	34	1,531
	10.00 to <100.00	1,419	10	36	1,423
	of which [10.00 to <20.00]	431	4	36	432
	of which [20.00 to <30.00]	987	7	36	990
	of which [30.00 to <100.00]	1	0	36	1
	100.00 (default)	917	6	35	919
	Subtotal	**89,278**	**1,304**	**36**	**89,744**

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	35,143	16.14	0	256	4	1	-2
0.00	0	0.00	0	0	0	0	0
0.13	35,143	16.14	0	256	4	1	-2
0.18	604	15.36	0	4	5	0	0
0.41	23,108	18.54	0	536	11	4	-5
0.50	710	16.85	0	13	11	0	0
1.37	22,361	19.20	0	1,194	24	13	-28
1.13	17,147	19.86	0	864	23	9	-19
2.17	5,214	16.98	0	330	30	4	-10
5.46	10,126	23.30	0	1,473	65	28	-64
3.97	5,888	24.72	0	821	60	13	-25
7.74	4,238	21.12	0	652	73	15	-38
21.60	3,395	19.97	0	596	93	28	-51
14.15	1,650	20.21	0	269	88	9	-20
27.87	1,469	16.93	0	224	84	13	-21
30.53	276	31.19	0	102	154	6	-9
100.00	2,686	43.29	0	138	33	168	-110
3.87	**98,133**	**18.99**	**0**	**4,210**	**21**	**242**	**-260**
0.07	381,402	13.05	0	1,521	3	6	-7
0.05	282,926	12.50	0	740	2	2	-3
0.13	98,476	14.42	0	781	5	3	-4
0.18	1,073	16.58	0	9	7	0	0
0.29	83,434	14.95	0	1,220	9	6	-10
0.55	37,948	14.86	0	703	14	4	-16
1.52	35,309	15.90	0	1,854	29	16	-52
1.23	24,648	15.84	0	1,134	25	9	-31
2.21	10,661	16.05	0	720	37	7	-21
4.74	18,965	15.84	0	1,878	56	26	-75
3.55	10,177	15.67	0	878	47	10	-32
6.17	8,788	16.05	0	1,000	65	15	-42
19.70	8,536	16.20	0	1,416	100	46	-69
13.74	2,480	16.09	0	393	91	10	-17
22.28	6,041	16.25	0	1,022	103	36	-52
35.12	15	13.57	0	1	87	0	0
100.00	6,920	42.10	0	396	43	357	-223
1.75	**573,587**	**14.11**	**0**	**8,996**	**10**	**459**	**-451**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: Revolving					
	0 to <0.15	1,218	3,112	11	1,546
	of which [0 to <0.10]	955	2,710	11	1,240
	of which [0.10 to <0.15]	263	402	11	306
	0.15 to <0.25	234	370	11	274
	0.25 to <0.50	619	698	11	694
	0.50 to <0.75	135	111	11	147
	0.75 to <2.50	646	455	11	696
	of which [0.75 to <1.75]	359	284	11	390
	of which [1.75 to <2.50]	287	171	11	306
	2.50 to <10.00	328	133	11	343
	of which [2.50 to <5.00]	179	85	11	189
	of which [5.00 to <10.00]	149	48	11	154
	10.00 to <100.00	111	20	11	113
	of which [10.00 to <20.00]	48	10	12	49
	of which [20.00 to <30.00]	63	10	11	64
	of which [30.00 to <100.00]	0	0	11	0
	100.00 (default)	96	0	11	96
	Subtotal	**3,389**	**4,899**	**11**	**3,910**
of which: Other - retail customers					
	0 to <0.15	6,232	1,625	69	7,346
	of which [0 to <0.10]	3,315	1,023	78	4,114
	of which [0.10 to <0.15]	2,917	602	52	3,232
	0.15 to <0.25	1,348	254	53	1,481
	0.25 to <0.50	6,323	1,978	36	7,044
	0.50 to <0.75	957	122	48	1,016
	0.75 to <2.50	5,352	1,574	39	5,962
	of which [0.75 to <1.75]	4,623	1,080	36	5,009
	of which [1.75 to <2.50]	729	494	45	953
	2.50 to <10.00	4,763	963	33	5,081
	of which [2.50 to <5.00]	3,261	704	31	3,482
	of which [5.00 to <10.00]	1,502	260	37	1,599
	10.00 to <100.00	1,250	154	35	1,304
	of which [10.00 to <20.00]	619	81	33	645
	of which [20.00 to <30.00]	200	23	59	214
	of which [30.00 to <100.00]	431	50	28	445
	100.00 (default)	1,663	80	82	1,728
	Subtotal	**27,887**	**6,751**	**46**	**30,961**

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.07	265,736	32.60	0	25	2	0	0
0.06	227,624	32.60	0	17	1	0	0
0.13	38,112	32.60	0	8	3	0	0
0.17	47,951	32.60	0	9	3	0	0
0.35	100,499	32.60	0	42	6	1	-1
0.55	16,740	32.60	0	13	9	0	0
1.45	116,612	32.60	0	127	18	3	-3
1.07	61,386	32.60	0	57	15	1	-1
1.94	55,226	32.60	0	70	23	2	-2
4.71	58,559	32.60	0	143	42	5	-5
3.44	30,537	32.60	0	65	34	2	-2
6.26	28,022	32.60	0	79	51	3	-3
18.85	20,296	32.60	0	104	92	7	-5
15.54	8,310	32.60	0	42	85	2	-2
21.32	11,911	32.60	0	62	97	4	-3
35.12	75	32.60	0	0	111	0	0
100.00	14,400	55.83	0	64	66	49	-59
3.79	**640,793**	**33.17**	**0**	**527**	**13**	**66**	**-73**
0.09	1,003,214	23.07	0	381	5	1	-1
0.05	775,167	24.06	0	168	4	1	0
0.13	228,047	21.82	0	213	7	1	-1
0.18	120,756	22.58	0	123	8	1	-1
0.38	375,407	30.45	0	1,187	17	8	-13
0.52	41,465	20.86	0	154	15	1	-2
1.35	353,138	29.79	0	1,805	30	24	-39
1.21	221,987	30.97	0	1,511	30	19	-33
2.11	131,151	23.54	0	294	31	5	-6
4.89	224,699	33.34	0	2,175	43	82	-111
3.78	123,824	33.91	0	1,471	42	45	-54
7.32	100,875	32.09	0	704	44	38	-57
21.34	78,760	31.04	0	794	61	87	-91
14.30	31,064	31.34	0	344	53	29	-37
23.43	34,802	25.06	0	126	59	12	-11
30.54	12,894	33.48	0	325	73	46	-44
100.00	65,016	61.84	0	661	38	1,020	-1,002
7.68	**2,262,455**	**30.13**	**0**	**7,280**	**24**	**1,225**	**-1,260**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
of which: SMEs					
	0 to <0.15	1,052	219	29	1,117
	of which [0 to <0.10]	0	0	0	0
	of which [0.10 to <0.15]	1,052	219	29	1,117
	0.15 to <0.25	812	81	23	831
	0.25 to <0.50	4,327	1,428	24	4,672
	0.50 to <0.75	526	59	24	540
	0.75 to <2.50	4,127	853	26	4,351
	of which [0.75 to <1.75]	3,737	774	26	3,938
	of which [1.75 to <2.50]	390	79	28	412
	2.50 to <10.00	4,169	844	27	4,396
	of which [2.50 to <5.00]	2,891	619	26	3,054
	of which [5.00 to <10.00]	1,278	225	29	1,342
	10.00 to <100.00	1,064	130	28	1,101
	of which [10.00 to <20.00]	541	70	28	561
	of which [20.00 to <30.00]	93	9	31	96
	of which [30.00 to <100.00]	430	50	28	444
	100.00 (default)	1,371	73	83	1,432
	Subtotal	**17,447**	**3,686**	**27**	**18,438**
of which: Non-SMEs					
	0 to <0.15	5,180	1,407	75	6,229
	of which [0 to <0.10]	3,315	1,023	78	4,114
	of which [0.10 to <0.15]	1,865	383	65	2,116
	0.15 to <0.25	536	173	66	650
	0.25 to <0.50	1,996	550	68	2,371
	0.50 to <0.75	431	63	71	476
	0.75 to <2.50	1,225	721	53	1,611
	of which [0.75 to <1.75]	886	307	60	1,070
	of which [1.75 to <2.50]	339	415	48	541
	2.50 to <10.00	594	120	76	685
	of which [2.50 to <5.00]	370	85	69	428
	of which [5.00 to <10.00]	224	35	93	257
	10.00 to <100.00	186	25	72	204
	of which [10.00 to <20.00]	78	11	65	85
	of which [20.00 to <30.00]	107	14	77	118
	of which [30.00 to <100.00]	1	0	33	1
	100.00 (default)	291	7	73	296
	Subtotal	**10,440**	**3,065**	**68**	**12,523**

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	39,511	22.60	0	62	6	0	0
0.00	0	0.00	0	0	0	0	0
0.13	39,511	22.60	0	62	6	0	0
0.18	11,619	17.81	0	47	6	0	0
0.40	84,018	33.52	0	824	18	6	-11
0.50	6,795	19.37	0	64	12	1	-1
1.33	76,466	31.42	0	1,294	30	18	-32
1.24	67,278	32.50	0	1,196	30	16	-29
2.23	9,188	21.07	0	97	24	2	-3
4.93	82,719	34.36	0	1,877	43	74	-103
3.81	52,764	34.93	0	1,291	42	41	-50
7.48	29,955	33.07	0	587	44	33	-53
21.78	32,947	31.80	0	663	60	77	-84
14.23	14,896	31.95	0	293	52	26	-34
25.38	5,239	23.13	0	45	48	6	-6
30.53	12,812	33.48	0	324	73	45	-44
100.00	33,960	61.32	0	564	39	837	-823
10.69	**368,035**	**33.50**	**0**	**5,395**	**29**	**1,013**	**-1,055**
0.08	963,703	23.16	0	318	5	1	-1
0.05	775,167	24.06	0	168	4	1	0
0.13	188,536	21.41	0	150	7	1	-1
0.17	109,137	28.67	0	75	12	0	0
0.33	291,389	24.40	0	364	15	2	-2
0.55	34,670	22.55	0	90	19	1	-1
1.40	276,672	25.37	0	511	32	6	-7
1.09	154,709	25.34	0	314	29	3	-3
2.02	121,963	25.43	0	197	36	3	-3
4.67	141,980	26.76	0	298	43	9	-8
3.59	71,060	26.64	0	181	42	4	-4
6.47	70,920	26.96	0	117	46	4	-4
18.94	45,813	26.94	0	132	65	10	-8
14.75	16,168	27.30	0	51	60	3	-3
21.85	29,563	26.62	0	80	68	7	-5
35.01	82	36.45	0	1	107	0	0
100.00	31,056	64.38	0	96	32	183	-179
3.24	**1,894,420**	**25.17**	**0**	**1,885**	**15**	**212**	**-205**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
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		**185,098**	**22,376**	**35**	**192,987**

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	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**
4.02	**3,602,714**	**20.36**	**0.5**	**46,447**	**24**	**3,199**	**-3,241**

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

06/30/2025 *(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	28,868	2,263	22	30,838
	of which [0 to <0.10]	23,637	2,094	21	25,569
	of which [0.10 to <0.15]	5,231	169	26	5,269
	0.15 to <0.25	229	299	36	333
	0.25 to <0.50	165	169	34	223
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	313	33	41	327
	of which [0.75 to <1.75]	313	33	41	327
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	31	40	44	49
	of which [2.50 to <5.00]	31	40	44	49
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	64	46	57	90
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	64	46	57	90
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	**29,671**	**2,849**	**77**	**31,860**
CORPORATES					
	0 to <0.15	4,922	11,902	33	7,378
	of which [0 to <0.10]	2,672	5,456	36	3,150
	of which [0.10 to <0.15]	2,251	6,447	31	4,228
	0.15 to <0.25	4,407	7,594	34	6,986
	0.25 to <0.50	6,959	10,512	36	10,773
	0.50 to <0.75	5,232	5,119	35	7,035
	0.75 to <2.50	3,267	1,809	37	3,940
	of which [0.75 to <1.75]	3,267	1,809	37	3,940
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,503	1,274	34	2,941
	of which [2.50 to <5.00]	2,503	1,274	34	2,941
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	876	373	40	1,024
	of which [10.00 to <20.00]	876	373	40	1,024
	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)	424	259	93	665
	Subtotal	**28,590**	**38,842**	**31**	**40,741**

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.03	167	43.97	2.0	3,167	10	3	-4
0.01	106	43.47	2.0	898	4	1	-3
0.10	61	46.42	2.0	2,269	43	2	0
0.22	36	48.12	2.0	229	69	0	0
0.42	33	43.12	2.0	188	84	0	0
0.00	0	0.00	0.0	0	0	0	0
0.98	30	47.15	2.0	418	128	2	0
0.98	30	47.15	2.0	418	128	2	0
0.00	0	0.00	0.0	0	0	0	0
2.67	15	45.00	2.0	78	159	1	-1
2.67	15	45.00	2.0	78	159	1	-1
0.00	0	0.00	0.0	0	0	0	0
20.67	33	45.00	2.0	255	283	8	-1
0.00	0	0.00	0.0	0	0	0	0
20.67	33	45.00	2.0	255	283	8	-1
0.00	0	0.00	0.0	0	0	0	0
100.00	2	45.00	2.0	0	0	0	0
0.11	**316**	**44.04**	**2.0**	**4,335**	**14**	**15**	**-6**
0.09	195	40.26	2.0	1,877	25	3	-3
0.06	95	40.19	2.0	636	20	1	-1
0.11	100	40.32	2.0	1,240	29	2	-3
0.20	167	40.22	2.0	2,872	41	6	-7
0.33	305	40.01	2.0	5,697	53	14	-15
0.73	282	40.02	2.0	5,345	76	21	-25
1.40	219	40.02	2.0	3,764	96	22	-27
1.40	219	40.02	2.0	3,764	96	22	-27
0.00	0	0.00	0.0	0	0	0	0
3.91	251	40.01	2.0	3,735	127	46	-57
3.91	251	40.01	2.0	3,735	127	46	-57
0.00	0	0.00	0.0	0	0	0	0
10.13	69	40.00	2.0	1,792	175	41	-101
10.13	69	40.00	2.0	1,792	175	41	-101
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
100.00	46	40.00	2.0	0	0	281	-256
2.57	**1,534**	**40.09**	**2.0**	**25,082**	**62**	**434**	**-491**

06/30/2025 (in € millions)	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
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		**58,261**	**41,691**	**57**	**72,601**

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	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**
0.61	**1,850**	**19.89**	**1.4**	**29,416**	**41**	**448**	**-497**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
INSTITUTIONS (BANKS)					
	0 to <0.15	29,676	1,866	22	32,149
	of which [0 to <0.10]	22,741	1,725	21	25,180
	of which [0.10 to <0.15]	6,934	141	30	6,970
	0.15 to <0.25	434	122	45	489
	0.25 to <0.50	58	315	66	267
	0.50 to <0.75	0	0	0	0
	0.75 to <2.50	396	42	38	412
	of which [0.75 to <1.75]	396	42	38	412
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	12	7	21	14
	of which [2.50 to <5.00]	12	7	21	14
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	19	60	54	51
	of which [10.00 to <20.00]	0	0	0	0
	of which [20.00 to <30.00]	19	60	54	51
	of which [30.00 to <100.00]	0	0	0	0
	100.00 (default)	0	0	0	0
	Subtotal	**30,595**	**2,413**	**116**	**33,382**
CORPORATES					
	0 to <0.15	4,734	11,448	57	9,225
	of which [0 to <0.10]	2,560	5,335	63	3,860
	of which [0.10 to <0.15]	2,174	6,113	52	5,365
	0.15 to <0.25	4,264	8,847	56	9,219
	0.25 to <0.50	6,379	10,244	59	12,389
	0.50 to <0.75	6,112	6,109	56	9,519
	0.75 to <2.50	3,310	1,952	65	4,584
	of which [0.75 to <1.75]	3,310	1,952	65	4,584
	of which [1.75 to <2.50]	0	0	0	0
	2.50 to <10.00	2,497	1,395	56	3,274
	of which [2.50 to <5.00]	2,497	1,395	56	3,274
	of which [5.00 to <10.00]	0	0	0	0
	10.00 to <100.00	818	344	68	1,053
	of which [10.00 to <20.00]	818	344	68	1,053
	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)	668	279	98	941
	Subtotal	**28,783**	**40,619**	**53**	**50,205**

Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Weighted average maturity (in years)	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
0.03	166	43.81	2.0	4,026	13	4	-4
0.01	104	43.40	2.0	921	4	1	-4
0.10	62	45.30	2.0	3,106	45	3	0
0.22	37	46.47	2.0	344	70	1	0
0.42	23	45.33	2.0	250	94	1	0
0.00	0	0.00	0.0	0	0	0	0
0.98	31	45.87	2.0	543	132	2	0
0.98	31	45.87	2.0	543	132	2	0
0.00	0	0.00	0.0	0	0	0	0
2.67	9	45.00	2.0	23	169	0	0
2.67	9	45.00	2.0	23	169	0	0
0.00	0	0.00	0.0	0	0	0	0
20.67	36	33.02	2.0	112	218	3	-1
0.00	0	0.00	0.0	0	0	0	0
20.67	36	33.02	2.0	112	218	3	-1
0.00	0	0.00	0.0	0	0	0	0
100.00	2	45.00	2.0	0	0	0	0
0.08	**304**	**43.87**	**2.0**	**5,299**	**16**	**10**	**-6**
0.09	207	45.00	2.0	2,752	30	7	-72
0.06	104	45.00	2.0	892	23	4	-70
0.11	103	45.00	2.0	1,861	35	3	-2
0.20	165	45.04	2.0	4,490	49	8	-6
0.33	309	45.01	2.0	7,545	61	18	-25
0.73	290	45.00	2.0	8,539	90	31	-22
1.40	235	45.00	2.0	5,199	113	29	-22
1.40	235	45.00	2.0	5,199	113	29	-22
0.00	0	0.00	0.0	0	0	0	0
3.91	233	45.00	2.0	4,967	152	58	-47
3.91	233	45.00	2.0	4,967	152	58	-47
0.00	0	0.00	0.0	0	0	0	0
10.13	67	45.09	2.0	2,246	213	48	-71
10.13	67	45.09	2.0	2,246	213	48	-71
0.00	0	0.00	0.0	0	0	0	0
0.00	0	0.00	0.0	0	0	0	0
100.00	48	45.00	2.0	0	0	449	-415
2.74	**1,554**	**45.01**	**2.0**	**35,739**	**71**	**647**	**-681**

12/31/2024 *(in € millions)*	PD range	Initial gross exposures on balance sheet	Pre-CCF off-balance sheet exposures	Weighted average CCF	Post-CCF and CRM exposures
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		**59,378**	**43,032**	**57**	**83,587**

12/31/2024 *(in € millions)*	PD range	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
EQUITIES									
	0 to <0.15	0.00	0	0.00	0.0	0	0	0	0
	of which [0 to <0.10]	0.00	0	0.00	0.0	0	0	0	0
	of which [0.10 to <0.15]	0.00	0	0.00	0.0	0	0	0	0
	0.15 to <0.25	0.00	0	0.00	0.0	0	0	0	0
	0.25 to <0.50	0.00	0	0.00	0.0	0	0	0	0
	0.50 to <0.75	0.00	0	0.00	0.0	0	0	0	0
	0.75 to <2.50	0.00	0	0.00	0.0	0	0	0	0
	of which [0.75 to <1.75]	0.00	0	0.00	0.0	0	0	0	0
	of which [1.75 to <2.50]	0.00	0	0.00	0.0	0	0	0	0
	2.50 to <10.00	0.00	0	0.00	0.0	0	0	0	0
	of which [2.50 to <5.00]	0.00	0	0.00	0.0	0	0	0	0
	of which [5.00 to <10.00]	0.00	0	0.00	0.0	0	0	0	0
	10.00 to <100.00	0.00	0	0.00	0.0	0	0	0	0
	of which [10.00 to <20.00]	0.00	0	0.00	0.0	0	0	0	0
	of which [20.00 to <30.00]	0.00	0	0.00	0.0	0	0	0	0
	of which [30.00 to <100.00]	0.00	0	0.00	0.0	0	0	0	0
	100.00 (default)	0.00	0	0.00	0.0	0	0	0	0
	Subtotal	**0.00**	**0**	**0.00**	**0.0**	**0**	**0**	**0**	**0**
TOTAL		**0.63**	**1,858**	**18.12**	**1.4**	**41,038**	**49**	**658**	**-687**

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

(in € millions)	RWA	Capital Requirements
1 – RWAs December 2024	**96,418**	**7,713**
2 – Asset amount	-5,314	-425
3 – Asset quality	-6,589	-527
4 – Model upgrades	299	24
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAs June 2025	**84,815**	**6,785**

(in € millions)	RWA	Capital Requirements
1 – RWAs March 2025	**84,152**	**6,732**
2 – Asset amount	526	42
3 – Asset quality	-162	-13
4 – Model upgrades	299	24
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAs June 2025	**84,815**	**6,785**

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

06/30/2025
(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	245	277	50%	349	182	0
	2.5 years or more	2,902	808	70%	3,218	2,347	13
Category 2	Less than 2.5 years	159	66	70%	184	135	1
	2.5 years or more	1,647	670	90%	1,931	1,811	15
Category 3	Less than 2.5 years	97	11	115%	101	121	3
	2.5 years or more	393	303	115%	515	618	14
Category 4	Less than 2.5 years	18	5	250%	19	51	2
	2.5 years or more	134	4	250%	135	352	11
Category 5	Less than 2.5 years	10	0	0%	10	0	5
	2.5 years or more	17	0	0%	17	0	9
TOTAL	**LESS THAN 2.5 YEARS**	**529**	**360**	**–**	**664**	**488**	**10**
	2.5 YEARS OR MORE	**5,093**	**1,785**	**–**	**5,817**	**5,128**	**62**

12/31/2024
(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	109	109	50%	174	91	0
	2.5 years or more	2,983	550	70%	3,368	2,457	13
Category 2	Less than 2.5 years	117	44	70%	146	107	1
	2.5 years or more	1,515	482	90%	1,848	1,733	15
Category 3	Less than 2.5 years	53	25	115%	70	84	2
	2.5 years or more	395	89	115%	444	532	12
Category 4	Less than 2.5 years	15	4	250%	17	43	1
	2.5 years or more	134	11	250%	141	368	11
Category 5	Less than 2.5 years	13	0	0%	13	0	7
	2.5 years or more	15	0	0%	15	0	8
TOTAL	**LESS THAN 2.5 YEARS**	**308**	**182**	**–**	**421**	**325**	**10**
	2.5 YEARS OR MORE	**5,041**	**1,132**	**–**	**5,816**	**5,089**	**60**

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

06/30/2025
(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	396	172	50%	465	242	0
	2.5 years or more	12	212	70%	97	70	0
Category 2	Less than 2.5 years	45	0	70%	45	32	0
	2.5 years or more	119	2	90%	120	113	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	3	0	250%	3	9	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
	LESS THAN 2.5 YEARS	**440**	**172**	**–**	**509**	**274**	**0**
TOTAL	**2.5 YEARS OR MORE**	**134**	**214**	**–**	**220**	**192**	**2**

12/31/2024
(in € millions)

Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	177	42	50%	209	109	0
	2.5 years or more	28	10	70%	36	26	0
Category 2	Less than 2.5 years	41	0	70%	41	30	0
	2.5 years or more	103	0	90%	103	96	1
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	4	0	250%	4	10	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
	LESS THAN 2.5 YEARS	**218**	**42**	**–**	**250**	**139**	**0**
TOTAL	**2.5 YEARS OR MORE**	**135**	**10**	**–**	**142**	**132**	**1**

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

06/30/2025 *(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	624	117	50%	671	349	0
	2.5 years or more	3,978	539	70%	4,194	3,059	17
Category 2	Less than 2.5 years	16	0	70%	16	12	0
	2.5 years or more	59	24	90%	68	64	1
Category 3	Less than 2.5 years	1	0	115%	1	1	0
	2.5 years or more	32	0	115%	32	38	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	0	0	0%	0	0	0
	2.5 years or more	50	0	0%	50	0	25
	LESS THAN 2.5 YEARS	**641**	**117**	**–**	**688**	**362**	**0**
TOTAL	**2.5 YEARS OR MORE**	**4,120**	**563**	**–**	**4,345**	**3,161**	**43**

12/31/2024 *(in € millions)* Regulatory categories	Remaining maturity	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Expected losses
Category 1	Less than 2.5 years	696	73	50%	737	384	0
	2.5 years or more	3,710	486	70%	3,840	2,801	15
Category 2	Less than 2.5 years	1	0	70%	0	0	0
	2.5 years or more	189	0	90%	167	157	1
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	2.5 years or more	34	0	115%	34	40	1
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	2.5 years or more	3	0	250%	3	7	0
Category 5	Less than 2.5 years	11	0	0%	11	0	6
	2.5 years or more	53	0	0%	53	0	26
	LESS THAN 2.5 YEARS	**708**	**73**	**–**	**749**	**384**	**6**
TOTAL	**2.5 YEARS OR MORE**	**3,988**	**486**	**–**	**4,096**	**3,005**	**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)

06/30/2025 *(in € millions)* Categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	0	0	190%	0	0	0
Exposures to equities traded on regulated exchanges	0	0	290%	0	0	0
Other equity exposures	0	0	370%	0	0	0
TOTAL	**0**	**0**	**–**	**0**	**0**	**0**

Since Regulation (EU) No. 2024/1623 has come into force, equity exposures are no longer weighted according to the internal ratings-based methodology.

12/31/2024 *(in € millions)* Categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	2,776	0	190%	2,776	5,275	22
Exposures to equities traded on regulated exchanges	242	0	290%	242	703	2
Other equity exposures	1,890	0	370%	1,890	6,994	45
TOTAL	**4,909**	**0**	**–**	**4,909**	**12,972**	**70**

1.5 COUNTERPARTY CREDIT RISK (EU CCRA)

Table EU CVA1, which was newly introduced following the latest amendment to the CRR, replaces Table CCR2 but must be reported annually (vs. twice a year for Table CCR2).

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

06/30/2025 *(in € millions)*	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	63	-	1.4	168	168	168	81
EU – Simplified SA-CCR (for derivatives)	-	-	-	1.4	0	0	-	0
SA-CCR (for derivatives)	1,380	1,715	-	1.4	4,395	4,332	4,323	1,963
IMM (for derivatives and SFTs)	–	–	0	0	0	0	0	0
Of which securities financing transactions	–	–	*0*	–	*0*	*0*	*0*	*0*
Of which derivatives and deferred settlement transactions	–	–	*0*	–	*0*	*0*	*0*	*0*
Of which resulting from netting sets of multi-product agreements	–	–	*0*	–	*0*	*0*	*0*	*0*
Simple method based on financial collateral (for SFTs)	–	–	–	–	0	0	0	0
General method based on financial collateral (for SFTs)	–	–	–	–	24,428	24,428	14,003	457
VaR for SFTs	–	–	–	–	0	0	0	0
TOTAL	–	–	–	–	**28,990**	**28,928**	**18,494**	**2,501**

12/31/2024 *(in € millions)*	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)	78	40	-	-	165	165	165.1	54
EU – Simplified SA-CCR (for derivatives)	-	-	-	-	0	0	-	0
SA-CCR (for derivatives)	1,613	1,875	-	-	4,938	4,884	4,870	2,103
IMM (for derivatives and SFTs)	-	-	*0*	*0*	*0*	*0*	-	*0*
Of which securities financing transactions	-	-	*0*	-	*0*	*0*	*0*	*0*
Of which derivatives and deferred settlement transactions	-	-	*0*	-	*0*	*0*	*0*	*0*
Of which resulting from netting sets of multi-product agreements	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	23,142	23,142	13,173	81
VaR for SFTs	-	-	-	-	0	0	0	0
TOTAL	**-**	**-**	**-**	**-**	**28,246**	**28,191**	**18,209**	**2,238**

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

At 06/30/2025 *(in € millions)*	Weighting											
Exposure categories	**0%**	**2%**	**4%**	**10%**	**20%**	**50%**	**70%**	**75%**	**100%**	**150%**	**Other**	**Total**
Central governments and central banks	1	0	0	0	0	0	0	0	0	0	0	1
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	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)	7	329	0	0	90	56	0	61	0	0	0	544
Corporates	6	0	0	0	0	0	0	0	119	0	0	125
Retail customers	0	0	0	0	0	0	0	14	0	0	0	14
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	**28**	**329**	**0**	**0**	**90**	**56**	**0**	**76**	**119**	**0**	**0**	**698**

At 12/31/2024 *(in € millions)*	Weighting											
Exposure categories	**0%**	**2%**	**4%**	**10%**	**20%**	**50%**	**70%**	**75%**	**100%**	**150%**	**Other**	**Total**
Central governments and central banks	17	0	0	0	1	0	0	0	0	0	0	18
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (Public organizations excluding central governments)	6	0	0	0	0	0	0	0	1	0	0	7
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	5	341	0	0	155	44	0	0	0	0	0	544
Corporates	0	0	0	0	0	0	0	0	175	0	0	175
Retail customers	0	0	0	0	0	0	0	13	0	0	0	13
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	**28**	**341**	**0**	**0**	**156**	**44**	**0**	**13**	**176**	**0**	**0**	**758**

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

06/30/2025 (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 (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**

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	56	0.2	304	45	2.0	28	50
	0.25 to <0.50	94	0.4	389	45	2.0	48	51
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	166	1.3	662	45	2.0	172	104
	of which [0.75 to <1.75]	126	1.2	471	45	2.0	125	100
	of which [1.75 to <2.50]	40	1.9	191	45	2.0	47	116
	2.50 to <10.00	186	4.2	591	45	2.0	269	144
	of which [2.50 to <5.00]	145	3.4	405	45	2.0	198	137
	of which [5.00 to <10.00]	41	6.8	186	45	2.0	71	171
	10.00 to <100.00	30	19.3	114	45	2.0	71	234
	of which [10.00 to <20.00]	15	12.0	70	45	2.0	32	212
	of which [20.00 to <30.00]	15	26.5	44	45	2.0	39	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	11	100.0	51	45	2.0	0	0
	Subtotal	**544**	**5.0**	**2,111**	**45**	**2.0**	**588**	**108**
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**

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	56	0.2	304	45	2.0	28	50
	0.25 to <0.50	94	0.4	389	45	2.0	48	51
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	166	1.3	662	45	2.0	172	104
	of which [0.75 to <1.75]	126	1.2	471	45	2.0	125	100
	of which [1.75 to <2.50]	40	1.9	191	45	2.0	47	116
	2.50 to <10.00	186	4.2	591	45	2.0	269	144
	of which [2.50 to <5.00]	145	3.4	405	45	2.0	198	137
	of which [5.00 to <10.00]	41	6.8	186	45	2.0	71	171
	10.00 to <100.00	30	19.3	114	45	2.0	71	234
	of which [10.00 to <20.00]	15	12.0	70	45	2.0	32	212
	of which [20.00 to <30.00]	15	26.5	44	45	2.0	39	255
	of which [30.00 to <100.00]	0	0.0	0	0	0.0	0	0
	100.00 (default)	11	100.0	51	45	2.0	0	0
	Subtotal	**544**	**5.0**	**2,111**	**45**	**2.0**	**588**	**108**
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**

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**

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**

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		**544**	**5.0**	**2,178**	**45**	**2.0**	**588**	**108**

12/31/2024 (in € millions)	PD range	EAD post-CRM	Weighted average PD (in %)	Number of debtors	Weighted average LGD (in %)	Average maturity (in years)	Risk-weighted exposure amount (RWEA)	RWEA density
CENTRAL GOVERNMENTS AND CENTRAL BANKS								
	0 to <0.15	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [0 to <0.10]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [0.10 to <0.15]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	0.15 to <0.25	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	0.25 to <0.50	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	0.50 to <0.75	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	0.75 to <2.50	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [0.75 to <1.75]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [1.75 to <2.50]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	2.50 to <10.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [2.50 to <5.00]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [5.00 to <10.00]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	10.00 to <100.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [10.00 to <20.00]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [20.00 to <30.00]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	of which [30.00 to <100.00]	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	100.00 (default)	0.00	0.0	0.0	0.0	0.0	0.0	0.0
	Subtotal	**0.00**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
INSTITUTIONS (BANKS)								
	0 to <0.15	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [0 to <0.10]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [0.10 to <0.15]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	0.15 to <0.25	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	0.25 to <0.50	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	0.50 to <0.75	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	0.75 to <2.50	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [0.75 to <1.75]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [1.75 to <2.50]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	2.50 to <10.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [2.50 to <5.00]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [5.00 to <10.00]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	10.00 to <100.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [10.00 to <20.00]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [20.00 to <30.00]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	of which [30.00 to <100.00]	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	100.00 (default)	0.00	0.00	0.00	0.00	0.0	0.00	0.00
	Subtotal	**0.00**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

CORPORATES								
	0 to <0.15	0	0.0	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.0	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.0	0	0.00	0.0	0	0
	0.15 to <0.25	35	0.2	280	43.52	2.5	18	51
	0.25 to <0.50	65	0.4	378	45.00	2.5	47	72
	0.50 to <0.75	0	0.0	0	0.00	0.0	0	0
	0.75 to <2.50	142	1.4	590	39.54	2.5	140	98
	of which [0.75 to <1.75]	97	1.2	398	37.01	2.5	85	87
	of which [1.75 to <2.50]	45	1.9	192	45.00	2.5	56	124
	2.50 to <10.00	98	4.2	546	45.00	2.5	150	153
	of which [2.50 to <5.00]	78	3.5	391	45.00	2.5	113	146
	of which [5.00 to <10.00]	20	6.8	155	45.00	2.5	37	182
	10.00 to <100.00	11	13.2	94	45.00	2.5	22	191
	of which [10.00 to <20.00]	6	12.0	55	45.00	2.5	14	225
	of which [20.00 to <30.00]	3	26.6	34	45.00	2.5	8	270
	of which [30.00 to <100.00]	2	0.0	5	45.00	2.5	0	0
	100.00 (default)	13	100.0	46	45.00	2.5	0	0
	Subtotal	**365**	**5.8**	**1,934**	**42.73**	**2.5**	**376**	**103**
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**

RETAIL CUSTOMERS								
	0 to <0.15	0	0.05	41	43.99	0.0	0	4
	of which [0 to <0.10]	0	0.05	41	43.99	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.17	14	45.00	0.0	0	10
	0.25 to <0.50	0	0.40	8	45.00	0.0	0	18
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.60	11	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	0.97	4	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.88	7	45.00	0.0	0	35
	2.50 to <10.00	0	6.53	4	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.63	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.04	2	45.00	0.0	0	43
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	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)	0	0.00	0	0.00	0.0	0	0
	Subtotal	**2**	**0.57**	**78**	**44.75**	**0.0**	**0**	**13**
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**
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**
of which: Other retail customers								
	0 to <0.15	0	0.05	41	43.99	0.0	0	4
	of which [0 to <0.10]	0	0.05	41	43.99	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.17	14	45.00	0.0	0	10
	0.25 to <0.50	0	0.40	8	45.00	0.0	0	18
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.60	11	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	0.97	4	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.88	7	45.00	0.0	0	35
	2.50 to <10.00	0	6.53	4	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.63	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.04	2	45.00	0.0	0	43
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	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)	0	0.00	0	0.00	0.0	0	0
	Subtotal	**2**	**0.57**	**78**	**44.75**	**0.0**	**0**	**13**

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	0.05	41	43.99	0.0	0	4
	of which [0 to <0.10]	0	0.05	41	43.99	0.0	0	4
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	1	0.17	14	45.00	0.0	0	10
	0.25 to <0.50	0	0.40	8	45.00	0.0	0	18
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.60	11	45.00	0.0	0	33
	of which [0.75 to <1.75]	0	0.97	4	45.00	0.0	0	28
	of which [1.75 to <2.50]	0	1.88	7	45.00	0.0	0	35
	2.50 to <10.00	0	6.53	4	45.00	0.0	0	42
	of which [2.50 to <5.00]	0	3.63	2	45.00	0.0	0	40
	of which [5.00 to <10.00]	0	7.04	2	45.00	0.0	0	43
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	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)	0	0.00	0	0.00	0.0	0	0
	Subtotal	**2**	**0.57**	**78**	**44.75**	**0.0**	**0**	**13**
EQUITIES								
	0 to <0.15	0	0.00	0	0.00	0.0	0	0
	of which [0 to <0.10]	0	0.00	0	0.00	0.0	0	0
	of which [0.10 to <0.15]	0	0.00	0	0.00	0.0	0	0
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	0.00	0	0.00	0.0	0	0
	of which [0.75 to <1.75]	0	0.00	0	0.00	0.0	0	0
	of which [1.75 to <2.50]	0	0.00	0	0.00	0.0	0	0
	2.50 to <10.00	0	0.00	0	0.00	0.0	0	0
	of which [2.50 to <5.00]	0	0.00	0	0.00	0.0	0	0
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	0.00	0	0.00	0.0	0	0
	of which [10.00 to <20.00]	0	0.00	0	0.00	0.0	0	0
	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)	0	0.00	0	0.00	0.0	0	0
	Subtotal	**0**	**0.00**	**0**	**0.00**	**0.0**	**0**	**0**
TOTAL		**367**	**5.77**	**2,012**	**42.74**	**2.5**	**376**	**103**

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

06/30/2025 *(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	8,702	0.06	117	43.58	1	389	4
	of which [0 to <0.10]	7,630	0.05	96	43.38	1	271	4
	of which [0.10 to <0.15]	1,073	0.10	21	45.00	1	118	11
	0.15 to <0.25	1,215	0.22	18	45.00	1	204	17
	0.25 to <0.50	491	0.42	8	45.00	1	52	11
	0.50 to <0.75	0	0.00	0	0.00	0	0	0
	0.75 to <2.50	459	0.98	3	45.00	0	17	4
	of which [0.75 to <1.75]	459	0.98	3	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	**10,867**	**0.13**	**146**	**43.86**	**1**	**661**	**6**
CORPORATES								
	0 to <0.15	5,146	0.05	102	44.57	1	183	4
	of which [0 to <0.10]	4,987	0.05	55	44.71	1	138	3
	of which [0.10 to <0.15]	158	0.11	47	40.00	2	46	29
	0.15 to <0.25	401	0.20	63	40.05	2	164	41
	0.25 to <0.50	445	0.33	109	40.00	2	235	53
	0.50 to <0.75	443	0.73	93	42.31	2	182	41
	0.75 to <2.50	37	1.40	39	40.00	2	36	96
	of which [0.75 to <1.75]	37	1.40	39	40.00	2	36	96
	of which [1.75 to <2.50]	0	0	0	0	0	0	0
	2.50 to <10.00	59	3.91	57	40.00	2	75	128
	of which [2.50 to <5.00]	59	3.91	57	40.00	2	75	128
	of which [5.00 to <10.00]	0	0	0	0	0	0	0
	10.00 to <100.00	10	10.13	20	40.00	2	17	180
	of which [10.00 to <20.00]	10	10.13	20	40.00	2	17	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)	10	100.00	2	45.00	2	0	0
	Subtotal	**6,550**	**0.34**	**485**	**43.76**	**1**	**893**	**14**
TOTAL		**17,417**	**0.21**	**631**	**43.82**	**2**	**1,554**	**9**

12/31/2024 *(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	8,130	0.05	114	16.43	1.95	189	0
	of which [0 to <0.10]	6,950	0.05	92	16.44	2.02	125	0
	of which [0.10 to <0.15]	1,181	0.10	22	16.34	1.48	64	0
	0.15 to <0.25	863	0.22	16	17.24	1.63	130	0
	0.25 to <0.50	580	0.42	9	7.16	1.43	27	0
	0.50 to <0.75	0	0.00	0	0.00	0.00	0	0
	0.75 to <2.50	703	0.98	2	1.52	0.50	3	0
	of which [0.75 to <1.75]	703	0.98	2	1.52	0.50	3	0
	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	**10,276**	**0.15**	**141**	**14.95**	**1.90**	**349**	**3**
CORPORATES								
	0 to <0.15	5,798	0.04	95	13	2.2	311	0
	of which [0 to <0.10]	5,451	0.03	49	11	1.9	190	0
	of which [0.10 to <0.15]	347	0.11	46	45	2.5	120	0
	0.15 to <0.25	475	0.20	61	45	2.5	231	0
	0.25 to <0.50	315	0.33	98	45	2.5	199	1
	0.50 to <0.75	331	0.73	99	45	2.5	299	1
	0.75 to <2.50	32	1.40	43	45	2.5	37	1
	of which [0.75 to <1.75]	32	1.40	43	45	2.5	37	1
	of which [1.75 to <2.50]	0	0.00	0	0	0.0	0	0
	2.50 to <10.00	44	3.91	50	45	2.5	67	2
	of which [2.50 to <5.00]	44	3.91	50	45	2.5	67	2
	of which [5.00 to <10.00]	0	0.00	0	0	0.0	0	0
	10.00 to <100.00	3	10.13	19	45	2.5	6	2
	of which [10.00 to <20.00]	3	10.13	19	45	2.5	6	2
	of which [20.00 to <30.00]	0	0.00	0	0	0.0	0	0
	of which [30.00 to <100.00]	0	0.00	0	0	0.0	0	0
	100.00 (default)	2	100.00	4	45	2.5	0	0
	Subtotal	**7,000**	**0.16**	**469**	**18**	**2.4**	**1,149**	**16**
TOTAL		**17,276**	**0.15**	**610**	**16**	**2.2**	**1,498**	**9**

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TABLE 47: CREDIT DERIVATIVE EXPOSURES (EU CCR6)

	06/30/2025			12/31/2024		
	Credit derivative hedges			Credit derivative hedges		
(in € millions)	Protection bought	Protection sold	Other credit derivatives	Protection bought	Protection sold	Other credit derivatives
Notional amounts						
Single-name credit default swaps	8,128	4,493	0	8,102	4,432	0
Index credit default swaps	3,328	2,473	0	2,657	1,948	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	**11,457**	**6,966**	**0**	**10,759**	**6,380**	**0**
Fair values	**0**	**0**	**0**	**0**	**0**	**0**
Positive fair value (asset)	25	149	0	26	157	0
Negative fair value (liability)	-213	-13	0	-216	-12	0

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

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

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TABLE 49: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)

	06/30/2025		12/31/2024	
(in € millions)	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
Exposures to eligible central counterparties (total)	**0**	**26**	**0**	**33**
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	358	15	371	22
A.Over-the-counter derivatives	210	12	222	19
B.Trading derivatives	22	0	24	0
C.Equity financing transactions	126	3	125	3
D.Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	1,094	0	1,105	0
Non-segregated initial margin	16	3	17	3
Pre-funded default fund contributions	62	8	53	7
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

1.6 CREDIT RISK MITIGATION TECHNIQUES (EU CRC)

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

06/30/2025		Guaranteed exposures			
(in € millions)	Unsecured exposures – Carrying amount		Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 - Loans and advances	150,606	197,730	170,577	27,152	0
2 - Debt securities	32,497	0	0	0	0
3 - TOTAL	**183,103**	**197,730**	**170,577**	**27,152**	**0**
4 - Of which non-performing exposures	722	3,915	2,473	1,442	0
5 - Of which defaulted	722	3,915	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.

12/31/2024		Guaranteed exposures			
(in € millions)	Unsecured exposures – Carrying amount		Of which collateralized exposures *	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 - Loans and advances	144,822	196,640	167,914	28,726	0
2 - Debt securities	31,100	0	0	0	0
3 - TOTAL	**175,922**	**196,640**	**167,914**	**28,726**	**0**
4 - Of which non-performing exposures	741	3,929	2,331	1,598	0
5 - Of which defaulted	741	3,929	0	0	0

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

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In accordance with Regulation (EU) No 2024/3172, the publication of the EU CR4 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06).

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

At 06/30/2025	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
Exposure categories (in € millions)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 – Central governments and central banks	57,914	753	59,795	98	828	1 %
2 – Non-central government public sector entities	17,065	297	17,463	309	52	– %
EU 2a – Regional or local authorities	456	6	456	2	52	11 %
EU 2b – Public sector	16,609	291	17,007	307	0	– %
3 – Multilateral development banks	305	0	305	0	0	– %
EU 3a – International organizations	272	0	272	0	0	– %
4 – Institutions	5,517	318	5,517	116	1,017	18 %
5 – Covered bonds	56	0	56	0	11	20 %
6 - Companies	10,657	2,446	10,656	729	9,890	87 %
6.1 – Of which: Specialised Lending	0	0	0	0	0	– %
7 – Subordinated debt exposures and equity	6,306	0	6,306	0	14,280	226 %
EU 7a – Subordinated debt exposures	0	0	0	0	0	– %
EU 7b – Equity	6,306	0	6,306	0	14,280	226 %
8 – Retail customers	2,107	1,270	2,013	337	1,579	67 %
9 – Secured by mortgages on immovable property and ADC exposures	10,163	150	10,163	53	6,761	66 %
9.1 – Secured by mortgages on residential immovable property - non IPRE	748	27	748	11	241	32 %
9.2 – Secured by mortgages on residential immovable property - IPRE	4,161	10	4,161	4	1,715	41 %
9.3 – Secured by mortgages on commercial immovable property - non IPRE	150	8	150	3	94	62 %
9.4 – Secured by mortgages on commercial immovable property - IPRE	3,781	51	3,781	20	2,702	71 %
9.5 – Acquisition, Development and Construction (ADC)	1,323	54	1,323	16	2,008	150 %
10 – Exposures in default	1,032	300	1,002	140	1,638	143 %
EU 10a – Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	– %
EU 10b – Collective investment undertakings (CIU)	408	0	408	0	990	243 %
EU 10c – Other items	1,351	0	1,351	0	1,743	129 %
TOTAL	**113,153**	**5,535**	**115,308**	**1,783**	**38,789**	**33 %**

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

At 12/31/2024	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
Exposure categories (in € millions)	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1 - Central governments and central banks	56,278	527	60,197	56	790	1 %
2 - Regional or local authorities	451	7	443	3	56	12 %
3 - Public sector (Public organizations excluding central administration)	16,066	203	16,434	314	0	– %
4 - Multilateral development banks	332	0	332	0	0	– %
5 - International organizations	325	0	325	0	0	– %
6 - Institutions (banks)	5,907	163	5,897	61	312	5 %
7 - Corporates	10,390	2,504	9,488	905	8,781	84 %
8 - Retail customers	2,463	1,242	2,145	380	1,609	64 %
9 - Exposures secured by real estate mortgages	9,174	126	9,174	55	3,946	43 %
10 – Exposures in default	1,273	183	1,202	109	1,479	113 %
11 - Exposures presenting a particularly high risk	1,988	102	1,979	49	3,043	150 %
12 - Covered bonds	0	0	0	0	0	10 %
13 - Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	– %
14 - Exposures in the form of UCIT shares or equities	352	0	352	0	592	168 %
15 - Equity exposure	103	0	103	0	103	100 %
16 - Other assets	1,068	0	1,068	0	1,015	95 %
17 - TOTAL	**106,169**	**5,057**	**109,138**	**1,932**	**21,725**	**20 %**

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

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

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

Update of Table 53 of the 2024 Universal Registration Document, page 402

In accordance with Regulation (EU) No 2024/3172, the publication of the EU CR7-A table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06).

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			
At 06/30/2025			Portion covered by other eligible collateral (as a %)				Portion covered by other forms of financed credit protection (as a %)							
IRBA exposures	Total exposures	Portion covered by financial guarantees (as a %)		Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
1 - Central governments and central banks	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
3 - Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 - Corporates	50,024	0	0	0	0	0	0	0	0	0	2	0	28,160	25,884
4.1 - Corporates – General	50,024	0	0	0	0	0	0	0	0	0	2	0	28,160	25,884
4.2 - Corporates – Specialised lending	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
5 - Retail	149,392	0	0	0	0	0	0	0	0	0	1	0	23,291	20,662
5.1 - Retail – Qualifying revolving	5,372	0	0	0	0	0	0	0	0	0	0	0	882	882
5.2 - Retail – secured by residential immovable property	97,725	0	0	0	0	0	0	0	0	0	0	0	10,905	10,193
5.3 - Retail - Purchased Receivables	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0
5.4 - Retail - Other retail exposures	46,295	0	0	0	0	0	0	0	0	0	1	0	11,505	9,587
6 - TOTAL	**199,416**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**51,451**	**46,546**

[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.

At 06/30/2025 *(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 %)							
IRBF exposures	Total exposures	Portion covered by financial guarantees (as a %)		Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
1 - Central governments and central banks	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
3 - Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 - Institutions	42,696	0	0	0	0	0	0	0	0	0	0	0	4,988	4,988
5 - Corporates	59,534	0	0	0	0	0	0	0	0	0	0	0	35,581	35,581
5.1 - Corporates - General	47,291	0	0	0	0	0	0	0	0	0	0	0	25,975	25,975
5.2 - Corporates - Specialised lending	12,243	0	0	0	0	0	0	0	0	0	0	0	9,607	9,607
5.3 - Corporates - Purshased Receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - TOTAL	**102,230**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**40,569**	**40,569**

At 12/31/2024 *(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 %)							
IRBA exposures	Total exposures	Portion covered by financial guarantees (as a %)		Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
1 - Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2- Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 - Corporates	48,421	0	0	0	0	0	0	0	0	0	3	0	27,715	25,434
3.1 - of which corporates - Specialized financing	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2 - of which corporates - SMEs	25,955	0	0	0	0	0	0	0	0	0	3	0	13,758	11,477
3.3 - of which corporates - Other	22,467	0	0	0	0	0	0	0	0	0	4	0	13,957	13,957
4 - Retail customers	144,566	0	0	0	0	0	0	0	0	0	1	0	23,796	21,013
4.1 - of which retail customers – Real estate – SMEs	19,951	0	0	0	0	0	0	0	0	0	0	0	5,483	4,210
4.2 - of which retail customers – Real estate – non-SMEs[2]	89,744	0	0	0	0	0	0	0	0	0	0	0	8,996	8,996
4.3 - of which retail customers – Eligible revolving exposures	3,910	0	0	0	0	0	0	0	0	0	0	0	527	527
4.4 - of which retail customers – Other SMEs	18,438	0	0	0	0	0	0	0	0	0	11	0	6,905	5,395
4.5 - of which retail customers – Other non-SMEs	12,523	0	0	0	0	0	0	0	0	0	0	0	1,885	1,885
5 - TOTAL	**192,987**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**51,510**	**46,447**

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

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

At 12/31/2024 (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 %)							
IRBF exposures	Total exposures	Portion covered by financial guarantees (as a %)		Portion of the exposures covered by real estate collateral (%)	Portion of the exposures covered by receivables to be recovered (%)	Portion of the exposures covered by other eligible collateral (%)		Portion of the exposures covered by cash deposits (%)	Portion of the exposures covered by life insurance policies (%)	Portion of the exposures covered by third-party instruments (%)	Portion covered by guarantees (as a %)	Portion covered by credit derivatives (as a %)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)
1 - Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2- Institutions	33,382	0	0	0	0	0	0	0	0	0	1	0	5,299	5,299
3 - Corporates	61,500	2	0	0	0	0	0	0	0	0	9	0	44,672	44,672
3.1 - of which corporates - Specialized financing	11,295	3	0	0	0	0	0	0	0	0	0	0	8,933	8,933
3.2 - of which corporates - SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 - of which corporates - Other	50,205	1	0	0	0	0	0	0	0	0	11	0	35,739	35,739
4 - TOTAL	**94,882**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**0**	**49,971**	**49,971**

Update of Table 54 of the 2024 Universal Registration Document, page 404

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

06/30/2025 (in € millions)	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	
Type of collateral	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation
Cash – national currency	94	775	856	1,400	0	846	0	498
Cash – other currencies	9	29	34	117	0	7	0	1
National sovereign debt	0	0	0	0	0	5,867	0	4,924
Other sovereign debt	0	0	0	0	0	6,092	0	6,928
Public administration debt	0	0	0	0	0	311	0	489
Corporate bonds	0	0	0	0	0	2,499	0	3,004
Equities	0	0	0	0	0	1,475	0	201
Other collateral	0	0	0	0	0	4,431	266	6,987
TOTAL	**104**	**803**	**890**	**1,517**	**0**	**21,527**	**266**	**23,031**

12/31/2024 (in € millions)	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	
Type of collateral	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation	Segregated	Not subject to segregation
Cash – national currency	5	940	842	1,654	0	596	0	351
Cash – other currencies	3	129	53	75	0	1	0	9
National sovereign debt	0	0	0	0	0	5,751	0	4,788
Other sovereign debt	0	0	0	0	0	4,913	0	5,823
Public administration debt	0	0	0	0	0	113	0	323
Corporate bonds	0	0	0	0	0	2,162	0	2,781
Equities	0	0	0	0	0	1,018	0	107
Other collateral	0	0	0	0	0	4,589	218	6,986
TOTAL	**8**	**1,068**	**896**	**1,729**	**0**	**19,142**	**218**	**21,169**

1.7 SECURIZATION (EU SECA)

Update of Table 56 of the 2024 Universal Registration Document, page 407

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

06/30/2025	The institution acts as initiator						
	Classic						
(in € millions)	STS	Including TRS	No STS	Including TRS	Summarized	Including TRS	Subtotal
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

06/30/2025	The institution acts as sponsor				The institution acts as investor			
	Classic				Classic			
(in € millions)	STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
Total exposures	**0**	**765**	**0**	**765**	**4,064**	**6,231**	**0**	**10,295**
Retail customers (total)	0	0	0	0	3,193	1,116	0	4,309
Residential mortgages	0	0	0	0	841	245	0	1,085
Credit cards	0	0	0	0	0	12	0	12
Other retail customer exposures	0	0	0	0	2,352	860	0	3,211
Resecuritization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	765	0	765	872	5,115	0	5,987
Corporate loans	0	0	0	0	0	4,150	0	4,150
Commercial mortgages	0	0	0	0	0	0	0	0
Lease payments and receivables	0	765	0	765	872	965	0	1,837
Other wholesale customer exposures	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0

CIC does not act as originator.

12/31/2024	The institution acts as initiator						
	Classic						
(in € millions)	STS	Including TRS	No STS	Including TRS	Summarized	Including TRS	Subtotal
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

12/31/2024	The institution acts as sponsor				The institution acts as investor			
	Classic				Classic			
(in € millions)	STS	Non STS	Summarized	Subtotal	STS	Non STS	Summarized	Subtotal
Total exposures	**0**	**765**	**0**	**765**	**3,951**	**5,896**	**0**	**9,848**
Retail customers (total)	0	0	0	0	3,033	1,044	0	4,077
Residential mortgages	0	0	0	0	771	233	0	1,004
Credit cards	0	0	0	0	55	12	0	67
Other retail customer exposures	0	0	0	0	2,207	799	0	3,006
Resecuritization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	765	0	765	918	4,853	0	5,771
Corporate loans	0	0	0	0	0	3,828	0	3,828
Commercial mortgages	0	0	0	0	0	0	0	0
Lease payments and receivables	0	765	0	765	918	1,025	0	1,943
Other wholesale customer exposures	0	0	0	0	0	0	0	0
Resecuritization	0	0	0	0	0	0	0	0

CIC does not act as originator.

Update of Table 57 of the 2024 Universal Registration Document, page 408

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

06/30/2025 (in € millions)	The institution acts as investor			
	Classic			
	STS	Non STS	Summarized	Subtotal
Total exposures	**56**	**3**	**684**	**743**
Retail customers (total)	56	3	0	59
Residential mortgages	46	3	0	49
Credit cards	0	0	0	0
Other retail customer exposures	9	0	0	9
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.

12/31/2024 (in € millions)	The institution acts as investor			
	Classic			
	STS	Non STS	Summarized	Subtotal
Total exposures	**129**	**4**	**537**	**670**
Retail customers (total)	129	4	0	133
Residential mortgages	107	4	0	111
Credit cards	0	0	0	0
Other retail customer exposures	22	0	0	22
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.

Update of Table 58 of the 2024 Universal Registration Document, page 409

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

06/30/2025	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			
(in € millions)	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
Total exposures	**0**	**765**	**0**	**0**	**0**	**0**	**0**	**765**	**0**	**0**	**0**	**185**	**0**	**0**	**0**	**15**	**0**
Traditional transactions	0	765	0	0	0	0	0	765	0	0	0	185	0	0	0	15	0
Securitization	0	765	0	0	0	0	0	765	0	0	0	185	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	185	0	0	0	15	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.

12/31/2024	Securities at risk (by weighting range/deductions)					Value at risk (by regulatory approach)				Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap			
(in € millions)	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
Total exposures	**765**	**0**	**0**	**0**	**0**	**0**	**0**	**765**	**0**	**0**	**0**	**141**	**0**	**0**	**0**	**11**	**0**
Traditional transactions	765	0	0	0	0	0	0	765	0	0	0	141	0	0	0	11	0
Securitization	765	0	0	0	0	0	0	765	0	0	0	141	0	0	0	11	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	765	0	0	0	0	0	0	765	0	0	0	141	0	0	0	11	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.

Update of Table 59 of the 2024 Universal Registration Document, page 410

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

06/30/2025	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			
(in € millions)	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
Total exposures	**9,653**	**289**	**65**	**280**	**9**	**0**	**7,922**	**2,364**	**9**	**0**	**1,665**	**289**	**0**	**0**	**133**	**23**	**0**
Traditional transactions	9,653	289	65	280	9	0	7,922	2,364	9	0	1,665	289	0	0	133	23	0
Securitization	9,653	289	65	280	9	0	7,922	2,364	9	0	1,665	289	0	0	133	23	0
Retail customers	4,047	257	1	4	0	0	3,728	580	0	0	523	62	0	0	42	5	0
Of which STS	3,145	46	1	1	0	0	2,683	510	0	0	305	51	0	0	24	4	0
Wholesale customers	5,606	32	64	276	9	0	4,194	1,784	9	0	1,142	227	0	0	91	18	0
Of which STS	872	0	0	0	0	0	35	836	0	0	4	84	0	0	0	7	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

12/31/2024	Securities at risk (by weighting range/ deductions)					Value at risk (by regulatory approach)				Weighted exposure amount (by regulatory approach)				Capital requirement after application of the cap			
(in € millions)	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
Total exposures	**9,392**	**123**	**100**	**228**	**6**	**0**	**7,382**	**2,465**	**0**	**0**	**1,590**	**303**	**0**	**0**	**127**	**24**	**0**
Classic securitization	9,392	123	100	228	6	0	7,382	2,465	0	0	1,590	303	0	0	127	24	0
Securitization	9,392	123	100	228	6	0	7,382	2,465	0	0	1,590	303	0	0	127	24	0
Retail underlying	3,996	76	1	4	0	0	3,494	582	0	0	455	62	0	0	36	5	0
Of which STS	3,000	31	1	1	0	0	2,523	510	0	0	279	51	0	0	22	4	0
Wholesale customers	5,396	47	99	223	6	0	3,888	1,883	0	0	1,134	241	0	0	91	19	0
Of which STS	918	0	0	0	0	0	40	878	0	0	4	88	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

Update of Table 60 of the 2024 Universal Registration Document, page 411

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

06/30/2025	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
(in € millions)		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
Total exposures	636	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)	636	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	636	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator.

12/31/2024	Exposures securitized by the institution - the institution acts as originator or sponsor			
	Total nominal amount outstanding			
(in € millions)		Of which exposures in default	Total amount of specific credit risk adjustments made during the period	
Total exposures	683	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)	683	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	683	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as originator.

1.8 RISK OF CAPITAL MARKETS (EU MRA)

Update of Table 61 of the 2024 Universal Registration Document, page 414

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

(in € millions)	06/30/2025		12/31/2024	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
Outright products				
1 – Interest rate risk (general and specific)	855	68	1,095	88
2 – Equity risk (general and specific)	1,266	101	987	79
3 – Currency risk	0	0	0	0
4 – Commodity risk	0	0	0	0
Options				
5 – Simplified approach	0	0	0	0
6 – Delta-plus method	20	2	23	2
7 – Scenario approach	0	0	0	0
8 – Securitization (specific risk)	103	8	97	8
9 – TOTAL	**2,244**	**180**	**2,202**	**176**

1.9 ASSET-LIABILITY MANAGEMENT (ALM) RISK

1.9.1 Managing interest rate risk (EU IRRBBA)

Update of Table 64 of the 2024 Universal Registration Document, page 418

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

	EVE		NII	
(in € millions)	06/30/2025	12/31/2024	06/30/2025	12/31/2024
Downward parallel shift (-200 bp)	281	129	-691	-696
Upward parallel shift (+200 bp)	-2,177	-2,456	693	657
Reduction in short-term rates	719	733	-	-
Increase in short-term rates	-1,421	-1,481	-	-
Steepening of the yield curve	250	210	-	-
Flattening of the yield curve	-974	-1,095	-	-
Inflation of 100 bp	-770	-793	-	-
Downward parallel shift (-225 bp)	193	-34	-	-
Upward parallel shift (+225 bp)	-2,434	-2,708	-	-

	06/30/2025	12/31/2024
COMMON EQUITY TIER 1 CAPITAL	20,172	19,444

1.9.2 Liquidity risk managements (EU LIQA)

Update of Table 65 of the 2024 Universal Registration Document, page 420

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

		Total unweighted value				Total weighted value			
	(in € millions)	09/30/2024	12/31/2024	03/31/2025	06/30/2025	09/30/2024	12/31/2024	03/31/2025	06/30/2025
HIGH-QUALITY ASSETS									
1	TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)	-	-	-	-	52,766	51,886	50,531	49,908
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	119,334	119,395	119,147	118,994	8,260	8,257	8,259	8,298
3	Stable deposits	67,415	67,293	67,310	67,458	3,371	3,365	3,365	3,373
4	Less stable deposits	35,756	35,445	35,314	35,536	4,519	4,489	4,471	4,499
5	Unsecured Wholesale financing	75,657	72,499	70,888	69,606	44,340	41,425	40,100	39,038
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,778	13,857	13,663	13,393	3,235	3,254	3,206	3,143
7	Non-operational deposits (all counterparties)	57,639	54,755	52,964	52,015	36,865	34,284	32,633	31,697
8	Unsecured debt	4,240	3,887	4,260	4,198	4,240	3,887	4,260	4,198
9	Secured wholesale funding	0	0	0	0	2,852	3,260	3,416	3,346
10	Additional requirements	52,116	52,001	52,281	52,380	7,189	7,164	7,196	7,045
11	Outflows related to derivative exposures and other collateral requirements	1,136	1,002	855	722	1,136	1,002	855	722
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	50,979	50,999	51,426	51,659	6,052	6,162	6,341	6,323
14	Other contractual funding obligations	390	373	348	313	390	373	348	313
15	Other contingent funding obligations	44	45	46	48	2	2	2	2
16	TOTAL CASH OUTFLOWS	-	-	-	-	63,033	60,482	59,322	58,042
CASH INFLOWS									
17	Secured lending (such as reverse repurchase agreements)	9,978	10,481	10,547	10,448	4,796	4,868	4,985	5,082
18	Inflows from fully performing exposures	25,303	23,623	21,936	20,862	19,177	17,468	16,019	15,068
19	Other cash inflows	1,943	1,928	1,839	1,822	1,623	1,550	1,410	1,321
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	37,224	36,033	34,323	33,132	25,595	23,886	22,415	21,471
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	37,224	36,033	34,323	33,132	25,595	23,886	22,415	21,471
21	LIQUIDITY BUFFERS	-	-	-	-	52,766	51,886	50,531	49,908
22	TOTAL NET CASH OUTFLOWS	-	-	-	-	37,438	36,596	36,907	36,571
23	LIQUIDITY COVERAGE RATIO (in %)[1]	-	-	-	-	141%	142%	138%	137%

[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.

		Total unweighted value				Total weighted value			
(in € millions)		03/31/2024	06/30/2024	09/30/2024	12/31/2024	03/31/2024	06/30/2024	09/30/2024	12/31/2024
HIGH-QUALITY ASSETS									
1	**TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)**	**-**	**-**	**-**	**-**	**59,491**	**54,592**	**52,766**	**51,886**
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	118,871	119,122	119,334	119,395	8,476	8,331	8,260	8,257
3	Stable deposits	67,934	67,646	67,415	67,293	3,397	3,382	3,371	3,365
4	Less stable deposits	38,230	36,738	35,756	35,445	4,837	4,644	4,519	4,489
5	Unsecured wholesale financing	80,133	77,486	75,657	72,499	48,503	46,087	44,340	41,425
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	12,807	13,426	13,778	13,857	3,003	3,148	3,235	3,254
7	Non-operational deposits (all counterparties)	62,996	59,816	57,639	54,755	41,170	38,695	36,865	34,284
8	Unsecured debt	4,330	4,244	4,240	3,887	4,330	4,244	4,240	3,887
9	Secured wholesale funding	0	0	0	0	2,243	2,555	2,852	3,260
10	Additional requirements	52,496	52,170	52,116	52,001	7,062	7,123	7,189	7,164
11	Outflows related to derivative exposures and other collateral requirements	1,162	1,162	1,136	1,002	1,162	1,162	1,136	1,002
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	51,333	51,008	50,979	50,999	5,900	5,961	6,052	6,162
14	Other contractual funding obligations	347	373	390	373	347	373	390	373
15	Other contingent funding obligations	42	41	44	45	2	2	2	2
16	**TOTAL CASH OUTFLOWS**	**-**	**-**	**-**	**-**	**66,634**	**64,471**	**63,033**	**60,482**
17	Secured lending (such as reverse repurchase agreements)	8,889	9,307	9,978	10,481	4,694	4,751	4,796	4,868
18	Inflows from fully performing exposures	25,510	25,603	25,303	23,623	19,605	19,581	19,177	17,468
19	Other cash inflows	2,032	2,093	1,943	1,928	1,749	1,796	1,623	1,550
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)				0	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)				0	0	0	0	0
20	**TOTAL CASH INFLOWS**	**36,431**	**37,003**	**37,224**	**36,033**	**26,048**	**26,128**	**25,595**	**23,886**
EU-20a	Fully exempt cash inflows	-	-	-	-	-	-	-	-
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Cash inflows subject to 75% cap	36,431	37,003	37,224	36,033	26,048	26,128	25,595	23,886
21	**LIQUIDITY BUFFERS**	**-**	**-**	**-**	**-**	**59,491**	**54,592**	**52,766**	**51,886**
22	**TOTAL NET CASH OUTFLOWS**	**-**	**-**	**-**	**-**	**40,586**	**38,343**	**37,438**	**36,596**
23	**LIQUIDITY COVERAGE RATIO (in %)[1]**	**-**	**-**	**-**	**-**	**146%**	**143%**	**141%**	**142%**

[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 2024 Universal Registration Document, page 424

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

06/30/2025		Unweighted value by residual maturity				
(in € millions)		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	21,131	-	-	3,590	24,721
2	Shareholders' equity	21,131	-	-	3,590	24,721
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	118,527	191	86	110,436
5	Stable deposits	-	70,079	5	9	66,589
6	Less stable deposits	-	48,447	187	77	43,847
7	Wholesale financing	-	154,187	18,364	78,004	123,057
8	Operational deposits	-	13,194	-	-	6,597
9	Other wholesale financing	-	140,993	18,364	78,004	116,460
10	Interdependent commitments	-	15,920	-	-	-
11	Other commitments:	1,306	5,199	605	2,055	2,358
12	Derivative commitments affecting the NSFR	1,306	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	5,199	605	2,055	2,358
14	**TOTAL AVAILABLE STABLE FUNDING**	**-**	**-**	**-**	**-**	**260,572**
STABLE FUNDING REQUIREMENTS						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,792
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	730	739	19,035	17,429
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	67,360	18,776	210,617	198,648
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	10,038	947	518	2,189
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	21,170	1,997	22,713	26,427
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:	-	25,105	10,874	84,379	148,931
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	900	1,154	967	50,074
22	Performing residential mortgages, of which:	-	4,300	4,094	81,223	-
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	3,575	3,407	69,119	-
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	-	6,746	864	21,784	21,102
25	Interdependent assets	-	15,920	-	-	-
26	Other assets:	4,617	7,948	40	9,241	14,321
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-		816		758
29	Derivative assets affecting the NSFR	-		1,110		1,110
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-		2,690		135
31	All other assets not falling within the above categories	-	7,948	40	9,241	12,317
32	Off-balance sheet items	-	53,407	129	20	2,882
33	**TOTAL REQUIRED STABLE FUNDING**	**-**	**-**	**-**	**-**	**236,071**
34	**NET STABLE FUNDING RATIO (AS A %)**	**-**	**-**	**-**	**-**	**110.38%**

12/31/2024		Unweighted value by residual maturity				
(in € millions)		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	20,470	-	-	2,874	23,343
2	Shareholders' equity	20,470	-	-	2,874	23,343
3	Other capital instruments	-	-	-	-	-
4	Retail customer deposits	-	119,050	198	86	110,890
5	Stable deposits	-	69,623	2	9	66,153
6	Less stable deposits	-	49,427	195	77	44,737
7	Wholesale financing	-	153,175	15,887	73,531	119,254
8	Operational deposits	-	13,862	-	-	6,931
9	Other wholesale financing	-	139,313	15,887	73,531	112,323
10	Interdependent commitments	-	15,070	-	-	-
11	Other commitments:	303	8,399	320	2,058	2,218
12	Derivative commitments affecting the NSFR	303	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	8,399	320	2,058	2,218
14	**TOTAL AVAILABLE STABLE FUNDING**	**-**	**-**	**-**	**-**	**255,706**
STABLE FUNDING REQUIREMENTS						
15	Total High-Quality Liquid Assets (HQLA)	-	-	-	-	2,742
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	673	682	17,960	16,418
16	Deposits held with other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	64,937	22,011	208,723	196,981
18	Financing transactions on performing securities with financial clients secured by high-quality liquid assets of level 1 subject to a haircut of 0%	-	8,269	943	270	1,789
19	Financing transactions on performing securities with financial clients secured by other assets and loans and advances to financial institutions	-	21,632	2,568	20,587	24,442
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:	-	24,649	11,416	83,785	149,781
21	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	1,018	1,455	1,765	51,864
22	Performing residential mortgages, of which:	-	4,273	4,620	82,934	-
23	With a risk weighting lower or equal to 35% under the standardized Basel II approach for credit risk	-	3,625	3,973	70,280	-
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	-	6,114	2,464	21,147	20,969
25	Interdependent assets	-	15,070	-	-	-
26	Other assets:	3,003	9,152	94	8,293	13,240
27	Raw materials physically exchanged	-	-	-	-	-
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-		947		805
29	Derivative assets affecting the NSFR	-		402		402
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-		1,654		83
31	All other assets not falling within the above categories	-	9,152	94	8,293	11,950
32	Off-balance sheet items	-	53,273	27	7	2,905
33	**TOTAL REQUIRED STABLE FUNDING**	**-**	**-**	**-**	**-**	**232,285**
34	**NET STABLE FUNDING RATIO (AS A %)**	**-**	**-**	**-**	**-**	**110.08%**

1.10 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

The background and methodology for CIC's Pillar 3 reporting statements are described in the 2024 Universal Registration Document. This document is available at : https://www.cic.fr/telechargements/institutionnel/cic/information-reglementee/CIC_URD_2024_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.

[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*

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

Update of Table 73 of the 2024 Universal Registration Document, page 450

TABLE 73 - MODEL 1: BANKING BOOK - INDICATORS OF TRANSITION RISK POTENTIALLY RELATED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, ISSUES AND RESIDUAL MATURITY

	a	b	c	d	e
Sector/sub-sector at 06/30/2025	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[1]	**103,691**	**615**		**10,828**	**4,423**
2 – A – Agriculture, forestry and fishing	4,220	-		673	205
3 – B – Extractive industries	474	176		22	38
4 – B.05 – Coal and lignite extraction	*0*	-		-	-
5 – B.06 – Extraction of hydrocarbons	*55*	*53*		-	-
6 – B.07 – Extraction of metal ores	*3*	*1*		-	-
7 – B.08 – Other extractive industries	*164*	-		*21*	*8*
8 – B.09 – Support services to extractive industries	*251*	*122*		*0*	*30*
9 – C – Manufacturing industry	11,383	75		968	642
10 – C.10 – Food industries	1,930	-		157	157
11 – C.11 – Manufacture of beverages	*862*	-		*50*	*35*
12 – C.12 – Manufacture of tobacco products	*0*	-		-	-
13 – C.13 – Manufacture of textiles	*134*	-		*17*	*10*
14 – C.14 – Clothing industry	*139*	-		*13*	*17*
15 – C.15 – Leather and footwear industry	*91*	-		*5*	*7*
16 – C.16 – Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	*414*	-		*78*	*18*
17 – C.17 – Paper and cardboard industry	*213*	-		*9*	*8*
18 – C.18 – Printing and reproduction of recordings	*245*	-		*26*	*25*
19 – C.19 – Coking and refining	*37*	*22*		*0*	*0*
20 – C.20 – Chemical industry	*623*	*1*		*110*	*12*
21 – C.21 – Pharmaceutical industry	*465*	-		*50*	*14*
22 – C.22 – Manufacture of rubber products	*529*	*1*		*54*	*44*
23 – C.23 – Manufacture of other non-metallic mineral products	*503*	-		*56*	*21*
24 – C.24 – Metallurgy	*208*	-		*12*	*16*
25 – C.25 – Manufacture of fabricated metal products, except machinery and equipment	*1,086*	-		*110*	*76*
26 – C.26 – Manufacture of computer, electronic and optical products	*627*	*16*		*23*	*10*
27 – C.27 – Manufacture of electrical equipment	*296*	*34*		*13*	*10*
28 – C.28 – Manufacture of machinery and equipment n.e.c.	*725*	-		*50*	*36*
29 – C.29 – Motor industry	*599*	-		*23*	*20*
30 – C.30 – Manufacture of other transportation equipment	*417*	-		*10*	*32*
31 – C.31 – Manufacture of furniture	*145*	-		*20*	*30*
32 – C.32 – Other manufacturing industries	*526*	-		*28*	*17*

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations					
	Of which stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
-2,221	**-391**	**-1,642**	**19,545,425**	**11,674,537**	**2%**	**38,344**	**21,722**	**34,790**	**8,835**	**8.8**
-108	-24	-75	1,951,708	535,068	0%	1,870	1,219	945	185	7.1
-18	0	-14	389,718	169,925	6%	316	111	40	7	4.8
0	*0*	*0*	*-*	*-*	*0%*	*0*	*0*	*0*	*0*	*0.0*
0	*0*	*0*	*26,291*	*8,412*	*0%*	*53*	*0*	*2*	*0*	*4.0*
0	*0*	*0*	*9*	*9*	*0%*	*3*	*0*	*0*	*0*	*0.3*
-5	*0*	*-4*	*90,746*	*36,406*	*0%*	*112*	*36*	*10*	*7*	*5.0*
-13	*0*	*-10*	*272,672*	*125,098*	*12%*	*148*	*75*	*28*	*0*	*5.0*
-317	-32	-256	6,448,454	5,208,364	13%	8,319	1,748	544	772	4.5
-92	-6	-83	1,772,359	1,587,436	4%	1,343	352	118	117	4.9
-20	*-2*	*-14*	*175,424*	*140,939*	*5%*	*710*	*68*	*34*	*49*	*3.5*
0	*0*	*0*	*12*	*1*	*0%*	*0*	*0*	*0*	*0*	*1.7*
-5	*0*	*-5*	*47,844*	*38,557*	*0%*	*90*	*20*	*12*	*11*	*5.6*
-9	*0*	*-9*	*32,357*	*26,183*	*1%*	*96*	*12*	*17*	*14*	*6.0*
-2	*0*	*-2*	*38,494*	*32,796*	*21%*	*52*	*23*	*12*	*4*	*6.5*
-12	*-2*	*-10*	*101,398*	*72,448*	*0%*	*251*	*104*	*35*	*24*	*5.4*
-5	*0*	*-4*	*122,288*	*92,844*	*15%*	*163*	*41*	*3*	*5*	*3.9*
-10	*-1*	*-9*	*46,017*	*32,366*	*0%*	*159*	*53*	*14*	*19*	*5.6*
-1	*0*	*0*	*24,646*	*13,549*	*1%*	*16*	*21*	*0*	*0*	*4.1*
-7	*-1*	*-5*	*320,911*	*203,966*	*17%*	*500*	*99*	*10*	*14*	*3.7*
-11	*-6*	*-4*	*250,805*	*150,161*	*16%*	*342*	*19*	*20*	*84*	*6.0*
-23	*-5*	*-17*	*411,178*	*265,553*	*28%*	*375*	*110*	*24*	*19*	*4.3*
-10	*-1*	*-8*	*335,235*	*163,345*	*4%*	*334*	*132*	*16*	*21*	*4.4*
-4	*0*	*-3*	*173,511*	*110,991*	*0%*	*105*	*77*	*14*	*13*	*5.2*
-31	*-3*	*-26*	*362,569*	*315,865*	*12%*	*788*	*215*	*37*	*47*	*4.5*
-6	*-1*	*-5*	*235,571*	*194,642*	*10%*	*450*	*90*	*9*	*77*	*4.8*
-4	*0*	*-3*	*197,472*	*143,416*	*5%*	*219*	*62*	*9*	*6*	*3.4*
-16	*-1*	*-12*	*248,163*	*195,459*	*36%*	*500*	*59*	*21*	*145*	*6.5*
-11	*0*	*-8*	*562,700*	*552,228*	*27%*	*541*	*45*	*5*	*8*	*1.8*
-6	*0*	*-6*	*539,850*	*511,942*	*16%*	*344*	*18*	*43*	*13*	*3.0*
-11	*0*	*-10*	*32,638*	*24,478*	*17%*	*94*	*25*	*16*	*11*	*6.0*
-9	*-1*	*-7*	*283,346*	*235,395*	*37%*	*398*	*51*	*42*	*35*	*4.3*

Sector/sub-sector at 06/30/2025	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	570	0		55	27
34 – D – Production and distribution of electricity, gas, steam and air conditioning	3,009	222		211	32
35 – D35.1 – Production, transmission and distribution of electricity	*2,683*	*129*		*193*	*32*
36 – D35.11 – Electricity production	*2,436*	*106*		*190*	*28*
37 – D35.2 – Manufacture of gas; distribution by pipeline of gaseous fuels	*296*	*86*		*18*	*1*
38 – D35.3 – Production and distribution of steam and air conditioning	*30*	*7*		*0*	*0*
39 – E – Water production and distribution; sanitation, waste management and decontamination	832	0		67	32
40 – F – Building and public works services	7,995	3		980	639
41 – F.41 – Construction of buildings	*2,735*	*0*		*421*	*320*
42 – F.42 – Civil engineering	*1,061*	*0*		*38*	*12*
43 – F.43 – Specialized construction work	*4,199*	*3*		*520*	*307*
44 – G – Wholesale and retail trade; automotive and motorcycle repair	11,849	5		1,322	869
45 – H – Transportation and warehousing	7,339	133		323	155
46 – H.49 – Land transportation and transportation via pipelines	*3,304*	*1*		*250*	*113*
47 – H.50 – Water transportation	*1,405*	*125*		*23*	*14*
48 – H.51 – Air transportation	*1,444*	*-*		*9*	*7*
49 – H.52 – Warehousing and support activities for transportation	*1,139*	*7*		*38*	*20*
50 – H.53 – Postal and courier activities	*47*	*-*		*3*	*1*
51 – I – Hospitality and catering	4,324	-		618	428
52 – L – Real estate activities	52,268	0		5,645	1,383
53 – Exposures to sectors other than those contributing significantly to climate change[1]	**61,613**	**15**		**5,891**	**1,865**
54 – K – Financial and insurance activities	13,383	0		1,042	456
55 – Exposures to other sectors (NACE codes J, M to U)	48,230	15		4,849	1,410
56 – TOTAL	**165,304**	**630**		**16,718**	**6,288**

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

f	g	h	i	j	k	l	m	n	o	p
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG emissions financed (emissions of categories 1, 2 and 3 of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company-specific declarations					
	Of which stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
-11	-1	-8	133,666	103,804	0%	447	52	34	37	4.8
-27	-12	-8	1,243,903	297,333	1%	877	580	1,246	305	10.6
-25	*-12*	*-8*	*1,054,956*	*223,546*	*1%*	*705*	*519*	*1,154*	*305*	*10.9*
-24	*-12*	*-8*	*1,012,994*	*194,967*	*1%*	*546*	*467*	*1,138*	*286*	*11.4*
-2	*-1*	*0*	*180,177*	*71,771*	*6%*	*155*	*48*	*92*	*0*	*8.6*
0	*0*	*0*	*8,770*	*2,016*	*0%*	*16*	*13*	*0*	*0*	*4.4*
-18	-3	-13	247,978	147,722	1%	544	175	88	26	5.3
-290	-24	-250	1,271,778	954,581	2%	4,884	754	1,205	1,151	6.9
-141	*-5*	*-131*	*260,397*	*227,094*	*6%*	*1,465*	*187*	*498*	*584*	*7.8*
-6	*-1*	*-4*	*143,913*	*109,066*	*0%*	*657*	*147*	*116*	*141*	*6.7*
-143	*-18*	*-116*	*867,468*	*618,421*	*0%*	*2,762*	*420*	*591*	*426*	*6.3*
-502	-38	-427	3,821,232	2,789,577	3%	7,429	2,067	1,051	1,301	5.8
-81	-10	-54	2,787,560	1,103,270	3%	4,102	1,992	927	318	6.0
-54	*-8*	*-39*	*642,497*	*252,538*	*1%*	*2,407*	*579*	*188*	*131*	*4.8*
-10	*-1*	*-3*	*1,048,148*	*471,143*	*1%*	*675*	*464*	*244*	*22*	*6.0*
-4	*0*	*-1*	*839,861*	*174,166*	*8%*	*502*	*687*	*227*	*28*	*7.1*
-13	*-1*	*-10*	*253,185*	*203,719*	*4%*	*486*	*255*	*263*	*134*	*8.1*
-1	*0*	*-1*	*3,869*	*1,704*	*5%*	*33*	*7*	*4*	*3*	*5.7*
-193	-26	-152	370,315	276,349	1%	1,924	1,258	862	279	7.2
-668	-220	-393	1,012,779	192,348	0%	8,080	11,818	27,881	4,489	11.3
-1,138	**-160**	**-837**			**0%**	**29,699**	**10,285**	**11,485**	**10,144**	**8.7**
-255	-31	-189			0%	7,652	2,669	818	2,245	6.9
-883	-129	-648			0%	22,047	7,616	10,667	7,899	9.2
-3,359	**-551**	**-2,479**	**19,545,425**	**11,674,537**	**2%**	**68,043**	**32,008**	**46,274**	**18,979**	**8.8**

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.

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

Update of Table 74 of the 2024 Universal Registration Document, page 458

TABLE 74 - 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)						
Counterparty sector at 06/30/2025	Energy efficiency level (energy performance in kWh/m² of collateral)						
(in € millions)		0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500
1 – EU total	**95,895**	**12,095**	**28,724**	**30,967**	**11,853**	**4,238**	**5,394**
2 – Of which secured by commercial real estate property	24,801	3,736	5,350	6,624	3,863	1,768	1,996
3 – Of which secured by residential real estate property	71,089	8,359	23,374	24,344	7,989	2,470	3,398
4 – Of which collateral obtained by seizure: residential and commercial real estate property	5	-	-	-	-	-	-
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	64,970	7,794	20,635	22,576	7,732	2,603	3,631
6 – Non-EU total	**6,383**	**15**	**36**	**64**	**23**	**3**	**1**
7 – Of which secured by commercial real estate property	3,639	15	36	64	23	3	-
8 – Of which secured by residential real estate property	2,744	-	-	-	-	-	-
9 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	-	-	-	-	-	-	-

	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/m² of collateral)
1 – EU total	**2,468**	**2,574**	**11,631**	**21,250**	**11,925**	**4,677**	**4,679**	**36,689**	**93%**
2 – Of which secured by commercial real estate property	442	456	1,376	1,918	1,535	857	1,468	16,750	91%
3 – Of which secured by residential real estate property	2,026	2,119	10,255	19,333	10,390	3,820	3,211	19,935	94%
4 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-	5	0%
5 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	-	-	-	-	-	-	-	34,065	100%
6 – Non-EU total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,383**	**2%**
7 – Of which secured by commercial real estate property	-	-	-	-	-	-	-	3,639	4%
8 – Of which secured by residential real estate property	-	-	-	0	-	-	-	2,744	0%
9 – Of which collateral obtained by seizure: residential and commercial real estate property	-	-	-	-	-	-	-	-	0%
10 – Of which estimated energy efficiency level (energy performance in kWh/m2 of collateral)	-	-	-	-	-	-	-	-	0%

CIC publishes the gross carrying amount of secured loans based on available information from energy performance assessments of the collateral. Work carried out in H1 2025 improved the level of collection of energy performance diagnostics (DPE). This improvement affects all categories of DPE labels (from A to G). 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.

1.10.3 Model 3: Alignment parameters

Update of Table 75 of the 2024 Universal Registration Document, page 460

TABLE 75 - 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 06/30/2025**	**Alignment parameter**	**Reference year**	**Distance from IEA ZEN 2050 scenario, in %**	**Target (reference year + 3 years)**
1 - Electricity	*NACE 3511*	2,769	0.09 kgCO2/ 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 1910 : Manufacture of coke oven products 1920 : Manufacture of refined petroleum products 3521 : Manufacture of gas 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.*	425	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.*	549	91 gCO2/pkm	2023	50%	73
4 – Air transport	*Cargo and passenger air transport for commercial aviation: NACE 5110/5121/6491/7735*	1,990	74.7 gCO2e/ pkm in TTW	2023	-12%	72
5 - Maritime transport	*Maritime freight and passenger transport: NACE 5010/5020/6491/7734*	1,362	4.18 gCO2e/tkm in TTW	2023	-13%	3.5
6 - Cement production	*NACE 2351*	38	658 kgCO2/T of cement produced	2023	41%	588
7 - Steel production	*NACE 2410: producers only, not primary processors*	4	468 kgCO2/T of steel	2023	-63%	1,516
8 - Aluminum production	*NACE 2442: producers only, not primary processors*	54	2,620 kgCO2/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). 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, 2025. Readers should refer to the 2024 Universal Registration Document for a comparative view of the gross carrying amount of outstandings at December 31, 2024.

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

Update of Table 76 of the 2024 Universal Registration Document, page 461

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

At 06/30/2025

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
89	0.02%		2.3	3

[1] For counterparties among the 20 companies that emit the most carbon in the world.

1.10.5 Model 5: Exposures subject to physical risk

Update of Table 77 of the 2024 Universal Registration Document, page 462

TABLE 77 - 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										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
France at 06/30/2025		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity	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		of which stage 2 exposures	of which non-performing exposures
1 – A – Agriculture, forestry and fishing	4,149	205	149	106	9	7	65	354	50	76	19	-10	-3	-6
2 – B – Extractive industries	130	11	4	4	5	9	10	13	-	8	2	-1	-	-1
3 – C – Manufacturing industry	8,454	407	142	50	43	5	199	404	39	78	64	-35	-2	-32
4 – D – Production and distribution of electricity, gas, steam and air conditioning	1,848	23	49	47	5	9	11	101	12	9	2	-2	-	-1
5 – E – Water production and distribution; sanitation, waste management and decontamination	675	34	25	5	2	6	12	51	3	8	1	-1	-	-
6 – F – Building and public works services	6,739	391	69	119	80	7	326	313	19	104	49	-25	-3	-21
7 – G – Wholesale and retail trade; automotive and motorcycle repair	10,808	508	184	81	98	6	356	485	30	112	94	-54	-3	-48
8 – H – Transportation and warehousing	3,412	202	60	32	9	5	114	181	7	36	12	-5	-1	-4
9 – L – Real estate activities	46,126	658	1,113	2,478	162	11	1,953	2,320	138	500	102	-68	-20	-41
10 – Of which secured by residential real estate property	69,600	377	938	3,439	1,768	15	2,899	3,364	258	460	61	-31	-11	-19
11 – Of which secured by commercial real estate property	23,241	266	698	1,273	31	10	950	1,233	84	295	55	-35	-11	-19
12 – Collateral seized	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 – Other relevant sectors (breakdown below, if applicable)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Other countries from UE 06/30/2025	Gross carrying amount (in € millions)					
		of which exposures sensitive to the effects of physical events related to climate change				
		Breakdown by maturity tranche				
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
1 – A – Agriculture, forestry and fishing	20	-	-	-	-	5
2 – B – Extractive industries	115	-	-	-	-	-
3 – C – Manufacturing industry	856	18	10	-	-	4
4 – D – Production and distribution of electricity, gas, steam and air conditioning	333	1	14	-	-	8
5 – E – Water production and distribution; sanitation, waste management and decontamination	29	-	-	-	-	-
6 – F – Building and public works services	684	401	9	34	-	2
7 – G – Wholesale and retail trade; automotive and motorcycle repair	371	16	7	4	-	4
8 – H – Transportation and warehousing	1,180	35	7	4	-	3
9 – L – Real estate activities	1,150	254	119	336	23	9
10 – Of which secured by residential real estate property	4,214	222	80	140	235	8
11 – Of which secured by commercial real estate property	4,958	240	149	202	328	7
12 – Collateral seized	5	-	-	-	-	-
13 – Other relevant sectors (breakdown below, if applicable)	-	-	-	-	-	-

Gross carrying amount (in € millions)							
of which exposures sensitive to the effects of physical events related to climate change							
					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
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		of which stage 2 exposures	of which non-performing exposures
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
27	1	-	15	2	-6	-4	-2
15	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
443	-	-	88	120	-37	-1	-35
27	-	-	1	-	-1	-	-
44	1	-	-	-	-	-	-
733	-	-	60	46	-6	-1	-4
380	293	4	27	22	-7	-	-7
544	375	-	500	79	-6	-1	-4
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

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 06/30/2025		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity
1 – A – Agriculture, forestry and fishing	51	-	-	-	-	-
2 – B – Extractive industries	229	-	-	-	-	-
3 – C – Manufacturing industry	2,073	41	-	-	1	1
4 – D – Production and distribution of electricity, gas, steam and air conditioning	828	-	-	-	-	-
5 – E – Water production and distribution; sanitation, waste management and decontamination	128	-	-	-	-	-
6 – F – Building and public works services	571	5	2	-	24	16
7 – G – Wholesale and retail trade; automotive and motorcycle repair	670	33	-	-	20	8
8 – H – Transportation and warehousing	2,746	-	-	-	-	-
9 – L – Real estate activities	4,992	60	44	-	358	17
10 – Of which secured by residential real estate property	20	-	-	-	-	-
11 – Of which secured by commercial real estate property	242	-	-	-	-	-
12 – Collateral seized	-	-	-	-	-	-
13 – Other relevant sectors (breakdown below, if applicable)	-	-	-	-	-	-

	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							
						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
Other countries at 06/30/2025	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		of which stage 2 exposures	of which non-performing exposures
1 – A – Agriculture, forestry and fishing	-	-	-	-	-	-	-	-
2 – B – Extractive industries	-	-	-	-	-	-	-	-
3 – C – Manufacturing industry	-	42	-	-	1	-2	-	-1
4 – D – Production and distribution of electricity, gas, steam and air conditioning	-	-	-	-	-	-	-	-
5 – E – Water production and distribution; sanitation, waste management and decontamination	-	-	-	-	-	-	-	-
6 – F – Building and public works services	13	17	-	-	5	-1	-	-1
7 – G – Wholesale and retail trade; automotive and motorcycle repair	9	44	-	-	2	-2	-	-2
8 – H – Transportation and warehousing	-	-	-	-	-	-	-	-
9 – L – Real estate activities	95	367	-	49	5	-	-	-
10 – Of which secured by residential real estate property	-	-	-	-	-	-	-	-
11 – Of which secured by commercial real estate property	-	-	-	-	-	-	-	-
12 – Collateral seized	-	-	-	-	-	-	-	-
13 – Other relevant sectors (breakdown below, if applicable)	-	-	-	-	-	-	-	-

2

Additional information

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, 2025

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, 2025

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
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, 2025	page no. of the first amendment of the universal registration document filed with AMF on August 7, 2025	page no. of the universal registration document filed with AMF on April 10, 2025
1.	**Persons responsible**	**114**	**116**	**667**
2.	**Statutory auditors**	**114**	**116**	**668**
3.	**Risk factors**	**N/A**	**44-50**	**285-292**
4.	**Information about the issuer**	**119**	**121**	**665**
5.	**Business overview**	**N/A**		
5.1	Main activities	N/A	3 ; 9-21	6-7 ; 10 ; 14-25
5.2	Main markets	N/A	78-79	6-7 ; 10 ; 564-567
5.3	Significant events in business development	N/A	21	45
5.4	Strategy and objectives	N/A	21	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	665
5.6	Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	14-25 ; 36-42
5.7	Investments	N/A	11	N/A
6.	**Organizational structure**	**N/A**		
6.1	Description of the group	N/A	3	13
6.2	Main subsidiaries	N/A	3 ; 78-79	13 ; 613-659
7.	**Review of the financial position and of net profit or loss**	**N/A**		
7.1	Financial position	N/A	9-21	27-47
7.2	Operating income	N/A	9-21	27-47
8.	**Cash and equity**	**N/A**		
8.1	Information on the issuer's equity	N/A	55	542
8.2	Source and amount of the issuer's cash flows	N/A	57	543
8.3	Information on the borrowing conditions and the issuer's financing structure	N/A	9-12	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**	**6**	**28-32**
10.	**Information on trends**	**N/A**	**21**	**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	23	253
12.2	Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	35	267
13.	**Compensation and benefits**	**N/A**	**38-40**	**272 ; 274**
14.	**Operation of the administrative and management bodies**	N/A		
14.1	Expiration date of current terms of office	N/A	24-32	255-266
14.2	Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	266
14.3	Information on the Auditing committee and the remuneration committee	N/A	N/A	271

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, 2025	page no. of the first amendment of the universal registration document filed with AMF on August 7, 2025	page no. of the universal registration document filed with AMF on April 10, 2025
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	254
14.5	Potentially significant impacts on corporate governance	N/A	N/A	252-266
15.	**Employees**	N/A		
15.1	Number of employees	N/A	104	600
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	661
16.2	Existence of different voting rights of the aforementioned shareholders	N/A	N/A	664
16.3	Control of the issuer	N/A	N/A	661
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**	**76 ; 109**	**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	51-110	538-613 ; 669 ; 613-659
18.2	Interim and other financial information	N/A	51-110	N/A
18.3	Verification of the annual historical financial information	N/A	110	613-659
18.4	Pro forma financial information	N/A	N/A	45 ; 539
18.5	Dividend distribution policy	N/A	N/A	662
18.6	Legal or arbitration proceedings	N/A	50	429
18.7	Material change in the financial position	N/A	N/A	665
19.	**Additional information**	N/A		
19.1	Share capital	N/A	114	661
19.2	Charter and articles of association	N/A	N/A	665
20.	**Major contracts**	**N/A**	**N/A**	**665**
21.	**Documents available to the public**	**114**	**116**	**665 ; 666**

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, 2025	page no. of the first amendment of the universal registration document filed with AMF on August 7, 2025	page no. of the universal registration document filed with AMF on April 10, 2025
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, 2023 and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2023, presented respectively on pages 29 to 49 and 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 annual and consolidated financial statements as well as the Group's management report for the fiscal year ended December 31, 2022, and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2022, presented respectively on pages 29 to 51, 191 to 400, 53 to 168, 403 to 465, 473 to 512, 466 to 470 and 513 to 517 of the universal registration document no. D. 23-0274 (https://www.cic.fr/telechargements/institutionnel/cic/information-reglementee/CIC_rapport-annuel_2022.pdf) filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 13, 2023;
- the annual and consolidated financial statements as well as the Group's management report for the fiscal year ended December 31, 2021, and the statutory auditors' reports on the annual and consolidated financial statements at December 31, 2021, presented respectively on pages 29 to 47, 177 to 348, 49 to 154, 351 to 414, 421 to 459, 415 to 419 and 460 to 463 of universal registration document no. D. 22-0285 (https://www.cic.fr/telechargements/institutionnel/cic/information-reglementee/CIC_rapport-annuel_2021.pdf) filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 13, 2022;

The chapters of the universal registration documents no. D. 23-0274, no. D. 22-0285 and no. D. 21-0335 not referred to above are either not applicable for the investor or covered elsewhere in this universal registration document.

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www.cic.fr

Financial information officer
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Chief Financial Officer of Crédit Mutuel Alliance Fédérale
Deputy Chief Executive Officer of BFCM

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