



Second amendment to the 2022 Universal Registration Document



Building the future in a changing world

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Second amendment to the 2022 Universal Registration Document

2022 Universal Registration Document filed with the Autorité des Marchés Financiers
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Second amendment to the 2022 Universal Registration Document filed with the Autorité des Marchés Financiers
on September 29, 2023 under number D.23-0274-A02.

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



This second amendment to the Universal Registration Document was filed on September 29, 2023, with the AMF, as the competent authority under Regulation [EU] 2017/1129, without prior approval, in accordance with Article 9 of the regulation.

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

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

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 meet the guidelines relating to the publication requirements under section 8 of Regulation [EU] No. 575/2013 of June 26, 2013 and Regulation [EU] No. 2019/876 [CRR2] of May 20, 2019, amending Regulation [EU] No. 575/2013.

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

CIC is pursuing its prudential policy by strengthening its shareholders' equity and its ability to withstand any crisis, regardless of its origin: financial, economic, health, etc. This is reflected in the constant reinforcement of the risk measurement and monitoring system, as shown in the information presented in this Pillar 3 section.

This section includes in particular the disclosures required by IFRS 7 – Financial instrument disclosures on credit risk, Capital Markets and asset-liability management.

1.1 KEY INDICATORS (EU KM1)

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TABLE 2: KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	06/30/2023	03/31/2023	12/31/2022	09/30/2022	06/30/2022
AVAILABLE EQUITY					
1 – Common Equity Tier 1 (CET1) capital	17,974	17,462	17,187	15,293	15,389
2 – Tier 1 capital	17,974	17,462	17,187	15,294	15,389
3 – Total equity	20,635	20,256	20,196	17,809	17,887
RISK-WEIGHTED ASSETS					
4 – Total amount of risk-weighted assets	139,268	138,993	135,442	135,167	133,330
ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)					
5 – Common Equity Tier 1 capital ratio	12.9%	12.6%	12.7%	11.3%	11.5%
6 – Tier 1 capital ratio	12.9%	12.6%	12.7%	11.3%	11.5%
7 – Total equity ratio	14.8%	14.6%	14.9%	13.2%	13.4%
ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)					
EU 7a – Pillar 2 capital requirements	N/A	N/A	N/A	N/A	N/A
EU 7b – of which: to be met with CET1 capital	N/A	N/A	N/A	N/A	N/A
EU 7c – of which: to be met with Tier 1 capital	N/A	N/A	N/A	N/A	N/A
EU 7d – Total SREP capital requirements	8.0%	8.0%	8.0%	8.0%	8.0%
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 <i>(in %)</i>	N/A	N/A	N/A	N/A	N/A
9 – Countercyclical capital buffer	0.4%	0.1%	0.1%	0.0%	0.0%
EU 9a – Systemic risk buffer <i>(in %)</i>	N/A	N/A	N/A	N/A	N/A
10 – Buffer for global systemically important institutions <i>(in %)</i>	N/A	N/A	N/A	N/A	N/A
EU 10a – Buffer for other systemically important institutions <i>(in %)</i>	N/A	N/A	N/A	N/A	N/A
11 – Total buffer requirement	2.9%	2.6%	2.6%	2.5%	2.5%
EU 11a – Total capital requirements	10.9%	10.6%	10.6%	10.5%	10.5%
12 – CET1 capital available after compliance with the total SREP capital requirements	2.0%	2.0%	2.1%	0.8%	1.0%
LEVERAGE RATIO					
13 – Total exposure measurement	401,978	414,590	403,300	409,517	401,049
14 – Leverage ratio	4.5%	4.2%	4.3%	3.7%	3.8%
ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE EXPOSURE MEASURE)					
EU 14a – Additional capital requirements to address the risk of excessive leverage	N/A	N/A	N/A	N/A	N/A
EU 14b – of which: to be met with CET1 capital (percentage points)	N/A	N/A	N/A	N/A	N/A
EU 14c – Total SREP leverage ratio requirements	3.0%	3.0%	3.0%	3.0%	3.0%
LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE EXPOSURE MEASURE)					
EU 14d – Leverage ratio buffer requirement	0.0%	0.0%	0.0%	0.0%	0.0%
EU 14e – Total leverage ratio requirement	3.0%	3.0%	3.0%	3.0%	3.3%
LIQUIDITY COVERAGE RATIO (LCR)⁽¹⁾					
15 – Total liquid assets (HQLA)	68,142	67,717	65,498	63,418	62,404
EU 16a – Cash outflows	74,154	77,412	76,930	73,856	69,154
EU 16b – Cash inflows	24,703	24,275	22,669	21,701	20,793
16 – Total net cash outflows	49,450	53,137	54,261	52,155	48,361
17 – Liquidity coverage ratio (LCR)	140.0%	129.4%	121.6%	122.9%	131.1%
NET STABLE FUNDING RATIO (NSFR)					
18 – Total available stable funding	243,741	241,208	236,101	234,860	234,656
19 – Total required stable funding	223,728	225,895	222,501	220,659	215,599
20 – Net stable funding ratio (NSFR)	108.9%	106.8%	106.1%	106.4%	108.8%

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

1.2 REGULATORY CAPITAL

1.2.1 Composition of regulatory capital

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TABLE 7: DETAILED INFORMATION ABOUT CAPITAL (EU CC1)

<i>(in € millions)</i>		06/30/2023	12/31/2022	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	16,489	13,904	4
3	Accumulated other comprehensive income (and other reserves)	-146	-203	
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	17	23	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	507	2,289	4
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	18,651	17,798	
COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS				
7	Additional value adjustments (negative amount)	-88	-74	
8	Intangible assets (net of related tax liabilities) (negative amount)	-265	-266	1
9	Empty value set in the EU	-	-	
10	Deferred tax assets that rely on future profits, excluding those arising from temporary differences (net of related tax liabilities when the conditions in Art. 38 (3) are met) (negative amount)	0	0	
11	Fair value reserves related to gains and losses on cash flow hedges	0	0	
12	Negative amounts resulting from the calculation of expected losses	-65	-55	
13	Any increase in equity resulting from securitized assets (negative amount)	-	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-1	-1	
15	Defined benefit pension fund assets (negative amount)	0	0	
16	Direct and indirect holdings by an institution of its own CET1 instruments (negative amount)	0	0	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	0	0	
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	0	
20	Empty value set in the EU	-	-	

<i>(in € millions)</i>	06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
20a Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	0	0	
20b ■ of which qualifying holdings outside the financial sector (negative amount)	0	0	
20c ■ of which securitization positions (negative amount)	0	0	
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 and indirect 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	-258	-215	
28 Total regulatory adjustments to Common Equity Tier (CET 1) capital	-677	-611	
29 Common Equity Tier 1 (CET 1) capital	17,974	17,187	
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 and indirect 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	
42a Other regulatory adjustments to AT1 capital	0	0	
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	0	
44 Additional Tier 1 (AT1) capital	0	0	
45 Tier 1 capital (T1 = CET1 + AT1)	17,974	17,187	

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

(in € millions)

06/30/2023

12/31/2022

TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS				
46	Capital instruments and related share premium accounts	2,656	2,839	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	0	10	
49	■ of which: instruments issued by subsidiaries subject to phase out	0	0	
50	Credit risk adjustments	4	159	
51	Tier 2 (T2) capital before regulatory adjustments	2,661	3,009	
TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS				
52	Direct, indirect and synthetic holdings by an institution of own T2 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	Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	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	2,661	3,009	
59	Total capital (TC = T1 + T2)	20,635	20,196	
60	Total risk-weighted assets	139,268	135,442	
EQUITY RATIOS AND BUFFERS				
61	CET 1 capital (as a percentage of the total risk exposure amount)	12.9%	12.7%	
62	Tier 1 capital (as a percentage of the total risk exposure amount)	12.9%	12.7%	
63	Total capital (as a percentage of the total risk exposure amount)	14.8%	14.9%	
64	Institution-specific buffer requirement (CET1 requirement in accordance with Art. 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of the risk exposure amount)	2.9%	2.5%	
65	■ of which: capital conservation buffer requirement	2.5%	2.5%	
66	■ of which: countercyclical capital buffer requirement	0.4%	0.0%	
67	■ of which: systemic risk buffer requirement	0.0%	0.0%	
67a	■ of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer	0.0%	0.0%	
67b	■ of which: additional capital requirements to address risks other than the risk of excessive leverage	0.0%	0.0%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	8.4%	8.2%	
69	[non-relevant in EU regulations]	-	-	-

<i>(in € millions)</i>	06/30/2023	12/31/2022	Source based on reference numbers/ letters of the balance sheet according to the regulatory scope of consolidation (EU CC2)
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)	210	244	
73 Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below the 17.65% threshold and net of eligible short positions)	309	285	
74 Empty value set in the EU	-	-	
75 Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	166	169	
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	224	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)	4	159	
79 Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	529	516	
EQUITY INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (APPLICABLE BETWEEN JANUARY 1, 2014 AND JANUARY 1, 2022 ONLY)			
80 Current cap applicable to CET1 instruments subject to gradual exclusion	0	0	
81 Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	0	0	
82 Current cap applicable to AT1 instruments subject to gradual exclusion	0	0	
83 Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	0	0	
84 Current cap applicable to T2 instruments subject to gradual exclusion	0	0	
85 Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	0	0	

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

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

06/30/2023 <i>(In € million)</i>	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	59,828	59,828	
Financial assets at fair value through profit or loss	34,013	34,013	
Hedging derivatives - Assets	3,320	3,320	
Financial assets at fair value through equity	18,349	18,349	
Securities at amortized cost	3,627	4,115	
Loans and receivables to credit institutions and similar at amortized cost	46,393	46,393	
Loans and receivables due from customers at amortized cost	243,595	242,870	
Revaluation adjustment on rate-hedged portfolios	- 2,224	- 2,224	
Short-term investments in the insurance and reinsurers' share of technical reserves	0	0	
Current tax assets	581	581	
Deferred tax assets	436	436	
Accruals and other assets	7,130	7,128	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investment in equity consolidated companies	1,549	1,549	
Investment property	33	33	
Property, plant and equipment and finance leases	1,534	1,534	
Intangible assets	169	169	1
Goodwill	33	33	1
TOTAL ASSETS	418,366	418,127	
LIABILITIES			
Central banks - Liabilities	303	303	
Financial liabilities at fair value through profit or loss	23,503	23,503	
Hedging derivatives - Liabilities	1,098	1,098	
Liabilities to credit institutions	103,310	103,310	
Due to customers	221,033	221,033	
Debt securities	36,348	36,348	2
Revaluation adjustment on rate-hedged books	-58	-58	
Current tax liabilities	217	217	
Deferred tax liabilities	271	271	
Accruals and other liabilities	8,641	8,402	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,231	1,231	
Subordinated debt issued by bank	3,303	3,303	2
Total shareholders' equity	19,167	19,167	
Shareholders' equity attributable to the group	19,141	19,141	
<i>Share capital and related pay-ins</i>	1,784	1,784	3
<i>Consolidated reserves - Group</i>	16,437	16,437	4
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	-94	-94	
<i>Net profit/(loss) - Group</i>	1,015	1,015	4
Shareholders' equity - Non-controlling interests	26	26	5
TOTAL LIABILITIES	418,366	418,127	

12/31/2022 <i>(In € million)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
ASSETS			
Cash, central banks - Assets	65,940	65,940	
Financial assets at fair value through profit or loss	27,524	27,524	
Hedging derivatives - Assets	3,480	3,480	
Financial assets at fair value through equity	17,778	17,778	
Securities at amortized cost	3,558	3,772	
Loans and receivables to credit institutions and similar at amortized cost	40,954	40,954	
Loans and receivables due from customers at amortized cost	240,002	239,504	
Revaluation adjustment on rate-hedged portfolios	-2,221	-2,221	
Short-term investments in the insurance and reinsurers' share of technical reserves	0	0	
Current tax assets	675	675	
Deferred tax assets	440	440	
Accruals and other assets	5,181	5,181	
Non-current assets held for sale	0	0	
Deferred profit-sharing	0	0	
Investment in equity consolidated companies	1,263	1,263	
Investment property	27	27	
Property, plant and equipment and finance leases	1,570	1,570	
Intangible assets	170	170	1
Goodwill	33	33	1
TOTAL ASSETS	406,373	406,088	
LIABILITIES			
Central banks - Liabilities	44	44	
Financial liabilities at fair value through profit or loss	18,510	18,510	
Hedging derivatives - Liabilities	1,151	1,151	
Liabilities to credit institutions	105,739	105,739	
Due to customers	222,144	222,144	
Debt securities	29,811	29,811	2
Revaluation adjustment on rate-hedged books	-16	-16	
Current tax liabilities	267	267	
Deferred tax liabilities	270	270	
Accruals and other liabilities	6,154	5,869	
Liabilities on assets held for sale	0	0	
Technical reserves and other insurance liabilities	0	0	
Provisions for risks and expenses	1,194	1,194	
Subordinated debt issued by bank	3,300	3,300	2
Total shareholders' equity	17,805	17,805	
Shareholders' equity attributable to the group	17,775	17,775	
<i>Share capital and related pay-ins</i>	1,784	1,784	3
<i>Consolidated reserves - Group</i>	14,007	14,007	4
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	-305	-305	
<i>Net profit/(loss) - Group</i>	2,289	2,289	4
Shareholders' equity - Non-controlling interests	30	30	5
TOTAL LIABILITIES	406,373	406,088	

1.2.2 Capital requirements

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

The figures at 31 December 2022 have been amended from those published in the Universal Registration Document 2022 dated 13 April 2023.

<i>(in € millions)</i>	RWAs (Risk weighted assets)		Minimum capital requirements
	06/30/2023	12/31/2022	06/30/2023
Credit risk (excl. counterparty risk – CCR)	122,319	118,648	9,785
of which standard approach	20,358	20,790	1,629
of which simple IRB approach (F-IRB)	39,252	38,071	3,140
of which referencing approach	7,706	7,252	617
of which equities under the simple weighting method	12,018	10,134	961
of which advanced IRB approach (A-IRB)	42,984	42,401	3,439
Counterparty credit risk (CCR)	2,382	2,550	191
of which standard approach	1,801	1,809	144
of which internal model method (IMM)	0	0	0
of which exposure on a CCP	24	23	2
of which credit valuation adjustment - CVA	321	282	26
of which other RCCs	236	437	19
Settlement risk	0	0	0
Securitization exposure in the banking book	1,759	1,709	141
of which SEC-IRBA approach	0	0	0
of which SEC-IRBA approach	1,501	1,459	120
of which SEC-SA approach	258	250	21
of which 1,250 %/deduction	0	0	0
Market risk	1,871	1,954	150
of which standard approach	1,871	1,954	150
of which internal model-based approaches (IMM)	0	0	0
Major risks	0	0	0
Operational risk	10,524	10,157	842
of which base indicator approach	355	322	28
of which standard approach	73	84	6
of which advanced measurement approach	10,096	9,751	808
Amounts less than deduction thresholds (subject to 250% risk weighting)	414	423	0
TOTAL	139,268	135,442	11,108

1.3 PRUDENTIAL INDICATORS

1.3.1 Solvency ratio

Update of Table 11 of the 2022 Universal Registration Document, page 231

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

<i>(in € millions)</i>	06/30/2023	12/31/2022
010 Total risk-weighted assets	139,268	135,442
020 Countercyclical buffer ratio specific to the institution	0.4425%	0.0585%
030 Required countercyclical buffer specific to the institution	616	79

Update of Table 12 of the 2022 Universal Registration Document, page 231

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

06/30/2023 <i>(in € millions)</i>	General credit exposures		Relevant credit exposures – market risk			Capital requirements								
	Value at risk using standard approach	Value at risk using IRB approach	Sum of long and short positions of trading book exposures for the standard approach	Value of trading book exposures using internal models	Securitization exposures. Value at risk for the non-trading book	Total exposure value	Relevant credit risk exposures – credit risk	Relevant credit risk exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposures amounts	Weighting of capital requirements (in %)	Countercyclical buffer ratio (in %)	
France	14,708	233,838	1,656	0	2,594	252,796	6,887	46	52	6,985	87,308	72.05%	0.5%	
Luxembourg	3,881	1,756	88	0	74	5,798	339	0	1	340	4,249	3.51%	0.5%	
United Kingdom	466	3,015	186	0	406	4,073	201	4	12	218	2,722	2.25%	1.0%	
Germany	1,237	1,052	331	0	538	3,158	163	4	6	174	2,170	1.79%	0.8%	
The Netherlands	231	1,818	194	0	480	2,724	99	3	6	108	1,347	1.11%	1.0%	
Ireland	56	968	6	0	181	1,211	62	0	3	66	822	0.68%	0.5%	
Hong Kong	23	1,336	23	0	0	1,382	49	1	0	50	623	0.51%	1.0%	
Sweden	52	144	53	0	0	249	13	1	0	13	167	0.14%	2.0%	
Norway	9	318	16	0	0	344	13	0	0	13	167	0.14%	2.5%	
Slovakia	67	1	7	0	0	75	6	0	0	6	70	0.06%	1.0%	
Czech Republic	64	5	0	0	0	69	5	0	0	5	59	0.05%	2.5%	
Croatia	3	66	0	0	0	70	4	0	0	4	55	0.05%	0.5%	
Denmark	26	22	7	0	0	55	3	0	0	3	35	0.03%	2.5%	
Romania	36	3	2	0	0	40	3	0	0	3	33	0.03%	0.5%	
Bulgaria	6	0	0	0	0	6	1	0	0	1	8	0.01%	1.5%	
Estonia	2	0	0	0	0	2	0	0	0	0	2	0.00%	1.0%	
Iceland	1	0	0	0	0	1	0	0	0	0	1	0.00%	2.0%	

The following table has been modified from the version published in the Universal Registration Document 2022 of 13 April 2023.

12/31/2022 <i>(in € millions)</i>	General credit exposures		Relevant credit exposures – market risk			Capital requirements							Counter-cyclical buffer ratio <i>(in %)</i>
	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 exposures – credit risk	Relevant credit exposures – credit risk	Relevant credit exposures – securitization positions in the trading book	Total	Risk-weighted exposure amounts	Weighting of capital requirements <i>(in %)</i>	
Luxembourg	4,305	1,652	56	0	75	6,089	363	0	1	365	4,558	3.83%	0.5%
United Kingdom	485	2,849	144	0	344	3,822	205	4	13	222	2,772	2.33%	1.0%
Hong Kong	20	1,543	63	0	0	1,627	58	2	0	59	743	0.62%	1.0%
Sweden	49	609	39	0	0	698	49	1	0	49	614	0.52%	1.0%
Norway	47	196	12	0	0	255	8	0	0	8	102	0.09%	2.0%
Denmark	64	52	8	0	0	123	8	0	0	8	100	0.08%	2.0%
Slovakia	60	1	0	0	0	61	5	0	0	5	59	0.05%	1.0%
Czech Republic	55	6	0	0	0	60	4	0	0	4	50	0.04%	1.5%
Romania	25	4	0	0	0	29	2	0	0	2	22	0.02%	0.5%
Bulgaria	4	0	0	0	0	5	0	0	0	0	4	0.00%	1.0%
Iceland	3	0	0	0	0	3	0	0	0	0	2	0.00%	2.0%
Estonia	2	0	0	0	0	2	0	0	0	0	1	0.00%	1.0%

1.3.2 Leverage ratio

Update of Table 15 of the 2022 Universal Registration Document, page 235

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

<i>(in € millions)</i>		06/30/2023	12/31/2022
1	TOTAL ASSETS ACCORDING TO PUBLISHED FINANCIAL STATEMENTS	418,366	406,373
2	Adjustment for entities consolidated from an accounting point of view but not within the scope of prudential consolidation	-239	-285
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	-772	-507
9	Adjustment for securities financing transactions (SFT)	-5,475	-418
10	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	29,169	30,250
11	[Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital] ⁽¹⁾	0	0
EU-11a	[Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (c) of the CRR]	-30,009	-24,702
EU-11b	[Adjustment for exposures excluded from the total exposure measure pursuant to Article 429a (1) (j) of the CRR]	-12,952	-11,258
12	Other adjustments	3,889	3,848
13	TOTAL LEVERAGE RATIO EXPOSURE	401,978	403,300

⁽¹⁾ The total amount of the asset is presented in accordance with accounting standards.

Update of Table 14 of the 2022 Universal Registration Document, page 233

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

<i>(in € millions)</i>		06/30/2023	12/31/2022
BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral) ^[1]	394,207	378,829
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)	-705	-879
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)	-65	-55
7	Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)	393,437	386,895
DERIVATIVES EXPOSURES			
8	Replacement cost of all derivative transactions (net of cash margin call adjustments)	3,191	3,538
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	2,343	2,054
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	148	148
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	7,074	6,972
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-3,400	-3,146
13	Total derivative exposures	9,355	9,567
SFT EXPOSURES			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	18,452	12,967
15	(Net value of cash payables and receivables of gross SFT assets)	-5,475	-418
16	Counterparty risk exposure for SFTs	0	0
EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429e (5) and Article 222 of CRR	0	0
17	Exposures when the institution acts as an agent	0	0
EU-17a	(CCP leg exempt from client-cleared SFTs)	0	0
18	Total exposure from securities financing transactions	12,977	12,549
OTHER OFF-BALANCE-SHEET EXPOSURES			
18	Off-balance sheet exposures at gross notional amount	69,330	73,436
20	(Adjustments for conversion into equivalent credit amounts)	-40,161	-43,185
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	0	0
22	Total other off-balance sheet exposures	29,169	30,250
EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON-BALANCE SHEET AND OFF-BALANCE SHEET EXPOSURES)			
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	-30,009	-24,702
EU-22b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	-12,952	-11,258
EU-22k	Total exempt exposures	-42,961	-35,961
CAPITAL AND TOTAL EXPOSURE MEASUREMENT			
23	Tier 1 capital	17,974	17,187
24	Total exposure measurement	401,978	403,300
LEVERAGE RATIO			
25	Leverage ratio (%)	4.5%	4.3%
25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	4.5%	4.3%
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	<i>of which: to be composed of CET1 capital</i>	0.0%	0.0%
27	Leverage ratio buffer requirement (%)	0.0%	0.0%

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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	0.0%	0.0%
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	19,800	19,947
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	12,977	12,549
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)	408,801	410,698
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets on line 28 (after adjustment for transactions recognized as sales and net of related cash payables and receivables)	408,801	410,698
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)	4.4%	4.2%
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)	4.4%	4.2%

[1] Repurchase and security lending/borrowing transactions.

Update of Table 16 of the 2022 Universal Registration Document, page 235

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

		06/30/2023	12/31/2022
		Exposures for leverage ratio purposes under the CRR	Exposures for leverage ratio purposes under the CRR
<i>[in € millions]</i>			
EU-1	TOTAL BALANCE SHEET EXPOSURES ^[1] OF WHICH:	353,843	353,133
EU-2	Trading book exposures	10,295	8,638
EU-3	Banking book exposures, of which:	343,548	344,494
EU-4	Secured bonds	684	459
EU-5	Exposures treated as sovereigns	78,986	86,611
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	220	301
EU-7	Institutions	11,933	11,196
EU-8	Secured by real estate mortgages	129,022	125,196
EU-9	Retail exposures	32,040	31,699
EU-10	Corporate exposures	68,128	68,022
EU-11	Exposures in default	3,370	2,998
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	19,165	18,013

[1] Excluding derivatives, temporary sales of securities and exempt exposures.

1.4 CREDIT RISK

1.4.1 Exposures

Update of Table 20 of the 2022 Universal Registration Document, page 246

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

06/30/2023 (in € millions)	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	113,681	55,954	125,537	124,372	7,133	426,676
Debt securities	977	1,848	4,784	6,520	5,710	19,840
TOTAL	114,658	57,802	130,321	130,892	12,844	446,516

12/31/2022 (in € millions)	Net exposure value					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	115,985	54,634	124,239	121,558	8,132	424,548
Debt securities	732	2,042	4,401	5,803	5,269	18,248
TOTAL	116,716	56,676	128,640	127,361	13,402	442,795

1.4.2 Credit quality of assets

Update of Table 21 of the 2022 Universal Registration Document, page 247

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

06/30/2023 (in € millions)	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions		Collateral and financial guarantees received on restructured exposure	
	Gross restructured performing loans	Of which defaulted	Of which impaired	On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures		
Demand accounts with central banks and other demand deposits	0	0	0	0	0	0	0	0
Loans and advances	972	1,593	1,593	-38	-595	1,545	869	
Central banks	0	0	0	0	0	0	0	
Public administration	0	3	3	0	0	3	3	
Credit institutions	3	0	0	0	0	0	0	
Other financial institutions	84	84	84	-8	-71	57	13	
Non-financial corporations	738	1,284	1,284	-24	-458	1,214	713	
Households	148	222	222	-5	-65	271	141	
Debt securities	0	0	0	0	0	0	0	
Loan commitments given	19	74	74	-3	0	19	0	
TOTAL	991	1,667	1,667	-41	-595	1,565	869	

12/31/2022 (in € millions)	Gross restructured performing loans				Total write-downs, total changes in fair value of credit risk and provisions	Collateral and financial guarantees received on restructured exposure			
	Restructred non-performing loans					On performing exposures benefiting from restructuring measures	Total on non-performing loans	Collateral and financial guarantees received on non-performing exposures with restructuring measures	
	Gross restructured performing loans		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	1,183	1,513	1,513	1,513	-45	-514	1,703	874	
Central banks	0	0	0	0	0	0	0	0	
Public administration	0	3	3	3	0	0	3	3	
Credit institutions	2	0	0	0	0	0	0	0	
Other financial institutions	65	79	79	79	-6	-65	60	12	
Non-financial corporations	947	1,222	1,222	1,222	-33	-388	1,355	724	
Households	170	210	210	210	-6	-61	285	135	
Debt instruments	0	0	0	0	0	0	0	0	
Loan commitments given	22	68	68	68	0	0	15	0	
TOTAL	1,206	1,581	1,581	1,581	-46	-514	1,718	874	

TABLE EU CQ2: QUALITY OF RENEGOTIATION (FORBEARANCE)

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

Update of Table 22 of the 2022 Universal Registration Document, page 248

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

06/30/2023 <i>(in € millions)</i>	Gross carrying amount/nominal amount											
	Performing loans				Non-performing loans							
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days	Probability of arrears or in arrears ≤ 90 days	In arrears > 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	68,409	68,409	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	277,555	276,792	763	6,233	1,898	533	377	1,944	626	230	625	6,233
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,490	1,438	52	15	9	0	1	0	0	4	0	15
Credit institutions	36,507	36,504	3	1	0	0	0	0	0	0	0	1
Other financial institutions	10,272	10,253	18	173	39	4	4	33	80	7	6	173
Non-financial corporations	148,941	148,324	617	5,224	1,546	476	334	1,741	478	181	468	5,224
o/w: SMEs	126,577	126,144	433	4,479	1,302	252	314	1,538	428	180	466	4,479
Households	80,344	80,272	72	820	304	52	39	170	67	38	151	820
DEBT INSTRUMENTS	22,975	22,975	0	86	86	0	0	0	0	0	0	86
Central banks	1,235	1,235	0	0	0	0	0	0	0	0	0	0
Public administration	7,400	7,400	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,017	3,017	0	1	1	0	0	0	0	0	0	1
Other financial institutions	9,790	9,790	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,533	1,533	0	83	83	0	0	0	0	0	0	83
OFF-BALANCE-SHEET COMMITMENTS	75,469	-	-	314	-	-	-	-	-	-	-	314
Central banks	10	-	-	0	-	-	-	-	-	-	-	0
Public administration	3,821	-	-	0	-	-	-	-	-	-	-	0
Credit institutions	3,116	-	-	4	-	-	-	-	-	-	-	4
Other financial institutions	2,831	-	-	3	-	-	-	-	-	-	-	3
Non-financial corporations	55,935	-	-	300	-	-	-	-	-	-	-	300
Households	9,755	-	-	7	-	-	-	-	-	-	-	7
TOTAL	444,407	368,176	763	6,632	1,984	533	377	1,944	626	230	625	6,632

12/31/2022 <i>(in € millions)</i>	Gross carrying amount/nominal amount											
	Performing loans				Non-performing loans							
	No arrears or in arrears ≤ 30 days	In arrears > 30 days ≤ 90 days	Probability of arrears or in arrears ≤ 90 days	In arrears > 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	71,506	71,506	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	272,095	271,169	925	5,798	1,760	280	230	2,013	652	238	624	5,798
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,650	1,585	65	21	15	0	1	0	4	0	0	21
Credit institutions	34,540	34,535	5	1	0	0	0	0	0	0	0	1
Other financial institutions	8,820	8,814	6	151	18	3	3	46	68	6	7	151
Non-financial corporations	147,681	146,913	768	4,868	1,455	249	193	1,809	505	186	471	4,868
o/w: SMEs	120,303	119,769	534	3,916	1,036	209	169	1,503	346	185	467	3,916
Households	79,404	79,322	82	757	272	28	33	158	74	46	146	757
DEBT INSTRUMENTS	22,008	22,006	2	76	76	0	0	0	0	0	0	76
Central banks	1,081	1,081	0	0	0	0	0	0	0	0	0	0
Public administration	6,918	6,918	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,408	3,408	0	1	1	0	0	0	0	0	0	1
Other financial institutions	9,018	9,018	0	2	2	0	0	0	0	0	0	2
Non-financial corporations	1,583	1,581	2	73	73	0	0	0	0	0	0	73
OFF-BALANCE-SHEET COMMITMENTS	74,691	-	-	386	-	-	-	-	-	-	-	386
Central banks	13	-	-	0	-	-	-	-	-	-	-	0
Public administration	2,333	-	-	0	-	-	-	-	-	-	-	0
Credit institutions	4,163	-	-	63	-	-	-	-	-	-	-	63
Other financial institutions	2,775	-	-	1	-	-	-	-	-	-	-	1
Non-financial corporations	55,629	-	-	315	-	-	-	-	-	-	-	315
Households	9,777	-	-	7	-	-	-	-	-	-	-	7
TOTAL	440,300	364,681	928	6,260	1,836	280	230	2,013	652	238	624	6,260

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

06/30/2023 (in € millions)	Total outstandings / gross nominal amount				Accumulated impairments	Impairments of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non- performing exposures
	Of which non-performing loans		Of which loans in default	Of which loans subject to impairment			
BALANCE SHEET EXPOSURES	306,848	6,319	6,319	306,033	-3,461	-	0
France	248,178	5,487	5,487	246,546	-3,183	-	0
Switzerland	9,609	367	367	9,625	-67	-	0
United States of America	9,566	41	41	9,544	-49	-	0
Luxembourg	7,831	40	40	7,868	-31	-	0
Germany	3,464	14	14	3,524	-8	-	0
Singapore	3,176	0	0	3,178	-1	-	0
United Kingdom	2,946	38	38	3,170	-15	-	0
Ireland	2,944	18	18	2,957	-7	-	0
Australia	2,143	1	1	2,160	-3	-	0
Belgium	2,064	49	49	2,045	-42	-	0
Japan	1,630	63	63	1,701	-10	-	0
The Netherlands	1,599	1	1	1,748	-10	-	0
Spain	1,250	22	22	1,360	-4	-	0
Hong Kong	1,211	0	0	1,214	-1	-	0
Canada	1,202	1	1	1,220	-5	-	0
Other countries	8,035	179	179	8,176	-24	-	0
OFF-BALANCE SHEET EXPOSURES	75,782	314	314	-	-	300	-
France	57,257	313	313	-	-	275	-
United States of America	5,591	0	0	-	-	4	-
Switzerland	2,248	0	0	-	-	4	-
Luxembourg	1,883	0	0	-	-	3	-
United Kingdom	1,748	0	0	-	-	3	-
The Netherlands	1,327	0	0	-	-	1	-
Australia	1,007	0	0	-	-	1	-
Other countries	4,720	0	0	-	-	10	-
TOTAL	382,630	6,632	6,632	306,033	-3,461	300	0

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

12/31/2022 <i>(in € millions)</i>	Total outstandings / gross nominal amount				Accumulated impairments	Impairments of off-balance sheet commitments and financial guarantees given	Cumulative negative changes in fair value due to credit risk on non- performing exposures
	Of which non-performing loans			Of which loans in default			
BALANCE SHEET EXPOSURES	299,977	5,874	5,874	299,222	-3,386	-	0
France	242,601	5,151	5,151	241,919	-3,071	-	0
Switzerland	9,537	262	262	9,537	-73	-	0
United States of America	9,069	32	32	9,065	-52	-	0
Luxembourg	6,522	36	36	6,508	-48	-	0
Germany	3,621	48	48	3,621	-7	-	0
Singapore	3,350	0	0	3,350	-1	-	0
United Kingdom	3,123	33	33	3,124	-23	-	0
Ireland	2,585	20	20	2,585	-7	-	0
Belgium	1,983	51	51	1,947	-45	-	0
Australia	1,944	1	1	1,944	-3	-	0
The Netherlands	1,603	2	2	1,603	-6	-	0
Hong Kong	1,415	0	0	1,415	-1	-	0
Japan	1,387	70	70	1,387	-11	-	0
Canada	1,289	1	1	1,275	-5	-	0
Spain	1,256	12	12	1,256	-5	-	0
Other countries	8,692	154	154	8,688	-29	-	0
OFF-BALANCE SHEET EXPOSURES	75,077	386	386	-	-	297	-
France	56,302	385	385	-	-	269	-
United States of America	4,065	0	0	-	-	3	-
Switzerland	3,068	0	0	-	-	3	-
Luxembourg	1,954	1	1	-	-	3	-
United Kingdom	1,704	0	0	-	-	6	-
The Netherlands	1,250	0	0	-	-	1	-
Other countries	6,734	0	0	-	-	12	-
TOTAL	375,054	6,260	6,260	299,222	-3,386	297	0

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

06/30/2023 <i>(in € millions)</i>	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
	Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted				
Agriculture, forestry and fishing	3,958	130	130	3,958	-78	0
Extractive industries	490	2	2	490	-4	0
Manufacturing industry	11,520	599	599	11,520	-272	0
Production and distribution of electricity, gas, steam and air conditioning	2,479	26	26	2,479	-14	0
Water production and distribution	823	19	19	823	-12	0
Construction	8,058	403	403	8,058	-214	0
Retail	12,361	740	740	12,361	-400	0
Transport and storage	6,999	155	155	6,997	-67	0
Accommodation and catering	4,313	389	389	4,313	-173	0
Information and communication	2,529	89	89	2,529	-48	0
Real estate activities	48,792	993	993	48,792	-568	0
Financial and insurance activities	11,206	406	406	11,206	-248	0
Professional, scientific and technical activities	15,227	619	619	15,227	-300	0
Administrative and support services activities	6,015	219	219	6,015	-113	0
Public administration and defense, compulsory social security	94	0	0	94	0	0
Teaching	859	17	17	859	-11	0
Human health and social action	4,814	58	58	4,814	-51	0
Arts, entertainment and recreational activities	876	55	55	876	-30	0
Other services	12,753	305	305	12,753	-181	0
TOTAL	154,165	5,224	5,224	154,163	-2,782	0

12/31/2022 <i>(in € millions)</i>	Gross carrying amount				Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures
	Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted				
Agriculture, forestry and fishing	3,786	128	128	3,786	-78	0
Extractive industries	486	2	2	486	-1	0
Manufacturing industry	12,107	653	653	12,107	-276	0
Production and distribution of electricity, gas, steam and air conditioning	2,416	35	35	2,416	-23	0
Water production and distribution	753	17	17	753	-11	0
Construction	8,588	387	387	8,588	-210	0
Retail	12,863	730	730	12,863	-398	0
Transport and storage	6,702	169	169	6,700	-74	0
Accommodation and catering	4,251	359	359	4,251	-167	0
Information and communication	2,483	77	77	2,483	-47	0
Financial and insurance activities	11,005	275	275	11,005	-217	0
Real estate activities	47,016	883	883	47,016	-551	0
Professional, scientific and technical activities	14,978	594	594	14,978	-280	0
Administrative and support services activities	5,957	215	215	5,957	-113	0
Public administration and defense, compulsory social security	99	0	0	99	0	0
Teaching	875	18	18	875	-11	0
Human health and social action	4,762	57	57	4,762	-50	0
Arts, entertainment and recreational activities	850	53	53	850	-30	0
Other services	12,571	215	215	12,571	-173	0
TOTAL	152,548	4,868	4,868	152,546	-2,711	0

TABLE EU CQ6: MEASUREMENT OF COLLATERAL: LOANS AND ADVANCES

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

Update of Table 25 of the 2022 Universal Registration Document, page 252

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

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Collateral obtained by taking possession (accumulated)			
	Value at initial recognition	Cumulative negative change	Value at initial recognition	Cumulative negative change
Property, plant and equipment	0	0	0	0
Other than property, plant and equipment	5	-1	5	-1
<i>Residential real estate property</i>	5	-1	5	-1
<i>Commercial property</i>	0	0	0	0
<i>Real estate mortgages</i>	0	0	0	0
<i>Equity and debt instruments</i>	0	0	0	0
<i>Other collateral</i>	0	0	0	0
TOTAL	5	-1	5	-1

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

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

Update of Table 26 of the 2022 Universal Registration Document, page 252

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

06/30/2023 <i>(in € millions)</i>	Gross carrying amount/ nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Collateral and financial guarantees received			
	Performing loans			Non-performing loans			Accumulated impairment and adjustment of fair value on performing loans			Accumulated impairment and adjustment of fair value on non-performing loans			Partial cumulative reversals	On performing loans	On non-performing loans	
	Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3		Of which Stage 1	Of which Stage 2		Of which Stage 2	Of which Stage 3					
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	68,409	68,341	68	0	0	0	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	277,555	260,536	16,933	6,233	0	6,061	-1,023	-350	-672	-2,367	0	-2,334	0	188,744	3,027	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,490	1,459	31	15	0	12	0	0	0	-2	0	-2	0	1,003	6	
Credit institutions	36,507	36,494	14	1	0	1	-2	-2	0	0	0	0	0	862	0	
Other financial institutions	10,272	9,885	372	173	0	172	-34	-20	-15	-99	0	-98	0	6,530	72	
Non-financial corporations	148,941	136,666	12,209	5,224	0	5,064	-800	-290	-510	-1,982	0	-1,952	0	107,104	2,472	
<i>of which: small- and medium-sized enterprises</i>	126,577	115,503	11,010	4,479	0	4,327	-654	-234	-419	-1,755	0	-1,726	0	93,760	2,066	
Households	80,344	76,033	4,308	820	0	812	-187	-39	-147	-284	0	-282	0	73,246	476	
DEBT INSTRUMENTS	22,975	22,114	63	86	0	86	-17	-17	0	-54	0	-54	0	0	0	
Central banks	1,235	1,235	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public administration	7,400	7,400	0	0	0	0	-4	-4	0	0	0	0	0	0	0	
Credit institutions	3,017	2,987	4	1	0	1	-2	-2	0	-1	0	-1	0	0	0	
Other financial institutions	9,790	9,449	31	2	0	2	-10	-10	0	-1	0	-1	0	0	0	
Non-financial corporations	1,533	1,044	28	83	0	83	-1	-1	0	-52	0	-52	0	0	0	
OFF-BALANCE SHEET OUTSTANDINGS	75,469	70,645	1,710	314	0	305	-170	-95	-74	-131	0	-131	-	17,286	74	
Central banks	10	10	0	0	0	0	0	0	0	0	0	0	-	0	0	
Public administration	3,821	707	0	0	0	0	0	0	0	0	0	0	-	514	0	
Credit institutions	3,116	2,946	170	4	0	4	-3	-2	-1	0	0	0	-	134	0	
Other financial institutions	2,831	2,772	59	3	0	3	-9	-7	-2	-1	0	-1	-	1,114	2	
Non-financial corporations	55,935	54,718	1,217	300	0	293	-153	-84	-69	-130	0	-130	-	13,206	69	
Households	9,755	9,491	264	7	0	6	-4	-3	-2	0	0	0	-	2,318	3	
TOTAL	444,407	421,637	18,774	6,632	0	6,452	-1,210	-462	-746	-2,552	0	-2,518	0	206,030	3,101	

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

12/31/2022 (in € millions)	Gross carrying amount/ nominal amount												Accumulated impairment and negative adjustment of fair value attributable to credit risk		Collateral and financial guarantees received		
	Performing loans				Non-performing loans				Accumulated impairment and adjustment of fair value on performing loans				Accumulated impairment and adjustment of fair value on non-performing loans		Partial cumulative reversals	On performing loans	On non-performing loans
	Of which Stage 1		Of which Stage 2		Of which Stage 2		Of which Stage 3		Of which Stage 1		Of which Stage 2		Of which Stage 2				
DEMAND ACCOUNTS WITH CENTRAL BANKS AND OTHER DEMAND DEPOSITS	71,506	71,501	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LOANS AND ADVANCES	272,095	254,656	17,392	5,798	0	5,596	-1,048	-360	-687	-2,268	0	-2,233	0	186,828	2,842		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	1,650	1,617	33	21	0	17	0	0	0	-2	0	-2	0	1,108	13		
Credit institutions	34,540	34,531	9	1	0	1	-3	-2	0	0	0	0	0	820	0		
Other financial institutions	8,820	8,444	364	151	0	150	-30	-18	-12	-95	0	-95	0	6,493	53		
Non-financial corporations	147,681	134,987	12,664	4,868	0	4,677	-828	-301	-526	-1,883	0	-1,852	0	105,924	2,351		
<i>of which: small- and medium-sized enterprises</i>	<i>120,303</i>	<i>109,401</i>	<i>10,877</i>	<i>3,916</i>	<i>0</i>	<i>3,739</i>	<i>-642</i>	<i>-219</i>	<i>-421</i>	<i>-1,562</i>	<i>0</i>	<i>-1,532</i>	<i>0</i>	<i>89,164</i>	<i>1,862</i>		
Households	79,404	75,077	4,321	757	0	750	-188	-39	-148	-287	0	-285	0	72,482	425		
DEBT INSTRUMENTS	22,008	21,241	27	76	0	76	-17	-16	-1	-53	0	-53	0	0	0		
Central banks	1,081	1,081	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	6,918	6,918	0	0	0	0	-4	-4	0	0	0	0	0	0	0	0	0
Credit institutions	3,408	3,381	0	1	0	1	-1	-1	0	-1	0	-1	0	0	0	0	0
Other financial institutions	9,018	9,016	1	2	0	2	-10	-10	0	-1	0	-1	0	0	0	0	0
Non-financial corporations	1,583	844	26	73	0	73	-1	-1	-1	-51	0	-51	0	0	0	0	0
OFF-BALANCE SHEET OUTSTANDINGS	74,691	72,738	1,952	386	0	383	-172	-91	-81	-126	0	-126	0	16,925	73		
Central banks	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration	2,333	2,333	0	0	0	0	0	0	0	0	0	0	0	666	0		
Credit institutions	4,163	4,013	150	63	0	63	-6	-2	-4	-1	0	-1	0	100	3		
Other financial institutions	2,775	2,723	52	1	0	1	-8	-6	-2	-1	0	-1	0	469	0		
Non-financial corporations	55,629	54,167	1,462	315	0	313	-154	-81	-73	-123	0	-123	0	13,144	67		
Households	9,777	9,489	288	7	0	6	-4	-3	-2	0	0	0	0	2,546	3		
TOTAL	440,300	420,137	19,376	6,260	0	6,055	-1,237	-467	-769	-2,447	0	-2,412	0	203,752	2,915		

Update of table 27 of the 2022 Universal Registration Document, page 253

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

<i>(in € millions)</i>	06/30/2023	12/31/2022
	Gross carrying amount	Gross carrying amount
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	5,798	5,300
Additions to non-performing portfolios	1,628	2,279
Exits from non-performing portfolios	-1,194	-1,782
<i>Exits due to losses</i>	-84	-225
<i>Exits due to other reasons</i>	-1,111	-1,556
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	6,231	5,798

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

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

1.4.3 Standardized approach (EU CRD)

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

CIC uses the evaluations of rating agencies Standard & Poor's, Moody's and Fitch Ratings to measure the sovereign risk in its exposures linked to central governments and central banks. If several rating levels derived from external ratings are possible, they are ranked from the most favorable to the least favorable and the second best is used to calculate the weighted risks.

CIC has relied primarily on the estimates provided by the Banque de France with regard to its corporate exposures.

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

Update of Table 28 of the 2022 Universal Registration Document, page 254

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

06/30/2023 <i>(in € millions)</i> Category of exposure	Weighting																Total	Of which not rated	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1,250%	Other	Deducted			
Governments and central banks	76,462	0	0	0	719	0	60	0	0	22	0	165	0	0	0	0	0	77,429	0
Regional or local authorities	62	0	0	0	217	0	7	0	0	0	0	0	0	0	0	0	0	285	0
Public sector (public organizations excluding central governments)	14,210	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,210	0
Multilateral development banks	368	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	368	0
International organizations	258	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	258	0
Institutions (banks)	4,436	0	0	0	1,286	0	13	0	0	59	0	0	0	0	0	0	0	5,794	0
Corporates	0	0	0	0	343	0	1,175	0	0	8,400	0	0	0	0	0	0	0	9,918	0
Retail customers	0	0	0	0	0	0	0	0	2,431	0	0	0	0	0	0	0	0	2,431	0
Exposures secured by real estate mortgages	0	0	0	0	0	5,406	2,810	0	193	721	0	0	0	0	0	0	0	9,129	0
Exposures in default	4	0	0	0	0	0	0	0	0	541	475	0	0	0	0	0	0	1,021	0
Exposures presenting an especially high risk	0	0	0	0	0	0	0	0	0	0	1,740	0	0	0	0	0	0	1,740	0
Covered bonds	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	5	0
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	113	0	0	0	0	0	1	0	0	8	158	0	0	20	0	0	0	301	0
Equity exposure	0	0	0	0	0	0	0	0	0	118	0	0	0	0	0	0	0	118	0
Other assets	0	0	0	0	6	0	29	0	0	926	0	0	0	0	35	0	0	995	0
TOTAL	95,913	0	0	0	2,571	5,406	4,100	0	2,623	10,795	2,374	165	0	20	35	0	0	124,003	0

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

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

12/31/2022 <i>(in € millions)</i>	Weighting																Of which not rated		
	Category of exposure	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250 %	370 %	1,250 %	Othe r		Deducte d	Total
Governments and central banks	83,717	0	0	0	280	0	263	0	0	23	3	169	0	0	0	0	0	84,457	0
Regional or local authorities	41	0	0	0	284	0	0	0	0	0	0	0	0	0	0	0	0	325	0
Public sector (public organizations excluding central governments)	13,025	0	0	0	44	0	0	0	0	0	0	0	0	0	0	0	0	13,069	0
Multilateral development banks	564	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	564	0
International organizations	208	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	208	0
Institutions (banks)	3,974	0	0	0	1,305	0	30	0	0	10	0	0	0	0	0	0	0	5,320	0
Corporates	0	0	0	0	377	0	1,336	0	0	9,032	16	0	0	0	0	0	0	10,761	0
Retail customers	0	0	0	0	0	0	0	0	2,499	0	0	0	0	0	0	0	0	2,499	0
Exposures secured by real estate mortgages	0	0	0	0	0	6,057	2,280	0	209	574	0	0	0	0	0	0	0	9,120	0
Exposures in default	8	0	0	0	0	0	0	0	0	415	369	0	0	0	0	0	0	792	0
Exposures presenting an especially high risk	0	0	0	0	0	0	0	0	0	0	1,734	0	0	0	0	0	0	1,734	0
Covered bonds	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	5	0
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	120	0	0	0	0	0	1	0	0	162	152	0	0	19	0	0	0	454	0
Equity exposure	0	0	0	0	0	0	0	0	0	110	0	0	0	0	0	0	0	110	0
Other assets	0	0	0	0	10	0	44	0	0	940	0	0	0	0	52	0	0	1,046	0
TOTAL	101,656	0	0	0	2,301	6,057	3,960	0	2,709	11,266	2,275	169	0	19	52	0	0	130,463	0

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

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

1.4.4 Internal rating systems (EU CRE)

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

06/30/2023 <i>(in € millions)</i>		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
PD range													
Governments and central banks													
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	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
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	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
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	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
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	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
	100.00 (default)	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0.00	0	0	0	0	0
Institutions (banks)													
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	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
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	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
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	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
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	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
	100.00 (default)	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0.00	0	0	0	0	0
Corporates													
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	17,327	4,078	46	18,580	0.64	10,692	0.00	3	6,424	35	25	25
	0.75 to <2.50	15,077	3,149	45	15,424	1.52	9,323	21.14	3	7,242	47	51	48
	of which [0.75 to <1.75]	9,736	2,025	43	9,787	1.21	5,713	21.35	3	4,129	42	25	26
	of which [1.75 to <2.50]	5,341	1,123	48	5,637	2.06	3,610	20.89	3	3,114	55	26	22
	2.50 to <10.00	10,626	2,332	47	11,056	4.48	5,804	22.14	3	7,602	69	110	132
	of which [2.50 to <5.00]	8,039	1,811	46	8,430	3.47	4,337	22.01	3	5,321	63	64	75
	of which [5.00 to <10.00]	2,587	521	50	2,627	7.73	1,467	21.95	3	2,281	87	45	58
	10.00 to <100.00	1,380	175	40	1,288	21.09	1,047	22.20	3	1,374	107	61	93
	of which [10.00 to <20.00]	840	101	42	793	14.68	609	21.73	3	717	90	23	38
	of which [20.00 to <30.00]	46	2	59	47	24.07	35	19.99	3	82	175	3	2
	of which [30.00 to <100.00]	494	72	37	448	32.15	403	29.40	3	574	128	35	52
	100.00 (default)	1,531	168	83	1,322	100.00	1,454	24.01	3	815	62	766	760
	Subtotal	45,941	9,902	46	47,671	5.12	28,320	61.23	3	23,458	49	1,013	1,058

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
PD range													
<i>Of which:</i>													
<i>Specialized lending</i>													
0 to <0.15		0	0	0	0	0.00	0	0.00	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
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.50 to <0.75		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.75 to <2.50		0	0	0	0	0.00	0	0.00	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
of which [1.75 to <2.50]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
2.50 to <10.00		0	0	0	0	0.00	0	0.00	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
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	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
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	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
100.00 (default)		0	0	0	0	0.00	0	0.00	0	0	0	0	0
Subtotal		0	0	0	0	0.00	0	0.00	0	0	0	0	0
<i>Of which: SMEs</i>													
0 to <0.15		0	0	0	0	0.00	0	0.00	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
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.50 to <0.75		10,055	1,508	52	10,508	0.64	6,716	20.01	3	2,994	28	14	13
0.75 to <2.50		8,865	1,238	50	8,865	1.47	6,449	20.26	3	3,373	38	26	27
of which [0.75 to <1.75]		5,966	866	48	5,899	1.21	4,396	20.39	3	2,116	36	15	15
of which [1.75 to <2.50]		2,899	372	57	2,966	2.00	2,053	20.00	3	1,257	42	12	11
2.50 to <10.00		4,970	801	49	5,054	4.01	3,521	21.02	3	2,694	53	42	58
of which [2.50 to <5.00]		4,133	684	48	4,234	3.34	2,798	21.12	3	2,185	52	30	42
of which [5.00 to <10.00]		837	117	54	820	7.49	723	20.50	3	509	62	13	16
10.00 to <100.00		743	66	42	693	19.35	672	20.75	3	598	86	28	41
of which [10.00 to <20.00]		496	44	38	477	14.11	427	20.04	3	377	79	14	25
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
of which [30.00 to <100.00]		247	22	50	215	30.95	245	22.32	3	221	103	15	17
100.00 (default)		835	65	89	743	100.00	1,010	57.93	3	504	68	400	353
Subtotal		25,469	3,679	51	25,862	4.94	18,368	21.40	3	10,163	39	511	491
<i>Retail customers</i>													
0 to <0.15		72,843	7,113	29	74,841	0.08	1,677,166	14.89	0	2,244	3	9	16
of which [0 to <0.10]		46,342	5,324	27	47,791	0.05	1,277,254	14.17	0	961	2	3	5
of which [0.10 to <0.15]		26,501	1,789	33	27,049	0.13	399,912	16.16	0	1,283	5	6	11
0.15 to <0.25		1,749	721	25	1,917	0.20	165,021	22.25	0	146	8	1	1
0.25 to <0.50		22,409	2,555	30	22,778	0.33	524,554	18.69	0	2,377	10	14	24
0.50 to <0.75		9,962	1,222	26	9,390	0.56	143,831	23.67	0	1,667	18	13	19
0.75 to <2.50		17,075	2,976	33	17,232	1.46	509,979	22.38	0	4,861	28	56	115
of which [0.75 to <1.75]		13,477	1,822	32	13,256	1.25	317,434	23.60	0	3,604	27	40	72
of which [1.75 to <2.50]		3,598	1,153	34	3,976	2.15	192,545	18.32	0	1,256	32	16	44
2.50 to <10.00		9,929	1,184	30	9,580	5.01	296,039	25.60	0	4,880	51	124	231
of which [2.50 to <5.00]		4,720	568	31	4,652	3.47	140,296	24.22	0	2,084	45	38	78
of which [5.00 to <10.00]		5,209	616	29	4,927	6.46	155,743	26.89	0	2,796	57	85	153
10.00 to <100.00		3,003	159	33	2,784	21.29	101,393	23.12	0	2,351	84	142	222
of which [10.00 to <20.00]		1,180	75	31	1,096	14.44	36,591	24.25	0	820	75	39	67
of which [20.00 to <30.00]		1,276	44	43	1,284	23.28	53,053	18.56	0	1,187	92	55	108
of which [30.00 to <100.00]		548	41	26	404	33.57	11,749	34.58	0	344	85	47	47
100.00 (default)		2,952	79	78	2,624	100.00	78,137	57.24	0	1,001	38	1,427	1,245
Subtotal		139,921	16,008	30	141,146	2.93	3,496,120	18.78	0	19,527	14	1,785	1,874
<i>Of which: Exposures secured by real estate mortgages</i>													
0 to <0.15		64,792	1,748	36	65,415	0.07	411,271	13.54	0	1,806	3	7	13
of which [0 to <0.10]		41,810	1,177	36	42,235	0.05	280,354	12.68	0	765	2	2	4
of which [0.10 to <0.15]		22,982	571	35	23,180	0.13	130,917	15.10	0	1,041	4	5	9
0.15 to <0.25		204	16	33	209	0.21	1,570	16.54	0	14	7	0	0
0.25 to <0.50		17,341	444	34	17,493	0.32	98,876	15.75	0	1,613	9	9	18

06/30/2023 <i>(in € millions)</i>		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
PD range													
	0.50 to <0.75	5,043	111	35	5,081	0.55	36,996	16.78	0	754	15	5	11
	0.75 to <2.50	10,190	370	33	10,313	1.47	51,904	17.50	0	2,824	27	26	78
	of which [0.75 to <1.75]	7,484	236	32	7,561	1.21	37,342	17.92	0	1,879	25	17	44
	of which [1.75 to <2.50]	2,706	134	35	2,753	2.18	14,562	16.34	0	945	34	10	34
	2.50 to <10.00	4,813	130	32	4,854	4.96	25,889	18.63	0	2,866	59	45	142
	of which [2.50 to <5.00]	2,524	73	33	2,548	3.58	13,518	17.98	0	1,247	49	16	54
	of which [5.00 to <10.00]	2,289	57	31	2,306	6.50	12,371	19.35	0	1,619	70	29	88
	10.00 to <100.00	1,627	30	34	1,637	20.24	10,147	17.22	0	1,590	97	58	130
	of which [10.00 to <20.00]	575	14	34	580	13.81	3,330	17.78	0	523	90	14	37
	of which [20.00 to <30.00]	1,014	15	34	1,019	23.40	6,623	16.33	0	1,006	99	39	88
	of which [30.00 to <100.00]	38	1	26	39	33.62	194	32.25	0	61	159	4	5
	100.00 (default)	1,093	8	32	1,096	100.00	8,788	46.97	0	416	38	483	320
	Subtotal	105,103	2,858	35	106,099	1.84	645,441	15.08	0	11,884	11	633	713
<i>Of which: SMEs</i>													
	0 to <0.15	6,451	157	32	6,502	0.13	34,495	16.32	0	259	4	1	3
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	of which [0.10 to <0.15]	6,451	157	32	6,502	0.13	34,495	16.32	0	259	4	1	3
	0.15 to <0.25	78	5	26	79	0.21	540	15.63	0	4	6	0	0
	0.25 to <0.50	4,389	131	32	4,430	0.40	20,165	17.42	0	438	10	3	6
	0.50 to <0.75	624	16	25	628	0.58	2,789	30.16	0	139	22	1	1
	0.75 to <2.50	4,283	153	31	4,331	1.39	19,718	19.54	0	1,099	25	12	30
	of which [0.75 to <1.75]	3,354	128	31	3,393	1.17	15,213	20.20	0	818	24	8	17
	of which [1.75 to <2.50]	930	25	32	938	2.18	4,505	17.15	0	281	30	4	13
	2.50 to <10.00	1,754	67	28	1,773	5.53	8,069	23.60	0	1,185	67	23	54
	of which [2.50 to <5.00]	824	31	29	833	3.81	3,886	22.53	0	440	53	7	17
	of which [5.00 to <10.00]	929	36	28	939	7.06	4,183	24.55	0	745	79	16	37
	10.00 to <100.00	481	11	30	484	21.63	2,722	19.63	0	443	91	21	48
	of which [10.00 to <20.00]	229	6	31	231	14.15	1,269	20.15	0	204	88	7	17
	of which [20.00 to <30.00]	214	4	31	215	27.55	1,270	16.78	0	178	83	10	26
	of which [30.00 to <100.00]	38	1	26	38	33.54	183	32.60	0	61	160	4	5
	100.00 (default)	325	2	34	326	100.01	2,291	47.95	0	102	31	148	103
	Subtotal	18,384	542	31	18,552	3.33	90,789	19.14	0	3,669	20	209	245
<i>Of which: Non-SMEs</i>													
	0 to <0.15	58,340	1,591	36	58,913	0.07	376,776	13.23	0	1,547	3	6	10
	of which [0 to <0.10]	41,810	1,177	36	42,235	0.05	280,354	12.68	0	765	2	2	4
	of which [0.10 to <0.15]	16,531	414	36	16,678	0.13	96,422	14.62	0	782	5	3	6
	0.15 to <0.25	126	11	36	130	0.20	1,030	17.10	0	10	8	0	0
	0.25 to <0.50	12,953	313	35	13,063	0.29	78,711	15.19	0	1,175	9	6	12
	0.50 to <0.75	4,419	95	36	4,453	0.55	34,207	14.89	0	615	14	4	10
	0.75 to <2.50	5,907	217	35	5,983	1.53	32,186	16.03	0	1,725	29	15	48
	of which [0.75 to <1.75]	4,131	108	34	4,168	1.24	22,129	16.07	0	1,061	25	8	27
	of which [1.75 to <2.50]	1,777	109	35	1,815	2.19	10,057	15.93	0	664	37	6	21
	2.50 to <10.00	3,059	63	36	3,082	4.64	17,820	15.77	0	1,681	55	23	88
	of which [2.50 to <5.00]	1,700	42	35	1,715	3.46	9,632	15.77	0	807	47	9	36
	of which [5.00 to <10.00]	1,359	21	36	1,367	6.11	8,188	15.78	0	874	64	13	51
	10.00 to <100.00	1,147	19	35	1,153	19.66	7,425	16.21	0	1,148	100	37	82
	of which [10.00 to <20.00]	346	8	36	349	13.58	2,061	16.22	0	319	91	8	20
	of which [20.00 to <30.00]	800	11	35	804	22.28	5,353	16.21	0	828	103	29	62
	of which [30.00 to <100.00]	1	0	0	1	33.18	11	11.75	0	1	80	0	0
	100.00 (default)	769	6	32	771	100.01	6,497	46.57	0	314	41	335	217
	Subtotal	86,719	2,315	36	87,546	1.52	554,652	14.23	0	8,215	9	424	468
<i>Of which: revolving</i>													
	0 to <0.15	1,288	3,250	5	1,438	0.08	284,174	32.60	0	24	2	0	0
	of which [0 to <0.10]	1,027	2,842	5	1,158	0.06	244,829	32.60	0	17	1	0	0
	of which [0.10 to <0.15]	261	408	5	280	0.13	39,345	32.60	0	8	3	0	0
	0.15 to <0.25	235	369	5	253	0.19	48,625	32.60	0	9	4	0	0
	0.25 to <0.50	581	672	5	613	0.35	98,698	32.60	0	37	6	1	1
	0.50 to <0.75	119	98	5	123	0.55	15,550	32.60	0	11	9	0	0
	0.75 to <2.50	582	451	5	605	1.45	113,369	32.60	0	110	18	3	3
	of which [0.75 to <1.75]	330	275	5	344	1.08	59,532	32.61	0	51	15	1	2
	of which [1.75 to <2.50]	252	177	5	261	1.94	53,837	32.61	0	59	23	2	2
	2.50 to <10.00	308	138	5	316	4.67	57,748	32.60	0	131	41	5	6
	of which [2.50 to <5.00]	168	88	5	172	3.38	29,813	32.61	0	58	34	2	2

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>		Initial gross exposures on balance sheet	Pre-CCF off-balance-sheet exposures	Weighted average CCF	Post-CCF and CRM exposures	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
PD range													
	of which [5.00 to <10.00]	140	50	6	143	6.22	27,935	32.60	0	73	51	3	4
	10.00 to <100.00	96	19	6	97	18.92	18,496	32.62	0	90	92	6	6
	of which [10.00 to <20.00]	41	9	6	41	15.54	7,198	32.60	0	35	85	2	2
	of which [20.00 to <30.00]	55	9	6	56	21.34	11,219	32.62	0	54	97	4	4
	of which [30.00 to <100.00]	0	0	5	0	39.12	79	36.31	0	0	111	0	0
	100.00 (default)	73	1	5	73	100.03	11,560	56.60	0	48	66	37	47
	Subtotal	3,282	4,997	5	3,518	3.38	648,220	33.10	0	460	13	53	65
<i>Of which: Other retail customers</i>													
	0 to <0.15	6,763	2,114	60	7,988	0.09	981,721	22.79	0	414	5	2	2
	of which [0 to <0.10]	3,505	1,305	68	4,399	0.05	752,071	23.65	0	180	4	1	1
	of which [0.10 to <0.15]	3,257	810	46	3,589	0.13	229,650	21.73	0	234	7	1	1
	0.15 to <0.25	1,310	336	47	1,455	0.20	114,826	21.27	0	122	8	1	1
	0.25 to <0.50	4,487	1,439	41	4,672	0.35	326,980	27.86	0	727	16	5	5
	0.50 to <0.75	4,801	1,013	28	4,185	0.58	91,285	31.78	0	902	22	8	8
	0.75 to <2.50	6,303	2,154	38	6,314	1.44	344,706	29.36	0	1,926	31	26	34
	of which [0.75 to <1.75]	5,663	1,312	37	5,351	1.31	220,560	31.03	0	1,674	31	22	26
	of which [1.75 to <2.50]	640	842	40	962	2.13	124,146	20.08	0	252	26	4	8
	2.50 to <10.00	4,808	916	34	4,410	5.08	212,402	32.77	0	1,884	43	74	83
	of which [2.50 to <5.00]	2,028	407	37	1,932	3.33	96,965	31.72	0	779	40	20	23
	of which [5.00 to <10.00]	2,780	509	31	2,478	6.44	115,437	33.59	0	1,104	45	53	61
	10.00 to <100.00	1,280	111	38	1,050	23.15	72,750	31.45	0	671	64	78	85
	of which [10.00 to <20.00]	564	52	36	475	15.12	26,063	31.42	0	263	55	23	27
	of which [20.00 to <30.00]	206	20	67	209	23.24	35,211	25.63	0	126	60	12	16
	of which [30.00 to <100.00]	509	40	26	365	33.57	11,476	34.83	0	282	77	43	43
	100.00 (default)	1,786	70	84	1,455	100.00	57,789	65.01	0	537	37	907	877
	Subtotal	31,536	8,154	43	31,528	6.54	2,202,459	29.61	0	7,183	23	1,099	1,096
<i>Of which: SMEs</i>													
	0 to <0.15	1,235	283	27	1,270	0.13	41,005	22.72	0	71	6	0	1
	of which [0 to <0.10]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	of which [0.10 to <0.15]	1,235	283	27	1,270	0.13	41,005	22.72	0	71	6	0	1
	0.15 to <0.25	871	129	24	889	0.21	12,184	17.80	0	56	6	0	1
	0.25 to <0.50	2,526	814	24	2,321	0.37	46,714	32.01	0	379	16	3	3
	0.50 to <0.75	4,316	939	25	3,654	0.58	60,074	33.10	0	800	22	7	7
	0.75 to <2.50	5,064	989	26	4,506	1.45	79,233	31.71	0	1,401	31	21	25
	of which [0.75 to <1.75]	4,681	902	26	4,113	1.37	70,107	32.70	0	1,307	32	19	21
	of which [1.75 to <2.50]	382	86	29	393	2.28	9,126	21.28	0	94	24	2	4
	2.50 to <10.00	4,182	735	26	3,666	5.20	68,382	34.10	0	1,568	43	65	72
	of which [2.50 to <5.00]	1,617	299	25	1,448	3.27	25,958	33.63	0	581	40	16	17
	of which [5.00 to <10.00]	2,565	436	26	2,218	6.45	42,424	34.41	0	988	45	49	55
	10.00 to <100.00	1,091	90	28	845	24.02	28,209	32.74	0	541	64	68	74
	of which [10.00 to <20.00]	492	44	29	397	15.16	11,620	32.36	0	217	55	20	24
	of which [20.00 to <30.00]	94	7	34	87	25.00	5,192	25.21	0	45	52	5	8
	of which [30.00 to <100.00]	505	40	26	360	33.55	11,397	34.97	0	279	78	42	42
	100.00 (default)	1,511	64	86	1,177	100.00	28,966	64.23	0	447	38	724	696
	Subtotal	20,796	4,043	26	18,327	9.11	364,767	33.34	0	5,263	29	887	879
<i>Of which: Non-SMEs</i>													
	0 to <0.15	5,528	1,831	65	6,718	0.08	940,716	22.80	0	343	5	1	1
	of which [0 to <0.10]	3,505	1,305	68	4,399	0.05	752,071	23.65	0	180	4	1	1
	of which [0.10 to <0.15]	2,023	526	56	2,319	0.13	188,645	21.18	0	163	7	1	1
	0.15 to <0.25	439	207	62	566	0.19	102,642	26.72	0	66	12	0	0
	0.25 to <0.50	1,960	625	63	2,351	0.33	280,266	23.76	0	349	15	2	2
	0.50 to <0.75	484	74	64	532	0.55	31,211	22.70	0	102	19	1	1
	0.75 to <2.50	1,239	1,165	49	1,807	1.41	265,473	23.51	0	525	29	6	8
	of which [0.75 to <1.75]	981	410	63	1,238	1.12	150,453	25.47	0	367	30	3	4
	of which [1.75 to <2.50]	258	756	41	569	2.03	115,020	19.25	0	158	28	2	4
	2.50 to <10.00	626	181	66	744	4.50	144,020	26.20	0	315	42	9	12
	of which [2.50 to <5.00]	411	108	67	484	3.49	71,007	26.00	0	198	41	4	6
	of which [5.00 to <10.00]	214	73	63	260	6.38	73,013	26.55	0	117	45	4	6
	10.00 to <100.00	189	21	80	205	19.57	44,541	26.13	0	130	63	10	11
	of which [10.00 to <20.00]	72	8	72	78	14.90	14,443	26.59	0	45	58	3	3
	of which [20.00 to <30.00]	112	13	85	123	22.01	30,019	25.95	0	81	66	7	8
	of which [30.00 to <100.00]	4	0	43	4	34.91	79	23.46	0	3	69	0	0
	100.00 (default)	275	6	68	278	100.01	28,823	68.30	0	90	33	183	181

06/30/2023 <i>(in € millions)</i>		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
PD range													
Subtotal		10,740	4,111	60	13,201	2.99	1,837,692	24.43	0	1 920	15	212	217
Equities													
0 to <0.15		0	0	0	0	0.00	0	0.00	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
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.50 to <0.75		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.75 to <2.50		0	0	0	0	0.00	0	0.00	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
of which [1.75 to <2.50]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
2.50 to <10.00		0	0	0	0	0.00	0	0.00	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
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	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
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	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
100.00 (default)		0	0	0	0	0.00	0	0.00	0	0	0	0	0
Subtotal		0	0	0	0	0.00	0	0.00	0	0	0	0	0
TOTAL		185,862	25,911	36	188,817	-	3,524,440	-	2.5	42,984	23	2,798	2,931

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

12/31/2022 <i>(in € millions)</i>		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
PD range													
Governments and central banks													
0 to <0.15		0	0	0	0	0.00	0	0.00	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
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.50 to <0.75		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.75 to <2.50		0	0	0	0	0.00	0	0.00	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
of which [1.75 to <2.50]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
2.50 to <10.00		0	0	0	0	0.00	0	0.00	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
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	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
of which [20.00 to <30.00]		0	0	0	0	0.00	0	0.00	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
100.00 (default)		0	0	0	0	0.00	0	0.00	0	0	0	0	0
Subtotal		0	0	0	0	0.00	0	0.00	0	0	0	0	0
Institutions (banks)													
0 to <0.15		0	0	0	0	0.00	0	0.00	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
of which [0.10 to <0.15]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.15 to <0.25		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.25 to <0.50		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.50 to <0.75		0	0	0	0	0.00	0	0.00	0	0	0	0	0
0.75 to <2.50		0	0	0	0	0.00	0	0.00	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
of which [1.75 to <2.50]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
2.50 to <10.00		0	0	0	0	0.00	0	0.00	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
of which [5.00 to <10.00]		0	0	0	0	0.00	0	0.00	0	0	0	0	0
10.00 to <100.00		0	0	0	0	0.00	0	0.00	0	0	0	0	0

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	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 <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0.00	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
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0.00	0	0	0	0	0
Corporates													
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	16,545	4,249	46	17,799	0.64	10,235	21.30	3	6,182	35	24	25
	0.75 to <2.50	15,300	3,418	46	15,454	1.51	9,506	21.32	3	7,125	46	50	50
	of which [0.75 to <1.75]	10,064	2,150	44	9,944	1.21	5,864	20.92	3	4,153	42	25	28
	of which [1.75 to <2.50]	5,235	1,268	48	5,510	2.05	3,642	22.04	3	2,972	54	25	23
	2.50 to <10.00	10,768	2,363	46	11,052	4.47	5,641	22.35	3	7,674	69	111	114
	of which [2.50 to <5.00]	8,264	1,767	45	8,518	3.50	4,218	22.40	3	5,503	65	68	57
	of which [5.00 to <10.00]	2,503	596	50	2,533	7.72	1,423	22.18	3	2,171	86	43	57
	10.00 to <100.00	1,372	203	51	1,290	19.52	1,004	21.01	3	1,236	96	53	69
	of which [10.00 to <20.00]	945	162	54	924	14.99	589	20.82	3	830	90	29	42
	of which [20.00 to <30.00]	21	5	46	24	24.08	18	24.33	2	34	145	1	1
	of which [30.00 to <100.00]	405	36	43	342	31.43	397	21.29	3	372	109	23	26
	100.00 (default)	1,510	169	84	1,333	100.00	13,90	61.46	3	788	59	775	787
	Subtotal	45,494	10,401	47	46,927	5.17	27,776	22.69	3	23,006	49	1,014	1,047
<i>Of which: Specialized lending</i>													
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	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
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	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
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	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
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	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
	100.00 (default)	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0.00	0	0	0	0	0
<i>Of which: SMEs</i>													
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	9,252	1,271	51	9,531	0.64	6,321	19.98	3	2,633	28	12	13
	0.75 to <2.50	9,190	1,506	50	9,074	1.47	6,683	20.33	3	3,388	37	27	29
	of which [0.75 to <1.75]	6,241	1,032	48	6,078	1.21	4,574	20.47	3	2,154	35	15	16
	of which [1.75 to <2.50]	2,949	474	55	2,996	2.00	2,109	20.05	3	1,234	41	12	13
	2.50 to <10.00	5,100	812	54	5,131	4.08	3,482	20.37	3	2,606	51	43	50
	of which [2.50 to <5.00]	4,170	652	53	4,220	3.35	2,780	20.30	3	2,031	48	29	32
	of which [5.00 to <10.00]	930	160	59	911	7.45	702	20.69	3	574	63	14	19
	10.00 to <100.00	860	103	50	803	18.57	704	21.02	3	664	83	32	47
	of which [10.00 to <20.00]	658	87	52	623	14.98	447	20.76	3	492	79	19	33
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	of which [30.00 to <100.00]	222	16	38	180	31.00	257	21.93	3	172	96	12	14
	100.00 (default)	770	71	90	710	100.00	954	59.82	3	461	65	395	348
	Subtotal	25,172	3,763	52	25,249	5.00	18,144	21.34	3	9,753	39	508	487
Retail customers													
	0 to <0.15	44,671	5,425	35	45,993	0.07	1,222,417	14.52	0	1,180	3	5	4
	of which [0 to <0.10]	43,646	4,155	34	44,530	0.07	809,135	14.28	0	1,122	3	4	4

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	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 <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
	of which [0.10 to <0.15]	1,025	1,270	35	1,463	0.11	413,282	21.98	0	57	4	0	0
	0.15 to <0.25	16,635	1,527	39	16,971	0.20	343,252	14.61	0	1,004	6	5	6
	0.25 to <0.50	24,878	2,497	35	25,189	0.35	403,860	16.93	0	2,431	10	15	16
	0.50 to <0.75	13,599	2,055	33	13,118	0.62	333,059	19.76	0	1,960	15	16	21
	0.75 to <2.50	19,987	3,056	38	20,048	1.47	609,824	18.06	0	4,607	23	54	79
	of which [0.75 to <1.75]	12,278	1,711	38	1,2361	1.05	374,734	17.84	0	2,402	19	24	27
	of which [1.75 to <2.50]	7,708	1,345	37	7,688	2.14	235,090	18.40	0	2,204	29	30	52
	2.50 to <10.00	12,174	1,451	38	11,866	5.27	301,154	18.86	0	4,900	41	120	232
	of which [2.50 to <5.00]	6,045	724	39	6,002	3.51	156,361	18.52	0	2,197	37	39	74
	of which [5.00 to <10.00]	6,129	727	37	5,864	7.08	144,793	19.21	0	2,703	46	81	158
	10.00 to <100.00	3,590	234	37	3,375	20.77	142,986	18.66	0	2,382	71	131	248
	of which [10.00 to <20.00]	1,574	139	38	1,507	14.39	57,999	19.49	0	967	64	42	81
	of which [20.00 to <30.00]	1,093	45	42	1,106	21.29	65,925	16.77	0	879	79	40	77
	of which [30.00 to <100.00]	923	51	32	763	32.63	19,062	19.75	0	536	70	49	91
	100.00 (default)	2,814	75	77	2,548	100.00	75,496	54.17	0	932	37	1,310	1,241
	Subtotal	138,346	16,322	36	139,108	3.17	3,432,048	17.17	0	19,395	14	1,655	1,857
<i>Of which: Exposures secured by real estate mortgages</i>	0 to <0.15	39,806	1,408	39	40,360	0.07	269,194	13.83	0	1,010	3	4	4
	of which [0 to <0.10]	39,747	1,383	39	40,290	0.07	268,609	13.83	0	1,007	2	4	4
	of which [0.10 to <0.15]	59	26	41	70	0.11	585	15.84	0	3	4	0	0
	0.15 to <0.25	14,274	451	39	14,452	0.20	87,731	13.88	0	843	6	4	5
	0.25 to <0.50	18,931	531	40	19,142	0.36	112,752	15.67	0	1,835	10	11	11
	0.50 to <0.75	7,491	251	40	7,591	0.60	33,328	17.64	0	1,112	15	8	11
	0.75 to <2.50	12,223	477	40	12,413	1.40	74,644	15.66	0	2,960	24	28	45
	of which [0.75 to <1.75]	7,763	275	40	7,872	0.98	50,200	15.55	0	1,516	19	12	13
	of which [1.75 to <2.50]	4,460	203	40	4,541	2.12	24,444	15.85	0	1,444	32	15	32
	2.50 to <10.00	6,573	203	40	6,654	4.99	35,581	16.01	0	3,356	50	53	144
	of which [2.50 to <5.00]	3,540	114	40	3,585	3.44	18,510	16.14	0	1,528	43	20	50
	of which [5.00 to <10.00]	3,033	89	40	3,069	6.80	17,071	15.85	0	1,828	60	33	94
	10.00 to <100.00	2,055	41	41	2,071	20.28	12,393	15.89	0	1,751	85	66	151
	of which [10.00 to <20.00]	856	25	41	866	14.11	4,622	16.81	0	697	80	20	47
	of which [20.00 to <30.00]	823	9	40	826	20.94	5,605	14.67	0	714	86	25	60
	of which [30.00 to <100.00]	376	6	40	379	32.95	2166	16.42	0	340	90	21	44
	100.00 (default)	1,065	10	40	1,069	100.00	8,848	46.22	0	348	33	467	332
	Subtotal	102,418	3,371	40	103,752	2.08	634,471	15.19	0	13,214	13	640	712
<i>Of which: SMEs</i>	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	1,077	34	39	1,090	0.19	6,847	14.14	0	50	5	0	0
	0.25 to <0.50	5,148	132	41	5,202	0.34	26,819	18.54	0	479	9	3	2
	0.50 to <0.75	4,517	145	41	4,576	0.60	20,896	18.39	0	624	14	5	7
	0.75 to <2.50	3,419	152	41	3,481	1.64	15,830	18.71	0	929	27	11	17
	of which [0.75 to <1.75]	2,047	85	41	2,081	1.20	9,610	18.55	0	457	22	5	8
	of which [1.75 to <2.50]	1,373	67	41	1,400	2.29	6,220	18.95	0	472	34	6	10
	2.50 to <10.00	2,253	102	41	2,295	5.20	10,396	18.96	0	1,197	52	23	45
	of which [2.50 to <5.00]	1,226	58	41	1,250	3.50	5,482	18.99	0	543	43	8	16
	of which [5.00 to <10.00]	1,027	44	41	1,045	7.23	4,914	18.94	0	654	63	14	30
	10.00 to <100.00	768	21	41	776	19.61	4,159	18.00	0	618	80	27	60
	of which [10.00 to <20.00]	460	15	41	466	12.81	2,374	18.19	0	353	76	11	26
	of which [20.00 to <30.00]	93	1	40	94	21.70	524	18.26	0	82	87	4	8
	of which [30.00 to <100.00]	214	4	41	216	33.40	1,261	17.46	0	184	85	13	26
	100.00 (default)	327	3	40	329	100.00	2,326	47.33	0	131	40	145	108
	Subtotal	17,509	588	41	17,749	3.97	87,273	18.83	0	4,029	23	215	240
<i>Of which: Non-SMEs</i>	0 to <0.15	39,806	1,408	39	40,360	0.07	269,194	13.83	0	1,010	3	4	4
	of which [0 to <0.10]	39,747	1,383	39	40,290	0.07	268,609	13.83	0	1,007	2	4	4
	of which [0.10 to <0.15]	59	26	41	70	0.11	585	15.84	0	3	4	0	0
	0.15 to <0.25	13,198	418	39	13,362	0.20	80,884	13.86	0	793	6	4	5
	0.25 to <0.50	13,783	398	39	13,940	0.36	85,933	14.59	0	1,356	10	7	9
	0.50 to <0.75	2,974	106	40	3,016	0.61	12,432	16.49	0	488	16	3	4
	0.75 to <2.50	8,803	326	39	8,932	1.30	58,814	14.47	0	2,031	23	17	28
	of which [0.75 to <1.75]	5,716	189	40	5,791	0.90	40,590	14.47	0	1,059	18	8	6

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	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 <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
	of which [1.75 to <2.50]	3,087	136	39	3,141	2.04	18,224	14.46	0	972	31	9	22
	2.50 to <10.00	4,320	101	39	4,359	4.88	25,185	14.45	0	2159	50	31	98
	of which [2.50 to <5.00]	2,313	56	39	2,335	3.40	13,028	14.61	0	985	42	12	34
	of which [5.00 to <10.00]	2,006	45	40	2,024	6.58	12,157	14.25	0	1,174	58	19	64
	10.00 to <100.00	1,287	20	40	1,295	20.68	8,234	14.62	0	1,132	87	39	90
	of which [10.00 to <20.00]	396	10	41	400	15.63	2,248	15.19	0	344	86	9	21
	of which [20.00 to <30.00]	730	8	40	733	20.84	5,081	14.21	0	632	86	22	51
	of which [30.00 to <100.00]	162	2	40	163	32.36	905	15.04	0	157	96	8	18
	100.00 (default)	737	7	40	740	100.00	6,522	45.73	0	217	29	321	224
	Subtotal	84,908	2,783	39	86,004	1.70	547,198	14.44	0	9,185	11	426	472
	<i>Of which: revolving</i>												
	0 to <0.15	958	2,756	20	1,512	0.09	232,937	30.70	0	27	2	0	0
	of which [0 to <0.10]	605	1,899	20	986	0.08	151,684	30.70	0	15	2	0	0
	of which [0.10 to <0.15]	353	858	20	526	0.11	81,253	30.70	0	11	2	0	0
	0.15 to <0.25	255	421	20	339	0.20	40,174	30.70	0	12	3	0	0
	0.25 to <0.50	438	627	20	564	0.31	76,514	30.70	0	28	5	1	0
	0.50 to <0.75	347	418	20	431	0.55	65,796	30.70	0	34	8	1	1
	0.75 to <2.50	646	533	20	753	1.56	118,685	30.70	0	130	17	4	3
	of which [0.75 to <1.75]	357	315	20	420	1.09	62,370	30.70	0	56	13	1	1
	of which [1.75 to <2.50]	289	218	20	333	2.16	56,315	30.70	0	74	22	2	2
	2.50 to <10.00	292	152	20	322	4.86	52,681	30.70	0	125	39	5	5
	of which [2.50 to <5.00]	178	101	20	198	3.83	31,239	30.70	0	66	33	2	2
	of which [5.00 to <10.00]	114	51	20	124	6.50	21,442	30.70	0	59	47	2	3
	10.00 to <100.00	144	37	20	152	17.48	29,012	30.70	0	120	79	8	8
	of which [10.00 to <20.00]	57	21	20	61	11.51	11,362	30.72	0	40	66	2	2
	of which [20.00 to <30.00]	85	16	20	88	21.14	17,257	30.69	0	77	88	6	6
	of which [30.00 to <100.00]	3	1	20	3	31.33	393	30.49	0	3	101	0	0
	100.00 (default)	69	1	20	69	100.01	10,942	53.00	0	16	23	35	45
	Subtotal	3,148	4,945	20	4,142	3.11	626,741	31.07	0	491	12	54	63
	<i>Of which: Other retail customers</i>												
	0 to <0.15	3,907	1,260	61	4,120	0.08	720,286	15.39	0	143	3	1	0
	of which [0 to <0.10]	3,294	874	58	3,253	0.07	388,842	14.92	0	100	3	0	0
	of which [0.10 to <0.15]	612	386	66	867	0.11	331,444	17.18	0	43	5	0	0
	0.15 to <0.25	2,106	655	51	2,180	0.20	215,347	16.96	0	149	7	1	1
	0.25 to <0.50	5,509	1,340	40	5,483	0.33	214,594	19.92	0	568	10	4	4
	0.50 to <0.75	5,761	1,386	36	5,096	0.64	233,935	22.00	0	814	16	7	9
	0.75 to <2.50	7,118	2,046	42	6,882	1.59	416,495	21.00	0	1517	22	23	31
	of which [0.75 to <1.75]	4,158	1,121	43	4,068	1.19	262,164	20.96	0	831	20	10	13
	of which [1.75 to <2.50]	2,959	924	40	2,814	2.17	154,331	21.06	0	686	24	13	18
	2.50 to <10.00	5,309	1,096	40	4,889	5.69	212,892	21.96	0	1,419	29	62	84
	of which [2.50 to <5.00]	2,327	510	42	2,218	3.60	106,612	21.27	0	603	27	17	22
	of which [5.00 to <10.00]	2,981	587	38	2,671	7.43	106,280	22.54	0	816	31	45	61
	10.00 to <100.00	1,390	156	41	1,152	22.09	101,581	22.06	0	511	44	57	90
	of which [10.00 to <20.00]	661	93	41	580	15.10	42,015	22.32	0	230	40	20	32
	of which [20.00 to <30.00]	186	20	61	192	22.91	43,063	19.42	0	88	46	9	12
	of which [30.00 to <100.00]	544	43	31	381	32.32	16,503	22.98	0	193	51	28	46
	100.00 (default)	1,681	65	83	1,411	100.00	55,706	60.26	0	568	40	808	864
	Subtotal	32,780	8,005	44	31,213	6.76	2,170,836	21.92	0	5,689	18	961	1,082
	<i>Of which: SMEs</i>												
	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	494	172	30	495	0.19	30,743	23.11	0	38	8	0	0
	0.25 to <0.50	3,159	829	30	3,006	0.32	42,122	22.62	0	316	11	2	3
	0.50 to <0.75	4,839	1,083	29	4,000	0.66	79,170	23.12	0	651	16	6	8
	0.75 to <2.50	5,520	1,051	31	4,842	1.64	79,060	23.21	0	1,126	23	18	24
	of which [0.75 to <1.75]	3,036	617	31	2,716	1.23	44,801	23.26	0	582	21	8	10
	of which [1.75 to <2.50]	2,485	434	31	2,125	2.18	34,259	23.14	0	544	26	11	14
	2.50 to <10.00	4,445	795	35	3,893	5.94	73,168	23.19	0	1,149	30	54	71
	of which [2.50 to <5.00]	1,764	347	35	1,579	3.54	26,191	23.10	0	438	28	13	16
	of which [5.00 to <10.00]	2,681	448	35	2,314	7.58	46,977	23.26	0	711	31	41	55
	10.00 to <100.00	1,082	110	31	820	24.09	27,701	22.98	0	367	45	46	74
	of which [10.00 to <20.00]	511	64	32	412	16.40	11,864	22.87	0	163	39	16	26

12/31/2022 <i>(in € millions)</i>	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 <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
	of which [20.00 to <30.00]	42	3	29	41	27.91	804	22.43	0	19	47	3	3
	of which [30.00 to <100.00]	529	42	30	366	32.32	15,033	23.16	0	185	51	27	44
	100.00 (default)	1,400	59	85	1,131	100.01	27,139	59.44	0	506	45	635	679
	Subtotal	20,940	4,097	32	18,184	9.22	359,103	25.33	0	4,151	23	761	858
<i>Of which: Non-SMEs</i>	0 to <0.15	3,907	1,260	61	4,120	0.08	720,286	15.39	0	143	3	1	0
	of which [0 to <0.10]	3,294	874	58	3,253	0.07	388,842	14.92	0	100	3	0	0
	of which [0.10 to <0.15]	612	386	66	867	0.11	331,444	17.18	0	43	5	0	0
	0.15 to <0.25	1,612	484	59	1,685	0.20	184,604	15.16	0	112	7	1	1
	0.25 to <0.50	2,350	511	56	2,477	0.34	172,472	16.65	0	252	10	1	1
	0.50 to <0.75	922	303	60	1,096	0.57	154,765	17.91	0	163	15	1	1
	0.75 to <2.50	1,597	995	53	2,040	1.46	337,435	15.77	0	391	19	5	7
	of which [0.75 to <1.75]	1,123	505	57	1,352	1.12	217,363	16.34	0	249	18	2	3
	of which [1.75 to <2.50]	475	490	48	688	2.14	120,072	14.63	0	142	21	2	4
	2.50 to <10.00	863	302	54	997	4.70	139,724	17.17	0	270	27	8	13
	of which [2.50 to <5.00]	563	163	57	639	3.74	80,421	16.77	0	165	26	4	6
	of which [5.00 to <10.00]	300	139	49	358	6.40	59,303	17.90	0	105	29	4	7
	10.00 to <100.00	308	47	63	333	17.18	73,880	19.78	0	144	43	11	16
	of which [10.00 to <20.00]	151	29	61	167	11.91	30,151	20.96	0	67	40	4	6
	of which [20.00 to <30.00]	143	17	67	150	21.54	42,259	18.59	0	69	46	6	8
	of which [30.00 to <100.00]	14	1	49	15	32.53	1,470	18.56	0	8	53	1	2
	100.00 (default)	280	6	65	280	99.99	28,567	63.58	0	63	22	173	185
	Subtotal	11,840	3,908	57	13,029	3.34	1,811,733	17.16	0	1,538	12	200	225
Equities	0 to <0.15	0	0	0	0	0.00	0	0.00	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
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0.00	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
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0.00	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
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0.00	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
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0.00	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
	100.00 (default)	0	0	0	0	0.00	0	0.00	0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0.00	0	0	0	0	0
TOTAL		183,840	26,723	40	186,035	-	3,459,824	-	2.5	42,401	23	2,669	2,904

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

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

06/30/2023 <i>(in € millions)</i>	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
PD range												
Institutions (banks)												
0 to <0.15	31,681	1,589	24	34,662	0.02	188	45	2.5	3,787	11	4	3
of which [0 to <0.10]	25,000	1,174	25	27,933	0.00	136	44	2.5	805	3	1	3
of which [0.10 to <0.15]	6,681	414	21	6,729	0.10	52	45	2.5	2,982	44	3	0
0.15 to <0.25	513	163	45	586	0.22	46	47	2.5	413	70	1	0
0.25 to <0.50	339	78	23	297	0.42	28	46	2.5	280	95	1	0
0.50 to <0.75	0	0	0	0	0.00	0	0	0.0	0	0	0	0
0.75 to <2.50	295	228	71	457	0.98	28	45	2.6	591	129	2	0
of which [0.75 to <1.75]	295	228	71	457	0.98	28	45	2.6	591	129	2	0
of which [1.75 to <2.50]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
2.50 to <10.00	111	29	30	120	2.67	20	45	2.3	203	169	1	1
of which [2.50 to <5.00]	111	29	30	120	2.67	20	45	2.3	203	169	1	1
of which [5.00 to <10.00]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
10.00 to <100.00	16	52	40	37	18.63	34	45	2.5	109	294	3	2
of which [10.00 to <20.00]	16	0	0	16	15.85	1	45	0.0	45	285	1	0
of which [20.00 to <30.00]	0	52	40	21	20.72	33	45	2.4	63	300	2	2
of which [30.00 to <100.00]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
100.00 (default)	5	0	0	4	100.40	5	45	2.3	0	0	3	1
Subtotal	32,961	2,139	31	36,163	0.08	349	45	2.5	5,382	15	14	8
Corporates												
0 to <0.15	7,553	16,952	58	16,444	0.09	343	44	2.5	4,911	30	7	6
of which [0 to <0.10]	3,649	9,441	62	8,835	0.07	178	42	2.5	2,126	24	2	2
of which [0.10 to <0.15]	3,904	7,511	55	7,609	0.12	165	45	2.5	2,785	37	4	3
0.15 to <0.25	97	1	20	67	0.22	13	45	2.5	34	51	0	0
0.25 to <0.50	6,436	12,765	56	12,254	0.33	308	45	2.5	7,659	63	18	59
0.50 to <0.75	0	0	0	0	0.00	0	0	0.0	0	0	0	0
0.75 to <2.50	7,466	5,895	64	10,448	1.10	428	44	2.5	10,656	102	51	18
of which [0.75 to <1.75]	7,466	5,895	64	10,448	1.10	428	44	2.5	10,656	102	51	18
of which [1.75 to <2.50]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
2.50 to <10.00	2,713	1,041	59	3,108	3.32	207	45	2.5	4,494	145	46	29
of which [2.50 to <5.00]	2,713	1,041	59	3,108	3.32	207	45	2.5	4,494	145	46	29
of which [5.00 to <10.00]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
10.00 to <100.00	862	581	53	1,043	15.86	62	45	2.5	2,592	248	74	98
of which [10.00 to <20.00]	862	581	53	1,043	15.86	62	45	2.5	2,592	248	74	98
of which [20.00 to <30.00]	0	0	0	0	0.00	0	0	0.0	0	0	0	0
of which [30.00 to <100.00]	0	0	0	0	0.00	0	0	1.0	0	0	0	0
100.00 (default)	812	87	66	780	99.99	44	45	2.5	0	0	408	379
Subtotal	25,938	37,322	58	44,144	2.76	1,405	44	2.5	30,345	69	605	588
Equities												
0 to <0.15	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [0 to <0.10]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [0.10 to <0.15]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
0.15 to <0.25	0	0	0	0	0.00	0	0	0.00	0	0	0	0
0.25 to <0.50	0	0	0	0	0.00	0	0	0.00	0	0	0	0
0.50 to <0.75	0	0	0	0	0.00	0	0	0.00	0	0	0	0
0.75 to <2.50	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [0.75 to <1.75]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [1.75 to <2.50]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
2.50 to <10.00	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [2.50 to <5.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [5.00 to <10.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
10.00 to <100.00	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [10.00 to <20.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [20.00 to <30.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
of which [30.00 to <100.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
100.00 (default)	0	0	0	0	0.00	0	0	0.0	0	0	0	0
Subtotal	0	0	0	0	0.00	0	0	0.0	0	0	0	0
TOTAL	58,899	39,461	57	80,306	-	1,754	-	2.5	35,728	56	619	622

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	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 <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Weighted average maturity <i>(in years)</i>	Risk-weighted exposure amount after additional factors	Risk-weighted exposure density	Amount of expected losses	Corrected values & provisions
Institutions (banks)													
	0 to <0.15	26,269	1,959	20	30,370	0.02	3,743	45	3	2,886	10	3	4
	of which [0 to <0.10]	21,489	1,802	20	25,581	-	3,687	45	3	766	3	1	4
	of which [0.10 to <0.15]	4,780	158	19	4,789	0.10	56	45	3	2,120	44	2	0
	0.15 to <0.25	303	266	34	393	0.22	42	49	3	290	74	0	0
	0.25 to <0.50	42	177	23	61	0.38	27	46	3	55	91	0	0
	0.50 to <0.75	0	0	0	0	-	0	0	0	0	0	0	0
	0.75 to <2.50	236	203	70	378	0.98	32	45	3	494	130	2	0
	of which [0.75 to <1.75]	236	203	70	378	0.98	32	45	3	494	130	2	0
	of which [1.75 to <2.50]	0	0	0	0	-	0	0	0	0	0	0	0
	2.50 to <10.00	112	36	31	123	2.67	19	45	3	208	169	1	1
	of which [2.50 to <5.00]	112	36	31	123	2.67	19	45	3	208	169	1	1
	of which [5.00 to <10.00]	0	0	0	0	-	0	0	0	0	0	0	0
	10.00 to <100.00	18	63	34	39	18.48	35	45	3	114	293	3	2
	of which [10.00 to <20.00]	18	0	0	18	15.85	1	45	0	50	285	1	0
	of which [20.00 to <30.00]	0	63	34	21	20.67	34	45	3	64	300	2	2
	of which [30.00 to <100.00]	0	0	0	0	-	0	0	0	0	0	0	0
	100.00 (default)	6	6	50	9	100.09	7	45	3	0	0	4	0
	Subtotal	26,986	2,711	26	31,373	0.10	3,905	45	3	4,046	13	14	9
Corporates													
	0 to <0.15	7,507	17,053	59	16,376	0.09	338	44	3	4,950	30	7	5
	of which [0 to <0.10]	3,285	9,496	62	8,649	0.07	171	43	3	2,127	25	3	2
	of which [0.10 to <0.15]	4,222	7,557	56	7,727	0.12	167	45	3	2,823	37	4	3
	0.15 to <0.25	85	1	21	86	0.22	12	45	2	44	51	0	0
	0.25 to <0.50	6,176	11,790	56	11,625	0.33	305	45	3	7,273	63	17	110
	0.50 to <0.75	0	0	0	0	-	0	0	0	0	0	0	0
	0.75 to <2.50	7,410	6,426	64	10,667	1.10	396	44	3	10,879	102	52	19
	of which [0.75 to <1.75]	7,410	6,426	64	10,667	1.10	396	44	3	10,879	102	52	19
	of which [1.75 to <2.50]	0	0	0	0	-	0	0	0	0	0	0	0
	2.50 to <10.00	2,856	1,071	57	3,201	3.32	200	45	3	4,630	145	48	35
	of which [2.50 to <5.00]	2,856	1,071	57	3,201	3.32	200	45	3	4,630	145	48	35
	of which [5.00 to <10.00]	0	0	0	0	-	0	0	0	0	0	0	0
	10.00 to <100.00	1,182	544	55	1,170	15.86	64	45	3	2,907	249	83	113
	of which [10.00 to <20.00]	1,182	544	55	1,170	15.86	64	45	3	2,907	249	83	113
	of which [20.00 to <30.00]	0	0	0	0	-	0	0	0	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	-	0	0	2	0	0	0	0
	100.00 (default)	713	177	82	733	100.00	53	45	2	0	0	291	256
	Subtotal	25,929	37,062	59	43,856	2.73	1,368	44	3	30,684	70	499	538
Equities													
	0 to <0.15	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [0 to <0.10]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [0.10 to <0.15]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	0.15 to <0.25	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	0.25 to <0.50	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	0.50 to <0.75	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	0.75 to <2.50	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [0.75 to <1.75]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [1.75 to <2.50]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	2.50 to <10.00	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [2.50 to <5.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [5.00 to <10.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	10.00 to <100.00	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [10.00 to <20.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [20.00 to <30.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	of which [30.00 to <100.00]	0	0	0	0	0.00	0	0	0.00	0	0	0	0
	100.00 (default)	0	0	0	0	0.00	0	0	0.0	0	0	0	0
	Subtotal	0	0	0	0	0.00	0	0	0.0	0	0	0	0
TOTAL		52,916	39,773	56	75,229	-	5,273	-	3	34,730	57	513	578

Update of Table 31 of the 2022 Universal Registration Document, page 280

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

<i>(in € millions)</i>	RWAs	Capital requirements
1 – RWAS DECEMBER 2022	84,320	6,746
2 – Asset amount	1,985	159
3 – Asset quality	239	19
4 – Model upgrades	-187	-15
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAS JUNE 2023	86,355	6,908

<i>(in € millions)</i>	RWAs	Capital requirements
1 – RWAS MARCH 2023	86,515	6,921
2 – Asset amount	549	44
3 – Asset quality	-521	-42
4 – Model upgrades	-187	-15
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAS JUNE 2023	86,355	6,908

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

06/30/2023							
<i>(in € millions)</i>							
Regulatory categories	Remaining maturity	Balance sheet amount	Off-balance sheet amount	Weighting	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	298	122	50%	381	199	0
	2.5 years or more	2,251	552	70%	2,625	1,914	11
Category 2	Less than 2.5 years	178	39	70%	204	149	1
	2.5 years or more	1,035	399	90%	1,315	1,233	11
Category 3	Less than 2.5 years	26	19	115%	34	41	1
	2.5 years or more	512	178	115%	642	769	18
Category 4	Less than 2.5 years	21	0	250%	21	54	2
	2.5 years or more	10	17	250%	22	58	2
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	522	179	-	640	442	3
	2.5 YEARS OR MORE	3,807	1,145	-	4,604	3,976	41

12/31/2022 <i>(in € millions)</i>		Off-balance			Exposure		Expected
<i>Regulatory categories</i>		Balance sheet	sheet	Weighting	amount	RWAs	losses
Remaining maturity		amount	amount				
Category 1	Less than 2.5 years	133	98	50%	195	101	0
	2.5 years or more	2,211	434	70%	2,522	1,839	10
Category 2	Less than 2.5 years	169	42	70%	196	143	1
	2.5 years or more	965	382	90%	1,233	1,156	10
Category 3	Less than 2.5 years	18	2	115%	18	22	1
	2.5 years or more	419	129	115%	514	615	14
Category 4	Less than 2.5 years	15	5	250%	16	43	1
	2.5 years or more	81	20	250%	95	248	8
Category 5	Less than 2.5 years	4	0	0%	4	0	2
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	339	147	-	430	309	5
	2.5 YEARS OR MORE	3,678	965	-	4,363	3,857	42

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

06/30/2023 <i>(in € millions)</i>		Off-balance			Risk-weighted		Expected
<i>Regulatory categories</i>		Balance sheet	sheet	Risk	Value at risk	exposure	losses
Remaining maturity		exposure	exposure	weighting		amounts	
		a	b	c	d	e	f
Category 1	Less than 2.5 years	78	0	50%	78	41	0
	2.5 years or more	111	101	70%	186	135	1
Category 2	Less than 2.5 years	36	0	70%	36	27	0
	2.5 years or more	64	0	90%	64	60	1
Category 3	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	2	0	115%	2	3	0
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	5	0	250%	5	13	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	114	0	-	114	67	0
	2.5 YEARS OR MORE	181	101	-	257	211	2

12/31/2022 <i>(in € millions)</i>		Off-balance-			Exposure		Expected
<i>Regulatory categories</i>		On-balance- sheet	sheet	Weighting	amount	RWAs	losses
Remaining maturity		amount	amount				
		a	b	c	d	e	f
Category 1	Less than 2.5 years	83	0	50%	83	43	0
	2.5 years or more	94	92	70%	163	119	1
Category 2	Less than 2.5 years	38	0	70%	38	28	0
	2.5 years or more	68	0	90%	68	64	1
Category 3	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	4	0	115%	4	5	0
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	5	0	250%	5	14	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
TOTAL	LESS THAN 2.5 YEARS	121	0	-	121	71	0
	2.5 YEARS OR MORE	172	92	-	241	202	2

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

06/30/2023 <i>(in € millions)</i>		Off-balance		Risk weighting	Value at risk	Risk- weighted exposure amounts	Expected losses
		Balance sheet exposure	sheet exposure				
Regulatory categories	Remaining maturity	a	b	c	d	e	f
Category 1	Less than 2.5 years	298	5	50%	301	157	0
	2.5 years or more	3,130	144	70%	3,110	2,269	12
Category 2	Less than 2.5 years	10	13	70%	20	14	0
	2.5 years or more	250	37	90%	251	237	2
Category 3	Less than 2.5 years	39	0	115%	39	47	1
	2.5 years or more	204	0	115%	188	225	5
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	0	0	0%	0	0	0
Category 5	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	103	0	0%	104	0	52
LESS THAN 2.5 YEARS		347	17	-	359	218	1
TOTAL	2.5 YEARS OR MORE	3,688	181	-	3,653	2,731	72

12/31/2022 <i>(in € millions)</i>		Off-balance		Risk weighting	Value at risk	Risk- weighted exposure amounts	Expected losses
		Balance sheet exposure	sheet exposure				
Regulatory categories	Remaining maturity	a	b	c	d	e	f
Category 1	Less than 2.5 years	301	17	50%	311	162	0
	2.5 years or more	2,906	207	70%	2,931	2,138	12
Category 2	Less than 2.5 years	5	0	70%	5	3	0
	2.5 years or more	91	74	90%	147	138	1
Category 3	Less than 2.5 years	43	0	115%	43	52	1
	2.5 years or more	220	0	115%	202	242	6
Category 4	Less than 2.5 years	0	0	0%	0	0	0
	2.5 years or more	20	0	250%	5	13	0
Category 5	Less than 2.5 years	4	0	0%	4	0	2
	2.5 years or more	29	0	0%	28	0	56
LESS THAN 2.5 YEARS		354	17	-	363	218	3
TOTAL	2.5 YEARS OR MORE	3,267	281	-	3,397	2,531	75

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

CIC has no specialized lending exposure to commodities.

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

06/30/2023 <i>(in € millions)</i>						
Regulatory categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	2,356	0	190%	2,356	4,476	19
Exposures to listed equities	258	0	290%	258	749	2
Other equity exposure	1,836	0	370%	1,836	6,793	44
TOTAL	4,450	0	-	4,450	12,018	65

12/31/2022 <i>(in € millions)</i>						
Regulatory categories	Balance sheet exposure	Off-balance sheet exposure	Risk weighting	Value at risk	Risk-weighted exposure amounts	Amount of expected losses
Private equity exposures	1,921	0	190%	1,921	3,649	15
Exposures to listed equities	236	0	290%	236	684	2
Other equity exposure	1,568	0	370%	1,568	5,800	38
TOTAL	3,724	0	-	3,724	10,134	55

1.5 COUNTERPARTY CREDIT RISK (EU CCRA)

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

06/30/2023 <i>(in € millions)</i>	Replacement 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)	24	82	-	14	148	148	1.4	42
EU – Simplified SA-CCR (for derivatives)	0	0	-	14	0	0	1.4	0
SA-CCR (for derivatives)	2,309	1,662	-	14	5,734	5,560	1.4	1,812
IMM (for derivatives and SFTs)	-	-	0	0	0	0	0	0
<i>of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
<i>of which resulting from netting sets of multi-product agreements</i>	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	137
VaR for SFTs	-	-	-	-	0	0	0	0
TOTAL	-	-	-	-	0	0	0	1,990

12/31/2022 <i>(in € millions)</i>	Replacement 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)	14	93	-	1.4	148	148	1.4	47
EU – Simplified SA-CCR (for derivatives)	0	0	-	1.4	0	0	1.4	0
SA-CCR (for derivatives)	2,537	1,470	-	1.4	5,771	5,625	1.4	1,820
IMM (for derivatives and SFTs)	-	-	0	0	0	0	0	0
<i>of which securities financing transactions</i>	-	-	0	-	0	0	0	0
<i>of which derivatives and deferred settlement transactions</i>	-	-	0	-	0	0	0	0
<i>of which resulting from netting sets of multi-product agreements</i>	-	-	0	-	0	0	0	0
Simple method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	0
General method based on financial collateral (for SFTs)	-	-	-	-	0	0	0	355
VaR for SFTs	-	-	-	-	0	0	0	0
TOTAL	-	-	-	-	0	0	0	2,221

Update of Table 40 of the 2022 Universal Registration Document, page 286

TABLE 40: CVA CAPITAL REQUIREMENTS (EU CCR2)

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Amount of exposure	RWAs	Amount of exposure	RWAs
Total portfolios subject to advanced CVA requirement	0	0	0	0
i) VaR component (including x3 multiplier)	-	0	-	0
ii) SVaR component under stress (including x3 multiplier)	-	0	-	0
Total portfolios subject to standard CVA requirement	1,112	321	861	282
Total of method based on original exposure	0	0	0	0
TOTAL SUBJECT TO CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL REQUIREMENTS	1,112	321	861	282

Update of Table 41 of the 2022 Universal Registration Document, page 286

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

06/30/2023 <i>(in € millions)</i>	Weighting											Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
Category of exposure												
Governments and central banks	41	0	0	0	0	0	0	0	0	0	0	41
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (public organizations excluding central governments)	23	0	0	0	0	0	0	0	0	0	0	23
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	307	0	0	196	15	0	0	4	0	0	523
Corporates	0	0	0	0	0	1	0	0	193	0	0	194
Retail customers	0	0	0	0	0	0	0	2	0	0	0	2
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	64	307	0	0	196	16	0	2	197	0	0	783

12/31/2022

(in € millions)

Category of exposure	Weighting											Total
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
Governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0
Regional or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
Public sector (public organizations excluding central governments)	27	0	0	0	0	0	0	0	0	0	0	28
Multilateral development banks	16	0	0	0	0	0	0	0	0	0	0	16
International organizations	0	0	0	0	0	0	0	0	0	0	0	0
Institutions (banks)	0	200	0	0	198	14	0	0	3	0	0	416
Corporates	0	0	0	0	0	1	0	0	441	0	0	442
Retail customers	0	0	0	0	0	0	0	2	0	0	0	2
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	43	200	0	0	198	15	0	2	444	0	0	903

Update of Table 42 of the 2022 Universal Registration Document, page 287

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

06/30/2023 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount	
							[RWEA]	RWA density
Governments and central banks								
	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
Institutions (banks)								
	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
Corporates								
	0 to <0.15	15	0.10	1	0.00	0.5	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]	15	0.10	1	0.00	0.5	0	0

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>		EAD post- CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
PD range								
	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	76	0.65	832	34.17	2.5	49	65
	0.75 to <2.50	374	1.08	609	9.71	2.5	85	23
	of which [0.75 to <1.75]	351	1.02	432	7.39	2.5	57	16
	of which [1.75 to <2.50]	23	1.98	177	45.00	2.5	29	125
	2.50 to <10.00	116	4.53	504	45.00	2.5	183	158
	of which [2.50 to <5.00]	99	3.93	373	45.00	2.5	149	151
	of which [5.00 to <10.00]	18	7.89	131	45.00	2.5	34	193
	10.00 to <100.00	5	19.02	40	45.00	2.5	12	251
	of which [10.00 to <20.00]	4	15.89	24	45.00	2.5	9	246
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	1	30.76	16	45.00	2.5	3	271
	100.00 (default)	3	100.00	38	45.00	2.5	0	0
	Subtotal	589	2.37	2.024	20.09	2.5	330	56
<i>Of which: Specialized lending</i>								
	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
<i>Of which: SMEs</i>								
	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
Retail customers								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.05	64	45.00	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	0	0.19	21	45.00	0.0	0	10
	0.25 to <0.50	1	0.40	10	45.00	0.0	0	17
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.18	14	45.00	0.0	0	28
	of which [0.75 to <1.75]	0	0.97	10	45.00	0.0	0	27

06/30/2023 <i>(in € millions)</i>		EAD post- CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
PD range								
	of which [1.75 to <2.50]	0	1.88	4	45.00	0.0	0	34
	2.50 to <10.00	0	5.68	7	45.00	0.0	0	40
	of which [2.50 to <5.00]	0	3.63	3	45.00	0.0	0	38
	of which [5.00 to <10.00]	0	7.04	4	45.00	0.0	0	41
	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	4	0.66	116	45.00	0.0	0	12
<i>Of which: Exposures secured by real estate mortgages</i>								
	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
<i>Of which: SMEs</i>								
	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
<i>Of which: Non-SMEs</i>								
	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

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 <i>(in € millions)</i>		EAD post- CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
PD range								
	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
<i>Of which: revolving</i>								
	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
<i>Of which: Other retail customers</i>								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	of which [0 to <0.10]	2	0.05	64	45.00	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	0	0.19	21	45.00	0.0	0	10
	0.25 to <0.50	1	0.40	10	45.00	0.0	0	17
	0.50 to <0.75	0	0.00	0	0.00	0.0	0	0
	0.75 to <2.50	0	1.18	14	45.00	0.0	0	28
	of which [0.75 to <1.75]	0	0.97	10	45.00	0.0	0	27
	of which [1.75 to <2.50]	0	1.88	4	45.00	0.0	0	34
	2.50 to <10.00	0	5.68	7	45.00	0.0	0	40
	of which [2.50 to <5.00]	0	3.63	3	45.00	0.0	0	38
	of which [5.00 to <10.00]	0	7.04	4	45.00	0.0	0	41
	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	4	0.66	116	45.00	0.0	0	12
<i>Of which: SMEs</i>								
	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

06/30/2023 <i>(in € millions)</i>	PD range	EAD post- CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount [RWEA]	RWA density
<i>Of which: Non-SMEs</i>								
	0 to <0.15	2	0.05	64	45.00	0.0	0	4
	0.15 to <0.25	2	0.05	64	45.00	0.0	0	4
	0.25 to <0.50	0	0.00	0	0.00	0.0	0	0
	0.50 to <0.75	0	0.19	21	45.00	0.0	0	10
	0.75 to <2.50	1	0.40	10	45.00	0.0	0	17
	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	1.18	14	45.00	0.0	0	28
	2.50 to <10.00	0	0.97	10	45.00	0.0	0	27
	of which [2.50 to <5.00]	0	1.88	4	45.00	0.0	0	34
	of which [5.00 to <10.00]	0	5.68	7	45.00	0.0	0	40
	10.00 to <100.00	0	3.63	3	45.00	0.0	0	38
	of which [10.00 to <20.00]	0	7.04	4	45.00	0.0	0	41
	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
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		593	2.36	2,140	20.25	2.5	331	56

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
Governments and central banks								
	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
Institutions (banks)								
	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
Corporates								
	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	85	0.65	855	34.26	2.5	55	65
	0.75 to <2.50	82	1.41	665	45.00	2.5	92	112
	of which [0.75 to <1.75]	61	1.21	457	45.00	2.5	65	108
	of which [1.75 to <2.50]	21	1.98	208	45.00	2.5	27	125
	2.50 to <10.00	61	4.68	474	45.00	2.5	97	159
	of which [2.50 to <5.00]	47	3.69	360	45.00	2.5	69	148
	of which [5.00 to <10.00]	14	7.89	114	45.00	2.5	28	193
	10.00 to <100.00	7	19.41	52	45.00	2.5	18	252
	of which [10.00 to <20.00]	5	15.89	32	45.00	2.5	13	246
	of which [20.00 to <30.00]	0	0.00	0	0.00	0.0	0	0
	of which [30.00 to <100.00]	2	30.76	20	45.00	2.5	5	271
	100.00 (default)	5	100.00	31	45.00	2.5		
	Subtotal	241	4.74	2 077	41.20	2.5	262	109
<i>Of which: Specialized lending</i>								
	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

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
	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
<i>Of which: SMEs</i>								
	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
<i>Retail customers</i>								
	0 to <0.15	3	0.09	79	45,00	0.0	0	3
	of which [0 to <0.10]	1	0.06	39	45,00	0.0	0	2
	of which [0.10 to <0.15]	2	0.11	40	45,00	0.0	0	3
	0.15 to <0.25	0	0.00	0	0,00	0.0	0	0
	0.25 to <0.50	1	0.25	22	45,00	0.0	0	5
	0.50 to <0.75	0	0.54	13	45,00	0.0	0	8
	0.75 to <2.50	0	1.61	18	45,00	0.0	0	13
	of which [0.75 to <1.75]	0	1.22	14	45,00	0.0	0	12
	of which [1.75 to <2.50]	0	2.24	4	45,00	0.0	0	15
	2.50 to <10.00	0	4.28	3	45,00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45,00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0,00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45,00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45,00	0.0	0	19
	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	5	0.81	141	45,00	0.0	0	6
<i>Of which : Exposures secured by real estate mortgages</i>								
	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

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022
(in € millions)

Of which: SMEs

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)	RWA density
0 to <0.15	0	0.00	0	0.00	0.00	0	0
of which [0 to <0.10]	0	0.00	0	0.00	0.00	0	0
of which [0.10 to <0.15]	0	0.00	0	0.00	0.00	0	0
0.15 to <0.25	0	0.00	0	0.00	0.00	0	0
0.25 to <0.50	0	0.00	0	0.00	0.00	0	0
0.50 to <0.75	0	0.00	0	0.00	0.00	0	0
0.75 to <2.50	0	0.00	0	0.00	0.00	0	0
of which [0.75 to <1.75]	0	0.00	0	0.00	0.00	0	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	0	0.00	0	0.00	0.00	0	0

Of which: Non-SMEs

0 to <0.15	0	0.00	0	0.00	0.00	0	0
of which [0 to <0.10]	0	0.00	0	0.00	0.00	0	0
of which [0.10 to <0.15]	0	0.00	0	0.00	0.00	0	0
0.15 to <0.25	0	0.00	0	0.00	0.00	0	0
0.25 to <0.50	0	0.00	0	0.00	0.00	0	0
0.50 to <0.75	0	0.00	0	0.00	0.00	0	0
0.75 to <2.50	0	0.00	0	0.00	0.00	0	0
of which [0.75 to <1.75]	0	0.00	0	0.00	0.00	0	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	0	0.00	0	0.00	0.00	0	0

Of which: revolving

0 to <0.15	0	0.00	0	0.00	0.00	0	0
of which [0 to <0.10]	0	0.00	0	0.00	0.00	0	0
of which [0.10 to <0.15]	0	0.00	0	0.00	0.00	0	0
0.15 to <0.25	0	0.00	0	0.00	0.00	0	0
0.25 to <0.50	0	0.00	0	0.00	0.00	0	0
0.50 to <0.75	0	0.00	0	0.00	0.00	0	0
0.75 to <2.50	0	0.00	0	0.00	0.00	0	0
of which [0.75 to <1.75]	0	0.00	0	0.00	0.00	0	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	0	0.00	0	0.00	0.00	0	0

Of which : Other retail customers

0 to <0.15	3	0.09	79	45.00	0.0	0	3
of which [0 to <0.10]	1	0.06	39	45.00	0.0	0	2
of which [0.10 to <0.15]	2	0.11	40	45.00	0.0	0	3
0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
0.25 to <0.50	1	0.25	22	45.00	0.0	0	5
0.50 to <0.75	0	0.54	13	45.00	0.0	0	8
0.75 to <2.50	0	1.61	18	45.00	0.0	0	13
of which [0.75 to <1.75]	0	1.22	14	45.00	0.0	0	12
of which [1.75 to <2.50]	0	2.24	4	45.00	0.0	0	15

RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
	2.50 to <10.00	0	4.28	3	45.00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45.00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45.00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45.00	0.0	0	19
	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	5	0.81	141	45.00	0.0	0	6
<i>Of which: SMEs</i>	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
<i>Dont : Non-PME</i>	0 to <0.15	3	0.09	79	45.00	0.0	0	3
	of which [0 to <0.10]	1	0.06	39	45.00	0.0	0	2
	of which [0.10 to <0.15]	2	0.11	40	45.00	0.0	0	3
	0.15 to <0.25	0	0.00	0	0.00	0.0	0	0
	0.25 to <0.50	1	0.25	22	45.00	0.0	0	5
	0.50 to <0.75	0	0.54	13	45.00	0.0	0	8
	0.75 to <2.50	0	1.61	18	45.00	0.0	0	13
	of which [0.75 to <1.75]	0	1.22	14	45.00	0.0	0	12
	of which [1.75 to <2.50]	0	2.24	4	45.00	0.0	0	15
	2.50 to <10.00	0	4.28	3	45.00	0.0	0	16
	of which [2.50 to <5.00]	0	4.28	3	45.00	0.0	0	16
	of which [5.00 to <10.00]	0	0.00	0	0.00	0.0	0	0
	10.00 to <100.00	0	10.49	6	45.00	0.0	0	19
	of which [10.00 to <20.00]	0	10.49	6	45.00	0.0	0	19
	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	5	0.81	141	45.00	0.0	0	6
<i>Equities</i>	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		246	4.65	2,218	41.28	2.5	263	107

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

06/30/2023 <i>(in € millions)</i>		EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount <i>(RWEA)</i>	RWA density
PD range								
Institutions (banks)								
	0 to <0.15	8,340	0.1	123	22	1.9	221	3
	of which [0 to <0.10]	7,541	0.0	103	23	1.9	172	2
	of which [0.10 to <0.15]	799	0.1	20	18	1.6	48	6
	0.15 to <0.25	725	0.2	20	11	1.9	92	13
	0.25 to <0.50	282	0.4	6	13	0.8	3	1
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	5	1.0	2	45	2.5	6	129
	of which [0.75 to <1.75]	5	1.0	2	45	2.5	6	129
	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	1	20.7	1	45	2.5	4	300
	of which [10.00 to <20.00]	0	0.0	0	0	0.0	0	0
	of which [20.00 to <30.00]	1	20.7	1	45	2.5	4	300
	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	9,353	0.1	152	21	1.9	326	3
Corporates								
	0 to <0.15	4,928	0.0	134	12	2.5	355	7
	of which [0 to <0.10]	4,605	0.0	78	10	2.4	237	5
	of which [0.10 to <0.15]	323	0.1	56	45	2.5	118	36
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	551	0.3	102	45	2.5	347	63
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	136	1.0	123	45	2.5	138	101
	of which [0.75 to <1.75]	136	1.0	123	45	2.5	138	101
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	122	3.3	66	45	2.5	178	146
	of which [2.50 to <5.00]	122	3.3	66	45	2.5	178	146
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	7	15.9	19	45	2.5	17	249
	of which [10.00 to <20.00]	7	15.9	19	45	2.5	17	249
	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)	7	100.0	3	45	2.5	0	0
	Subtotal	5,751	0.3	447	17	2.5	1,034	18
TOTAL		15,104	16.0	599	19	2.2	1,360	9

12/31/2022 <i>(in € millions)</i>	PD range	EAD post-CRM	Weighted average PD <i>(in %)</i>	Number of debtors	Weighted average LGD <i>(in %)</i>	Average maturity <i>(in years)</i>	Risk-weighted exposure amount (RWEA)	RWA density
Institutions (banks)	0 to <0.15	7,518	0.1	116	22	2.0	173	2
	of which [0 to <0.10]	6,895	0.0	96	22	2.0	120	2
	of which [0.10 to <0.15]	623	0.1	20	18	1.8	53	8
	0.15 to <0.25	688	0.2	20	10	1.8	85	12
	0.25 to <0.50	58	0.4	5	45	1.4	3	5
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	18	1.0	2	14	1.5	7	42
	of which [0.75 to <1.75]	18	1.0	2	14	1.5	7	42
	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	8,282	0.1	143	21	2.0	268	3
Enterprises	0 to <0.15	4,526	0.0	137	14	2.5	405	9
	of which [0 to <0.10]	4,082	0.0	74	11	2.5	248	6
	of which [0.10 to <0.15]	444	0.1	63	44	2.5	156	35
	0.15 to <0.25	0	0.0	0	0	0.0	0	0
	0.25 to <0.50	526	0.3	89	45	2.5	327	62
	0.50 to <0.75	0	0.0	0	0	0.0	0	0
	0.75 to <2.50	152	1.0	108	45	2.5	154	102
	of which [0.75 to <1.75]	152	1.0	108	45	2.5	154	102
	of which [1.75 to <2.50]	0	0.0	0	0	0.0	0	0
	2.50 to <10.00	150	3.3	72	45	2.5	219	146
	of which [2.50 to <5.00]	150	3.3	72	45	2.5	219	146
	of which [5.00 to <10.00]	0	0.0	0	0	0.0	0	0
	10.00 to <100.00	10	15.9	19	45	2.5	26	249
	of which [10.00 to <20.00]	10	15.9	19	45	2.5	26	249
	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)	10	100.0	6	45	2.5	0	0
	Subtotal	5,374	0.4	431	19	2.5	1,130	21
TOTAL		13,656	19.0	574	20	2.3	1,398	10

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TABLE 43: CREDIT DERIVATIVE EXPOSURES (EU CCR6)

<i>(in € millions)</i>	06/30/2023			12/31/2022		
	Credit derivative hedges		Other credit derivatives	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold		Protection bought	Protection sold	
Notional amounts	-	-	-	-	-	-
Single-name credit default swaps	7,427	4,887	0	6,492	4,526	0
Index credit default swaps	2,268	2,187	0	2,295	2,447	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 NOTIONALS	9,695	7,074	0	8,786	6,972	0
Fair values	-	-	-	-	-	-
<i>Positive fair value (asset)</i>	26	108	0	38	76	0
<i>Negative fair value (liability)</i>	-131	-23	0	-92	-28	0

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TABLE 44: 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 transactions.

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TABLE 45: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Value at risk	Risk-weighted exposure amount (RWEA)	Value at risk	Risk-weighted exposure amount (RWEA)
Exposures to eligible central counterparties (total)	-	24	-	23
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	345	14	238	12
(i) Over-the-counter derivatives	183	10	182	11
(ii) Trading derivatives	25	1	20	0
(iii) Equity financing transactions	137	3	36	1
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	1 011	-	897	-
Non-segregated initial margin	14	3	16	3
Pre-funded default fund contributions	61	8	62	8
Unfunded default fund contributions	0	0	0	0
Exposures to non-eligible central counterparties (total)	-	0	-	0
Trade exposures with non-QCCPs (excluding initial margin and default fund contributions); of which	0	0	0	0
(i) Over-the-counter derivatives	0	0	0	0
(ii) Trading derivatives	0	0	0	0
(iii) Equity financing transactions	0	0	0	0
(iv) Netting sets in which cross-product netting has been approved	0	0	0	0
Segregated initial margin	0	-	0	-
Non-segregated initial margin	0	0	0	0
Pre-funded default fund contributions	0	0	0	0
Unfunded default fund contributions	0	0	0	0

1.6 CREDIT RISK MITIGATION TECHNIQUES (EU CRC)

Update of Table 46 of the 2022 Universal Registration Document, page 295

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

06/30/2023 <i>(in € millions)</i>	Unsecured exposures: Carrying amount	Guaranteed exposures			
			Of which collateralized exposures ^[1]	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	157,034	191,771	160,212	31,559	0
1 – Debt securities	22,990	0	0	0	-
3 – TOTAL	180,024	191,771	160,212	31,559	0
4 – Of which non-performing exposures	871	3,027	1,669	1,358	0
5 – of which defaulted	871	3,027	-	-	-

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

Under the standardized approach, small discrepancies between exposure amounts pre-and post-CRM show 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 carried out after guarantors are taken into account). No specific concentration has resulted from implementation of CRM techniques.

12/31/2022 <i>(in € millions)</i>	Unsecured exposures: Carrying amount	Guaranteed exposures			
			Of which collateralized exposures ^[1]	Of which exposures secured by financial guarantees	Of which exposures secured by credit derivatives
1 – Loans and advances	156,412	189,670	156,787	32,883	0
1 – Debt securities	22,015	0	0	0	-
3 – TOTAL	178,427	189,670	156,787	32,883	0
4 – Of which non-performing exposures	711	2,842	1,525	1,317	0
5 – of which defaulted	711	2,842	-	-	-

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

Update of Table 47 of the 2022 Universal Registration Document, page 296

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

06/30/2023 <i>(in € millions)</i> Category of exposure	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	Balance sheet amount	Off-balance sheet amount	Balance sheet amount	Off-balance sheet amount	RWAs	RWA density
	1 – Governments and central banks	70,402	536	77,323	106	610
2 – Regional or local authorities	265	19	272	13	47	16%
3 – Public sector (Public organizations excluding central governments)	13,510	123	13,918	292	0	0%
4 – Multilateral development banks	368	0	368	0	0	0%
5 – International organizations	258	0	258	0	0	0%
6 – Institutions (banks)	5,737	952	5,739	55	322	6%
7 – Corporates	10,077	1,736	9,464	453	8,644	87%
8 – Retail customers	2,428	817	2,103	328	1,558	64%
9 – Exposures secured by real estate mortgages	9,005	292	9,005	125	4,158	46%
10 – Exposures in default	1,117	41	989	32	1,254	123%
11 – Exposures presenting a particularly high risk	1,740	28	1,728	12	2,610	150%
12 – Covered bonds	5	0	5	0	3	50%
13 – Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0%
14 – Exposures in the form of UCIT shares or equities	301	0	301	0	496	165%
15 – Equity exposure	118	0	118	0	118	100%
16 – Other assets	995	0	995	0	951	96%
17 – TOTAL	116,326	4,545	122,587	1,416	20,772	17%

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

12/31/2022 <i>(in € millions)</i> Category of exposure	Pre-CCF and CRM exposures		Post-CCF and CRM exposures		RWAs and RWA density	
	Balance sheet amount	Off-balance sheet amount	Balance sheet amount	Off-balance sheet amount	RWAs	RWA density
	1 – Governments and central banks	76,220	728	84,302	155	639
2 – Regional or local authorities	342	5	324	1	57	18%
3 – Public sector (Public organizations excluding central governments)	12,205	160	12,744	325	9	0%
4 – Multilateral development banks	564	0	564	0	0	0%
5 – International organizations	208	0	208	0	0	0%
6 – Institutions (banks)	5,280	95	5,278	41	286	5%
7 – Corporates	10,859	2,443	9,960	801	9,359	87%
8 – Retail customers	2,503	795	2,179	320	1,603	64%
9 – Exposures secured by real estate mortgages	8,982	290	8,982	138	3,987	44%
10 – Exposures in default	783	48	758	34	969	122%
11 – Exposures presenting a particularly high risk	1,685	148	1,662	72	2,587	149%
12 – Covered bonds	5	0	5	0	3	50%
13 – Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0%
14 – Exposures in the form of UCIT shares or equities	454	0	454	0	627	138%
15 – Equity exposure	110	0	110	0	110	100%
16 – Other assets	1,046	0	1,046	0	979	94%
17 – TOTAL	121,245	4,712	128,576	1,888	21,214	16%

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TABLE 48: IRB APPROACH – EFFECT ON THE RWAS OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (EU CR7)

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

Update of Table 49 of the 2022 Universal Registration Document, page 297

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

06/30/2023 (in € millions) IRBA exposures	Credit risk mitigation techniques											Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection ⁽¹⁾									Unfunded credit protection		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
	Total exposures	Portion of exposures covered by other eligible collateral (%)				Portion of exposures covered by other funded credit protection (%)				Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)			
		Portion of exposures covered by financial collateral (%)	Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)						
1 - Governments and central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 - Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 - Corporates	50,527	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7	0.0	24,569	23,458
3.1 - Of which corporates: SMEs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 - Of which corporates: Specialized lending	27,357	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	0.0	10,636	10,163
3.3 - Of which corporates: Other	23,171	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	13,933	13,295
4 - Retail customers	144,681	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.0	20,820	19,527
4.1 - Of which retail customers - SME Real Estate	18,552	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3,669	3,669
4.2 - Of which retail customers - Non-SME real estate	87,546	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8,215	8,215
4.3 - Of which retail customers - Eligible revolving exposures	3,518	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	460	460
4.4 - Of which retail customers - Other SMEs	21,859	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.2	0.0	6,555	5,263
4.5 - Of which retail customers - Other non-SMEs	13,205	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,921	1,920
5 - TOTAL	195,208	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	45,389	42,984

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

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

06/30/2023 (in € millions) IRBF exposures	Credit risk mitigation techniques												Credit risk mitigation techniques in the calculation of RWEAs		
	Funded credit protection										Unfunded credit protection				RWEA with substitution effects (reduction and substitution effects)
	Total exposures	Portion of exposures covered by other eligible collateral (%)				Portion of exposures covered by other funded credit protection (%)			Portion of exposures covered by instruments held by a third party (%)	Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)	RWEA without substitution effects (reduction effects only)			
		Portion of exposures covered by financial collateral (%)	Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	RWEA with substitution effects (reduction and substitution effects)							
1 - Governments and central banks	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
2 - Institutions	33,626	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	5,465	5,382	
3 - Corporates	57,294	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	40,843	37,989	
3.1 - Of which corporates: SMEs	9,627	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7,644	7,644	
3.2 - Of which corporates: Specialized lending	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	
3.3 - Of which corporates: Other	47,667	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	0.0	33,199	30,345	
4 - TOTAL	90,920	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	0.0	46,307	43,371	

Credit risk mitigation techniques														Credit risk mitigation techniques in the calculation of RWEAs		
Funded credit protection ⁽¹⁾														Unfunded credit protection		
12/31/2022 (in € millions) IRBA exposures	Total exposures	Portion of exposures covered by other eligible collateral (%)					Portion of exposures covered by other funded credit protection (%)					Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)	
		Portion of exposures covered by financial collateral (%)	Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)								
1 - Governments and central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 - Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 - Corporates	50,343	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.8	0.0	24,345	23,006	
3.1 - Of which corporates: SMEs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 - Of which corporates: Specialized lending	27,123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	0.0	10,369	9,753	
3.3 - Of which corporates: Other	23,219	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	0.0	13,977	13,253	
4 - Retail customers	144,218	0.0	0.7	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	0.0	20,592	19,395	
4.1 - Of which retail customers - SME Real Estate	17,749	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4,029	4,029	
4.2 - Of which retail customers - Non-SME real estate	86,004	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,185	9,185	
4.3 - Of which retail customers - Eligible revolving exposures	4,142	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	491	491	
4.4 - Of which retail customers - Other SMEs	22,241	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.2	0.0	5,144	4,151	
4.5 - Of which retail customers - Other non-SMEs	14,082	0.0	7.5	7.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.5	0.0	1,742	1,538	
5 - TOTAL	194,561	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	0.0	44,937	42,401	

[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.

Credit risk mitigation techniques in the calculation of RWEAs

		Credit risk mitigation techniques													
		Funded credit protection						Unfunded credit protection							
		Portion of exposures covered by other eligible collateral (%)				Portion of exposures covered by other funded credit protection (%)									
		Portion of exposures covered by financial collateral (%)	Portion of exposures covered by real estate collateral (%)	Portion of exposures covered by receivables to recover (%)	Portion of exposures covered by other real collateral (%)	Portion of exposures covered by cash deposits (%)	Portion of exposures covered by life insurance policies (%)	Portion of exposures covered by instruments held by a third party (%)	Portion of exposures covered by guarantees (%)	Portion of exposures covered by credit derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (reduction and substitution effects)			
12/31/2022 (in € millions)	Total exposures														
IRBF exposures															
1 - Governments and central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2 - Institutions	27,691	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	4,075	4,046			
3 - Corporates	56,611	2.0	0.0	0.0	0.0	0.0	0.0	0.0	8.7	0.0	41,285	37,872			
3.1 - Of which corporates: SMEs	8,914	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7,189	7,189			
3.2 - Of which corporates: Specialized lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
3.3 - Of which corporates: Other	47,697	2.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	34,097	30,684			
4 - TOTAL	84,302	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45,360	41,919			

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

06/30/2022 (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	
	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation
Cash - domestic currency	5	949	910	1,097	0	439	0	88
Cash - other currencies	8	1,811	81	669	0	314	0	90
Sovereign debt - domestic currency	0	0	0	0	0	5,596	33	5,867
Sovereign debt - other currencies	0	0	0	0	0	2,919	0	2,934
General government debt	0	0	0	0	0	216	0	404
Corporate bonds	0	0	0	0	0	1,359	0	2,054
Shares	0	0	0	0	0	1,092	0	143
Other	0	0	0	0	0	4,729	0	6,141
TOTAL	13	2,761	990	1,766	0	16,665	33	17,720

12/31/2022 <i>(in € millions)</i> Type of collateral	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received		Fair value of collateral provided	
	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation	Subject to segregation	Not subject to segregation
Cash - domestic currency	4	2,477	832	1,614	0	416	0	185
Cash - other currencies	9	532	78	931	0	193	0	138
Sovereign debt - domestic currency	0	0	0	0	0	5,219	0	5,105
Sovereign debt - other currencies	0	0	0	0	0	2,529	0	2,699
General government debt	0	0	0	0	0	341	0	491
Corporate bonds	0	0	0	0	0	1,570	0	1,465
Shares	0	0	0	0	0	803	0	42
Other	0	0	0	0	0	4,960	0	7,006
TOTAL	13	3,010	910	2,545	0	16,030	0	17,132

1.7 RISK OF CAPITAL MARKETS (EU MRA)

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

<i>(in € millions)</i>	06/30/2023		12/31/2022	
	Risk-weighted assets	Capital Requirements	Risk-weighted assets	Capital Requirements
Outright products	-	-	-	-
1 - Interest rate risk (general and specific)	808	65	991	79
2 - Equity risk (general and specific)	784	63	787	63
3 - Foreign exchange risk	0	0	0	0
4 - Commodity risk	1	0	1	0
Options	-	-	-	-
5 - Simplified approach	0	0	0	0
6 - Delta-plus method	66	5	13	1
7 - Scenario approach	0	0	0	0
8 - Securitization (specific risk)	213	17	161	13
9 - TOTAL	1,871	150	1,954	156

1.8 LIQUIDITY RISK MANagements (EU LIQA)

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

06/30/2023 <i>(in € millions)</i>	Total unweighted value				Total weighted value			
	9/30/2022	12/31/2022	3/31/2023	06/30/2023	9/30/2022	12/31/2022	3/31/2023	06/30/2023
High-quality assets								
1 – TOTAL HIGH-QUALITY LIQUID ASSETS (HQLAS)	-	-	-	-	63,418	65,498	67,717	68,142
Cash outflows								
2 – Retail deposits and deposits from small business customers, of which:	116,581	117,620	118,167	118,334	9,393	9,486	9,429	9,248
3 – Stable deposits	67,979	68,452	68,758	68,821	3,399	3,423	3,438	3,441
4 – Less stable deposits	47,051	47,392	46,642	45,002	5,981	6,039	5,943	5,726
5 – Unsecured wholesale funding	91,528	93,734	95,745	90,681	56,228	58,715	58,711	55,407
6 – Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,808	13,944	13,507	12,955	3,349	3,366	3,324	3,184
7 – Non-operational deposits (all counterparties)	74,455	76,255	78,383	73,793	49,615	51,814	51,533	48,290
8 – Unsecured debt	3,265	3,535	3,854	3,933	3,265	3,535	3,854	3,933
9 – Secured wholesale funding	-	-	-	-	2,078	2,280	2,515	2,434
10 – Additional requirements	51,316	52,462	53,246	53,566	6,086	6,354	6,622	6,873
11 – Outflows related to derivative exposures and other collateral requirements	720	885	1,033	1,158	720	885	1,033	1,158
12 – Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 – Credit and liquidity facilities	50,596	51,577	52,213	52,408	5,366	5,469	5,589	5,715
14 – Other contractual funding obligations	69	92	132	189	68	92	131	189
15 – Other contingent funding obligations	63	62	61	55	3	3	3	3
16 – TOTAL CASH OUTFLOWS	-	-	-	-	73,856	76,930	77,412	74,154
Cash inflows								
17 – Secured lending (such as reverse repurchase agreements)	10,008	10,261	10,440	10,110	4,234	4,431	4,720	4,726
18 – Inflows from fully performing exposures	21,609	22,291	23,443	23,809	16,048	16,756	17,899	18,245
19 – Other cash inflows	1,544	1,671	1,914	1,997	1,419	1,482	1,656	1,733
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 specialized credit institution)	-	-	-	-	0	0	0	0
20 – TOTAL CASH INFLOWS	33,161	34,224	35,797	35,917	21,701	22,669	24,275	24,703
EU-20a – Fully exempt cash inflows	0	0	0	0	0	0	0	0
EU-20b – Cash inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c – Cash inflows subject to 75% cap	33,161	34,224	35,797	35,917	21,701	22,669	24,275	24,703
21 – LIQUIDITY BUFFER	-	-	-	-	63,418	65,498	67,717	68,142
22 – TOTAL NET CASH OUTFLOWS	-	-	-	-	52,155	54,261	53,137	49,450
23 – LIQUIDITY COVERAGE RATIO ((N %)⁽¹⁾	-	-	-	-	123%	122%	129%	140%

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

12/31/2022 <i>(in € millions)</i>	Total unweighted value				Total weighted value			
	3/31/2022	06/30/2022	09/30/2022	12/31/2022	3/31/2022	06/30/2022	09/30/2022	12/31/2022
High-quality assets								
1 – TOTAL HIGH-QUALITY LIQUID ASSETS (HQLAS)	-	-	-	-	62,673	62,404	63,418	65,498
Cash outflows								
2 – Retail deposits and deposits from small business customers, of which:	117,081	116,663	116,581	117,620	9,166	9,284	9,393	9,486
3 – Stable deposits	70,915	69,096	67,979	68,452	3,546	3,455	3,399	3,423
4 – Less stable deposits	44,445	45,949	47,051	47,392	5,607	5,818	5,981	6,039
5 – Unsecured wholesale funding	82,640	86,905	91,528	93,734	48,392	52,046	56,228	58,715
6 – Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,475	13,766	13,808	13,944	3,250	3,308	3,349	3,366
7 – Non-operational deposits (all counterparties)	65,367	70,090	74,455	76,255	41,344	45,689	49,615	51,814
8 – Unsecured debt	3,798	3,050	3,265	3,535	3,798	3,050	3,265	3,535
9 – Secured wholesale funding	0	0	0	0	1,837	1,926	2,078	2,280
10 – Additional requirements	48,423	49,711	51,316	52,462	5,743	5,839	6,086	6,354
11 – Outflows related to derivative exposures and other collateral requirements	634	617	720	885	634	617	720	885
12 – Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 – Credit and liquidity facilities	47,789	49,094	50,596	51,577	5,109	5,222	5,366	5,469
14 – Other contractual funding obligations	55	56	69	92	54	56	68	92
15 – Other contingent funding obligations	61	64	63	62	3	3	3	3
16 – TOTAL CASH OUTFLOWS	-	-	-	-	65,195	69,154	73,856	76,930
Cash inflows								
17 – Secured lending (such as reverse repurchase agreements)	10,413	10,289	10,008	10,261	4,117	4,258	4,234	4,431
18 – Inflows from fully performing exposures	19,670	20,615	21,609	22,291	14,198	15,117	16,048	16,756
19 – Other cash inflows	1,376	1,476	1,544	1,671	1,376	1,419	1,419	1,482
EU-19a – (Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	0	0	0	0	0	0	0	0
EU-19b – (Excess cash inflows from a specialized credit institution)	0	0	0	0	0	0	0	0
20 – TOTAL CASH INFLOWS	31,460	32,379	33,161	34,224	19,692	20,793	21,701	22,669
EU-20a – Fully exempt cash inflows	-	-	-	-	-	-	-	-
EU-20b – Cash inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c – Cash inflows subject to 75% cap	31,460	32,379	33,161	34,224	19,692	20,793	21,701	22,669
21 – LIQUIDITY BUFFER	-	-	-	-	62,673	62,404	63,418	65,498
22 – TOTAL NET CASH OUTFLOWS	-	-	-	-	45,503	48,361	52,155	54,261
23 – LIQUIDITY COVERAGE RATIO (L/N %)^[1]	-	-	-	-	139%	131%	123%	122%

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

CIC's LCR in 2023 stands at 155.9% monthly average over the first half of 2023 (140.0% year-on-year), representing a liquidity surplus of €25.2 billion (€18.7 billion year-on-year) over the regulatory requirement. The ratio is managed above 115% (management threshold).

The average LCR has gradually risen from 121.6% in 2022 over the year (monthly average from January to December 2022) to 140.0% in June 2023 year-on-year (monthly average from July 2022 to June 2023).

Average liquid assets (year-on-year) are composed of 87.2% central bank deposits and 7.8% highly liquid Tier 1 securities.

Stressed 30-day average (year-on-year) cash outflows consist of 34.6% corporate and retail deposits. Financing from banks and financial customers represented 52.8%.

Stressed 30-day average cash inflows consist of 22.4% corporate and retail loan repayments. Repayments of advances and loans granted to banks and financial customers represented 52.5%. Repayments of repos represented 19.1%.

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

06/30/2023 (in € millions)		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	1 year or more	
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	18,651	0	0	2,656	21,307
2	Regulatory capital	18,651	0	0	2,656	21,307
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	118,739	170	67	110,564
5	Stable deposits	-	69,561	10	3	66,096
6	Less stable deposits	-	49,178	160	64	44,468
7	Wholesale funding	-	152,684	20,926	65,105	109,980
8	Operational deposits	-	11,780	0	0	5,890
9	Other wholesale financing	-	140,904	20,926	65,105	104,090
10	Interdependent liabilities	-	12,952	0	0	0
11	Other commitments:	565	8,213	245	1,767	1,890
12	Derivative commitments affecting the NSFR	565	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	8,213	245	1,767	1,890
14	Total available stable funding	-	-	-	-	243,741
STABLE FUNDING REQUIRED						
15	Total High Quality Liquid Assets (HQLA)	-	-	-	-	1,636
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	733	742	18,403	16,897
16	-	-	-	0	0	0
17	Performing loans and securities:	-	64,362	20,235	197,928	188,221
18	Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount	-	5,597	3,141	18	2,115
19	Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions	-	26,013	2,183	18,443	22,732
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:	-	21,656	10,317	83,133	90,814
21	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	1,228	1,705	4,533	6,690
22	Performing residential mortgage loans, of which:	-	4,027	4,008	79,757	56,022
23	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	3,310	3,303	67,920	45,177
24	Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial	-	7,068	587	16,577	16,538
25	Interdependent assets	-	12,952	0	0	0
26	Other assets:	4,649	9,597	28	7,944	14,247
27	Raw materials physically exchanged	-	-	-	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	1,037	-	882
29	Derivative assets affecting the NSFR	-	-	1,588	-	1,588
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	2,024	-	101
31	All other assets not falling into the above categories	-	9,597	28	7,944	11,677
32	Off-balance sheet items	-	51,899	36	7	2,726
33	Total required stable funding	-	-	-	-	223,728
34	Net stable funding ratio [%]	-	-	-	-	108.94%

12/31/2022 (in € millions)		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	1 year or more	
STABLE FUNDING AVAILABLE						
1	Capital items and instruments	17,798	0	0	2,839	20,638
2	Regulatory capital	17,798	0	0	2,839	20,638
3	Other capital instruments	-	0	0	0	0
4	Retail customer deposits	-	118,248	113	107	110,118
5	Stable deposits	-	69,719	3	3	66,238
6	Less stable deposits	-	48,529	111	104	43,880
7	Wholesale funding	-	170,642	11,691	59,778	103,314
8	Operational deposits	-	14,785	0	0	7,392
9	Other wholesale financing	-	155,857	11,691	59,778	95,921
10	Interdependent liabilities	-	11,258	0	0	0
11	Other commitments:	1,579	4,905	379	1,842	2,032
12	Derivative commitments affecting the NSFR	1,579	-	-	-	-
13	All other capital commitments and instruments not included in the above categories	-	4,905	379	1,842	2,032
14	Total available stable funding	-	-	-	-	236,101
STABLE FUNDING REQUIRED						
15	Total High Quality Liquid Assets (HQLA)	-	-	-	-	1,382
EU-15a	Assets encumbered with a residual maturity of one year or more in a cover pool	-	725	734	17,611	16,210
16	-	-	0	0	0	0
17	Performing loans and securities:	-	64,562	19,342	193,442	188,741
18	Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount	-	5,148	2,371	1,012	2,741
19	Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions	-	26,254	1,585	15,325	19,336
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:	-	21,429	10,797	82,037	88,516
21	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	567	769	637	0
22	Performing residential mortgage loans, of which:	-	4,051	4,075	78,695	61,699
23	With a risk weight of 35% or less under the Basel II standardized approach for credit risk	-	3,379	3,334	66,499	50,476
24	Other loans and securities that are not in default and are not considered high quality liquid assets, including listed equities and on-balance sheet commercial	-	7,680	514	16,373	16,449
25	Interdependent assets	-	11,258	0	0	0
26	Other assets:	6,171	7,569	29	8,027	13,368
27	Raw materials physically exchanged	-	0	0	0	0
28	Assets provided as initial margin in derivative contracts and as contributions to CCP default funds	-	-	1,034	-	879
29	Derivative assets affecting the NSFR	-	-	1,494	-	1,494
30	Derivative commitments affecting the NSFR before deduction of the variation margin provided	-	-	3,644	-	182
31	All other assets not falling into the above categories	-	7,569	29	8,027	10,813
32	Off-balance sheet items	-	53,538	54	5	2,801
33	Total required stable funding	-	-	-	-	222,501
34	Net stable funding ratio (%)	-	-	-	-	106.11%

1.9 SECURITIZATION (EU SECA)

Update of Table 52 of the 2022 Universal Registration Document, page 303

TABLE 52: SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)

06/30/2023 <i>(in € millions)</i>	The institution acts as sponsor				The institution acts as investor			
	Classic				Classic			
	STS	Non-STS	Summarized	Subtotal	STS	Non-STS	Summarized	Subtotal
Total exposures	0	1,325	0	1,325	2,212	5,039	0	7,251
Retail customers (total)	0	0	0	0	1,714	971	0	2,686
Residential mortgage loans	0	0	0	0	623	519	0	1,142
Credit cards	0	0	0	0	68	0	0	68
Other retail exposures	0	0	0	0	1,024	453	0	1,476
Re-securitization	0	0	0	0	0	0	0	0
Wholesale customers (total)	0	1,325	0	1,325	498	4,067	0	4,565
Corporate loans	0	0	0	0	0	3,990	0	3,990
Commercial mortgage loans	0	0	0	0	0	0	0	0
Leases and receivables	0	1,325	0	1,325	498	77	0	575
Other exposures to wholesale customers	0	0	0	0	0	0	0	0
Re-securitization	0	0	0	0	0	0	0	0

CIC does not act as an originator.

12/31/2022 <i>(in € millions)</i>	The institution acts as investor			
	Classic			
	STS	Non STS	Summarized	Subtotal
Total exposures	2,328	6,225	0	8,553
Retail customers (total)	1,795	731	0	2,526
Residential mortgages	625	485	0	1,110
Credit cards	68	0	0	68
Other retail customer exposures	1,102	246	0	1,348
Resecuritization	0	0	0	0
Wholesale customers (total)	533	5,494	0	6,028
Corporate loans	0	3,996	0	3,996
Commercial mortgages	0	0	0	0
Lease payments and receivables	533	1,498	0	2,032
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

As of December 31, 2022, CIC does not act as an originator or sponsor.

Update of Table 53 of the 2022 Universal Registration Document, page 304

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

06/30/2023 <i>(in € millions)</i>	The institution acts as investor			
	Classic			
	STS	Non STS	Summarized	Subtotal
Total exposures	242	38	685	966
Retail customers (total)	242	21	0	264
Residential mortgages	113	13	0	126
Credit cards	0	0	0	0
Other retail customer exposures	129	8	0	137
Resecuritization	0	0	0	0
Wholesale customers (total)	0	17	0	17
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	17	0	17
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as an originator.

12/31/2022 <i>(in € millions)</i>	The institution acts as investor			
	Classic			
	STS	Non STS	Summarized	Subtotal
Total exposures	271	80	459	810
Retail customers (total)	271	30	0	301
Residential mortgages	115	30	0	145
Credit cards	0	0	0	0
Other retail customer exposures	156	0	0	156
Resecuritization	0	0	0	0
Wholesale customers (total)	0	50	0	50
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	0	50	0	50
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

CIC does not act as an originator or sponsor.

Update of Table 54 of the 2022 Universal Registration Document, page 304

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

06/30/2023 <i>(in € millions)</i>	Securities at risk (by weighting range/deductions)				Value at risk (by regulatory approach)				RWEA (by regulatory approach)				Capital requirement after application of the cap			
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250% / 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	1,325	0	0	0	0	0	0	0	0	0	222	0	0	0	18	0
Classic securitization	1,325	0	0	0	0	0	0	0	0	0	222	0	0	0	18	0
Securitization	1,325	0	0	0	0	0	0	0	0	0	222	0	0	0	18	0
Retail underlying	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
Wholesale customers	1,325	0	0	0	0	0	0	0	0	0	222	0	0	0	18	0
Of which STS	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
Synthetic securitization	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
Retail underlying	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
Resecuritization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As of June 30, 2023, CIC does not act as an originator.

As of December 31, 2022, CIC does not act as an originator or sponsor.

Update of Table 55 of the 2022 Universal Registration Document, page 305

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

06/30/2023 <i>(in € millions)</i>	Securities at risk (by weighting range/deductions)				Value at risk (by regulatory approach)				RWEA (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250% 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	6,725	203	57	265	0	0	6,980	270	0	0	1,501	36	0	0	120	3	0
Classic securitization	6,725	203	57	265	0	0	6,980	270	0	0	1,501	36	0	0	120	3	0
Securitization	6,725	203	57	265	0	0	6,980	270	0	0	1,501	36	0	0	120	3	0
Retail underlying	2,541	126	15	3	0	0	2,685	0	0	0	400	0	0	0	32	0	0
Of which STS	1,698	9	7	0	0	0	1,714	0	0	0	196	0	0	0	16	0	0
Wholesale customers	4,185	77	42	262	0	0	4,295	270	0	0	1,101	36	0	0	88	3	0
Of which STS	2,691	11	0	0	0	0	2,310	200	0	0	30	20	0	0	2	2	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

12/31/2022 <i>(in € millions)</i>	Securities at risk (by weighting range/deductions)				Value at risk (by regulatory approach)				RWEA (by regulatory approach)				Capital requirement after application of the cap				
	Weighting ≤ 20%	Weighting > 20% and ≤ 50%	Weighting > 50% and ≤ 100%	Weighting > 100% and < 1,250% 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	8,116	138	54	246	0	0	6,861	1,692	0	0	1,459	250	0	0	117	20	0
Classic securitization	8,116	138	54	246	0	0	6,861	1,692	0	0	1,459	250	0	0	117	20	0
Securitization	8,116	138	54	246	0	0	6,861	1,692	0	0	1,459	250	0	0	117	20	0
Retail underlying	2,441	66	15	3	0	0	2,525	0	0	0	364	0	0	0	29	0	0
Of which STS	1,775	13	7	0	0	0	1,795	0	0	0	211	0	0	0	17	0	0
Wholesale customers	5,674	72	39	243	0	0	4,336	1,692	0	0	1,095	250	0	0	88	20	0
Of which STS	2,839	16	0	0	0	0	2,461	200	0	0	35	20	0	0	3	2	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 56 of the 2022 Universal Registration Document, page 305

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

06/30/2023 <i>(in € millions)</i>	Exposures securitized by the institution – Institution acts as an originator or sponsor			
	Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period	
		Of which exposures in default		
Total exposures	722	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)	722	0	0	0
Corporate loans	0	0	0	0
Commercial mortgages	0	0	0	0
Lease payments and receivables	722	0	0	0
Other wholesale customer exposures	0	0	0	0
Resecuritization	0	0	0	0

As of June 30, 2023, CIC does not act as an originator.

As of December 31, 2022, CIC does not act as an originator or sponsor.

1.10 MANAGING INTEREST RATE RISK (IRRBB)

Update of Table 61 of the 2022 Universal Registration Document, page 312

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

06/30/2023 <i>(in € millions)</i>	△EVE		△NII	
	06/30/2023	12/31/2022	06/30/2023	12/31/2023
Downward parallel shift [-200 bps]	937	937	-784	-56
Upward parallel shift [+200 bps]	-2,246	-1,968	957	479
Reduction in short-term rates	748	397	-	-
Increase in short-term rates	-1,455	-777	-	-
Steepening of the yield curve	185	-179	-	-
Flattening of the yield curve	-532	-224	-	-
	06/30/2023		12/31/2022	
COMMON EQUITY TIER 1 CAPITAL	17,462		15,294	

1.11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Update of Table 70 of the 2022 Universal Registration Document, page 334

TABLE 70: MODEL 1: BANKING PORTFOLIO – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount <i>(in € millions)</i>				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) <i>(in tons of CO₂ equivalent)</i>		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company- specific declarations					
	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- Stage 2 performing exposures	Of which Stage 2 exposures	Of which non- Stage 2 performing exposures	Of which Stage 2 performing exposures	Of which non- Stage 2 performing exposures	Of which category 3 emissions financed		≤ 5 years	> 5 ≤ 10 years	> 10 ≤ 20 years	> 20 years	Weighted average maturity	
2023/06/30 Sector/Sub-sector																
1 - Exposures to sectors that contribute significantly to climate change ⁽¹⁾	100,274	712	-	8,280	3,457	-1,802	-318	-1,291	-	-	-	43,224	20,377	31,861	4,812	8.3
2 - A - Agriculture, forestry and fishing	3,962	0	-	317	130	-78	-14	-56	-	-	-	1,765	1,207	860	130	7.0
3 - B - Extractive industries	490	175	-	39	2	-4	-3	-1	-	-	-	255	207	16	12	6.9
4 - B.05 - Coal and lignite extraction	0	0	-	0	0	0	0	0	-	-	-	0	0	0	0	0.0
5 - B.06 - Extraction of hydrocarbons	99	83	-	0	0	0	0	0	-	-	-	74	25	0	0	5.6
6 - B.07 - Extraction of metal ores	1	0	-	0	0	0	0	0	-	-	-	1	0	0	0	1.4
7 - B.08 - Other extractive industries	152	0	-	10	2	-1	0	-1	-	-	-	109	29	7	7	4.7
8 - B.09 - Support services to Extractive industries	237	92	-	29	0	-3	-2	0	-	-	-	71	153	9	5	8.9
9 - C - Manufacturing industry	11,696	65	-	648	599	-272	-20	-226	-	-	-	8,637	1,942	492	625	4.0
10 - C.10 - Food industries	1,843	0	-	148	124	-88	-7	-75	-	-	-	1,213	416	115	99	4.7
11 - C.11 - Manufacture of beverages	730	0	-	22	12	-7	-1	-6	-	-	-	567	118	20	25	3.1
12 - C.12 - Manufacture of tobacco products	0	0	-	0	0	0	0	0	-	-	-	0	0	0	0	1.1
13 - C.13 - Manufacture of textiles	145	0	-	10	5	-2	0	-2	-	-	-	97	26	13	8	5.6
14 - C.14 - Clothing industry	110	0	-	8	17	-11	0	-11	-	-	-	74	7	12	16	6.8

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (in € millions)				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 CO ₂ equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company- specific declarations					
	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	Of which Stage 2 exposures	Of which non- performing exposures	Of which Stage 2 exposures	Of which non- performing exposures	Of which category 3 emissions financed	Of which category 3 emissions financed	≤ 5 years	> 5 ≤ 10 years	> 10 ≤ 20 years	> 20 years	Weighted average maturity	
2023/06/30 Sector/Sub-sector																
15 - C.15 - Leather and footwear industry	113	0	-	5	14	-3	0	-2	-	-	-	67	30	14	2	4.5
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	420	0	-	32	16	-10	-1	-9	-	-	262	111	18	30	6.0	
17 - C.17 - Paper and cardboard industry	199	0	-	9	7	-6	0	-5	-	-	138	48	8	5	4.7	
18 - C.18 - Printing and reproduction of recordings	244	0	-	17	21	-9	0	-8	-	-	146	64	11	22	5.7	
19 - C.19 - Coking and refining	73	42	-	0	0	0	0	0	-	-	22	51	0	1	5.2	
20 - C.20 - Chemical industry	755	3	-	30	11	-6	0	-4	-	-	595	121	13	26	3.1	
21 - C.21 - Pharmaceutical industry	342	0	-	3	5	-2	0	-1	-	-	296	44	0	2	2.7	
22 - C.22 - Manufacture of rubber products	642	1	-	45	12	-8	-2	-5	-	-	505	106	16	14	3.4	
23 - C.23 - Manufacture of other non-metallic mineral products	578	0	-	23	18	-7	0	-5	-	-	445	99	21	14	3.4	
24 - C.24 - Metallurgy	207	0	-	8	10	-3	0	-3	-	-	159	42	2	4	3.1	
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	1,201	0	-	86	117	-39	-2	-35	-	-	893	229	40	39	4.5	
26 - C.26 - Manufacture of computer, electronic and optical products	528	0	-	22	14	-6	0	-5	-	-	414	24	14	76	3.1	
27 - C.27 - Manufacture of electrical equipment	276	20	-	20	12	-3	-1	-2	-	-	226	27	11	12	3.5	
28 - C.28 - Manufacture of machinery and equipment n.e.c.	989	0	-	21	28	-11	0	-9	-	-	713	140	15	122	4.6	
29 - C.29 - Motor industry	590	0	-	16	17	-5	0	-4	-	-	514	51	7	18	2.1	
30 - C.30 - Manufacture of other transportation equipment	483	0	-	53	68	-17	-2	-15	-	-	398	27	46	11	3.2	
31 - C.31 - Manufacture of furniture	162	0	-	11	24	-6	0	-6	-	-	84	52	15	12	5.4	
32 - C.32 - Other manufacturing industries	426	0	-	17	15	-10	0	-6	-	-	272	71	39	44	4.3	
33 - C.33 - Repair and installation of machinery and equipment	639	0	-	43	32	-10	-1	-9	-	-	538	38	39	24	4.2	
34 - D - Production and distribution of electricity, gas, steam and air conditioning	2,497	233	-	39	26	-14	-1	-7	-	-	601	540	1 182	174	9.2	
35 - D35.1 - Production, transmission and distribution of electricity	2,161	175	-	27	26	-12	-1	-6	-	-	445	512	1 031	173	9.7	
36 - D35.11 - Electricity production	1,818	149	-	27	25	-11	-1	-6	-	-	279	417	952	170	11.1	
37 - D35.2 - Manufacture of gas; distribution by pipeline of gaseous fuels	301	58	-	12	1	-1	0	0	-	-	138	26	136	0	6.6	
38 - D35.3 - Production and distribution of steam and air conditioning	35	0	-	0	0	0	0	0	-	-	18	1	15	0	5.4	
39 - E - Water production and distribution; sanitation, waste management and decontamination	823	0	-	31	19	-12	-1	-10	-	-	530	189	79	25	4.8	
40 - F - Building and public works services	8,077	27	-	856	403	-214	-27	-167	-	-	5,605	804	1 003	665	5.7	
41 - F.41 - Construction of buildings	2,662	27	-	340	124	-83	-11	-69	-	-	1,907	170	349	236	5.4	
42 - F.42 - Civil engineering	1,051	0	-	22	13	-16	-1	-6	-	-	704	194	97	57	4.8	
43 - F.43 - Specialized construction work	4,364	0	-	494	266	-115	-15	-93	-	-	2,994	440	558	372	6.1	
44 - G - Wholesale and retail trade; automotive and motorcycle repair	12,541	10	-	1,019	740	-400	-35	-340	-	-	8,603	1,817	851	1 271	5.3	

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (in € millions)					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 CO ₂ equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company- specific declarations					
		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		Of which Stage 2 exposures	Of which non- performing exposures	Of which category 3 emissions financed		≤ 5 years	> 5 ≤ 10 years	> 10 ≤ 20 years	> 20 years	Weighted average maturity	
2023/06/30 Sector/Sub-sector	2020/1818															
45 – H – Transportation and warehousing	7,036	201	-	453	155	-67	-14	-40	-	-	-	4,637	1,432	754	212	4.9
46 – H.49 – Land transportation and transportation via pipelines	3,082	0	-	228	83	-42	-7	-28	-	-	-	2,263	544	161	114	4.5
47 – H.50 – Water transportation	1,286	190	-	84	23	-10	-4	-4	-	-	-	886	316	79	4	5.6
48 – H.51 – Air transportation	1,355	0	-	102	34	-4	-2	-1	-	-	-	693	356	305	0	4.3
49 – H.52 – Warehousing and support activities for transportation	1,169	10	-	36	15	-11	-1	-6	-	-	-	676	197	206	90	6.7
50 – H.53 – Postal and courier activities	143	0	-	2	1	0	0	0	-	-	-	120	18	2	3	2.8
51 – I – Hospitality and catering	4,326	0	-	575	389	-173	-25	-129	-	-	-	2,271	1,186	746	123	6.5
52 – L – Real estate activities	48,825	0	-	4,302	993	-568	-178	-317	-	-	-	10,320	11,052	25,878	1,575	11.3
53 – Exposures to sectors other than those contributing significantly to climate change^[1]	58,885	78	-	4,022	1,851	-1,033	-193	-743	-	-	-	27,695	11,058	10,900	9,232	7.6
54 – K – Financial and insurance activities	12,451	68	-	709	408	-248	-26	-189	-	-	-	6,991	3,014	968	1,477	5.2
55 – Exposures to other sectors (NACE codes J, M to U)	46,434	10	-	3,313	1,443	-785	-167	-554	-	-	-	20,704	8,044	9,931	7,755	8.2
56 – TOTAL	159,159	791	-	12,302	5,307	-2,835	-511	-2,034	-	-	-	70,919	31,435	42,761	14,045	8.0

[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

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
2022/12/31 Sector/Sub-sector	Gross carrying amount (in € millions)				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 CO ₂ equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company- specific declarations					Weighted average maturity
	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	Of which Stage 2 exposures	Of which non- performing exposures	Of which Stage 2 exposures	Of which non- performing exposures	Of which category 3 emissions financed	Of which category 3 emissions financed	≤ 5 years	> 5 ≤ 10 years	> 10 ≤ 20 years	> 20 years		
1 - Exposures to sectors that contribute significantly to climate change ⁽¹⁾	99,426	900	-	6,327	3,368	-1,796	-316	-1,301	-	-	-	30,671	40,222	24,782	3,751	10.9
2 - A - Agriculture, forestry and fishing	3,790	0	-	228	128	-78	-15	-55	-	-	-	895	2,225	578	92	8.1
3 - B - Extractive industries	490	179	-	8	2	-1	0	-1	-	-	-	175	304	5	6	5.6
4 - B.05 - Coal and lignite extraction	0	0	-	0	0	0	0	0	-	-	-	0	0	0	0	0.0
5 - B.06 - Extraction of hydrocarbons	93	89	-	0	0	0	0	0	-	-	-	32	61	0	0	5.1
6 - B.07 - Extraction of metal ores	3	0	-	0	0	0	0	0	-	-	-	3	0	0	0	3.5
7 - B.08 - Other extractive industries	151	0	-	7	1	-1	0	-1	-	-	-	79	62	5	5	5.4
8 - B.09 - Support services to Extractive industries	243	90	-	0	0	0	0	0	-	-	-	61	181	0	1	5.8
9 - C - Manufacturing industry	12,371	228	-	513	653	-276	-19	-232	-	-	-	5,992	5,322	382	675	5.8
10 - C.10 - Food industries	1,396	0	-	139	82	-85	-9	-72	-	-	-	654	361	85	296	8.3
11 - C.11 - Manufacture of beverages	182	0	-	23	6	-7	-1	-5	-	-	-	107	48	16	11	7.4
12 - C.12 - Manufacture of tobacco products	19	0	-	0	0	0	0	0	-	-	-	19	0	0	0	2.2
13 - C.13 - Manufacture of textiles	94	0	-	6	4	-3	0	-3	-	-	-	51	26	8	9	6.2
14 - C.14 - Clothing industry	115	0	-	12	14	-11	0	-11	-	-	-	90	7	8	10	6.2
15 - C.15 - Leather and footwear industry	80	0	-	3	10	-2	0	-2	-	-	-	59	9	9	2	5.1
16 - C.16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	261	0	-	10	14	-11	-1	-10	-	-	-	176	49	21	15	5.4
17 - C.17 - Paper and cardboard industry	154	0	-	8	6	-6	0	-5	-	-	-	110	24	5	14	3.6
18 - C.18 - Printing and reproduction of recordings	201	0	-	9	18	-9	0	-9	-	-	-	125	53	9	14	5.7
19 - C.19 - Coking and refining	237	209	-	0	0	0	0	0	-	-	-	175	62	0	0	1.9
20 - C.20 - Chemical industry	605	0	-	26	9	-6	0	-4	-	-	-	494	90	6	15	4.1
21 - C.21 - Pharmaceutical industry	246	0	-	3	1	-1	0	0	-	-	-	211	33	1	2	3.5
22 - C.22 - Manufacture of rubber products	515	0	-	29	10	-8	-1	-6	-	-	-	397	84	19	16	4.6
23 - C.23 - Manufacture of other non-metallic mineral products	493	0	-	12	10	-7	0	-5	-	-	-	361	66	18	48	6.3
24 - C.24 - Metallurgy	111	0	-	5	6	-3	0	-3	-	-	-	80	28	2	2	4.9
25 - C.25 - Manufacture of fabricated metal products, except machinery and equipment	871	1	-	65	62	-43	-2	-38	-	-	-	633	171	35	32	4.7
26 - C.26 - Manufacture of computer, electronic and optical products	383	0	-	17	14	-5	0	-5	-	-	-	355	19	4	6	4.6
27 - C.27 - Manufacture of electrical equipment	210	19	-	13	11	-3	0	-2	-	-	-	159	26	11	14	6.0
28 - C.28 - Manufacture of machinery and equipment n.e.c.	574	0	-	18	32	-13	0	-11	-	-	-	344	112	9	89	7.4
29 - C.29 - Motor industry	528	0	-	12	15	-6	0	-5	-	-	-	465	47	5	12	2.4
30 - C.30 - Manufacture of other transportation equipment	227	0	-	56	17	-16	-2	-14	-	-	-	150	21	48	8	6.0
31 - C.31 - Manufacture of furniture	117	0	-	10	10	-6	0	-6	-	-	-	53	45	11	8	6.7
32 - C.32 - Other manufacturing industries	4,335	0	-	11	279	-14	-1	-11	-	-	-	352	3,915	28	39	5.7
33 - C.33 - Repair and installation of machinery and equipment	416	0	-	27	23	-11	-1	-10	-	-	-	355	26	24	11	4.8

1 RISKS AND CAPITAL ADEQUACY – PILLAR 3 AS OF JUNE 30, 2023

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Gross carrying amount (in € millions)				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 CO ₂ equivalent)		GHG emissions (column i): percentage of the gross carrying amount of the portfolio based on company- specific declarations					Weighted average maturity
2022/12/31 Sector/Sub-sector	2020/1818	(2) of Regulation [EU] 2020/1818	Of which environmentally sustainable (CCM)	Of which Stage 2 performing exposures	Of which non- Stage 2 performing exposures	Of which Stage 2 exposures	Of which non- Stage 2 performing exposures	Of which category 3 emissions financed	Of which category 3 emissions financed	≤ 5 years	> 5 ≤ 10 years	> 10 ≤ 20 years	> 20 years			
34 - D - Production and distribution of electricity, gas, steam and air conditioning	2,456	421	-	78	35	-23	-7	-11	-	-	554	721	985	196	9.4	
35 - D35.1 - Production, transmission and distribution of electricity	1,920	339	-	78	33	-21	-7	-11	-	-	399	443	884	194	10.3	
36 - D35.11 - Electricity production	1,763	339	-	78	32	-21	-7	-11	-	-	335	380	880	168	9.4	
37 - D35.2 - Manufacture of gas; distribution by pipeline of gaseous fuels	511	82	-	1	3	-1	0	0	-	-	148	275	86	2	10.4	
38 - D35.3 - Production and distribution of steam and air conditioning	25	0	-	0	0	0	0	0	-	-	7	3	16	0	8.5	
39 - E - Water production and distribution; sanitation, waste management and decontamination	753	0	-	23	17	-11	-1	-9	-	-	308	345	77	24	5.7	
40 - F - Building and public works services	8,605	25	-	492	387	-210	-23	-166	-	-	4,485	2,863	790	467	6.4	
41 - F.41 - Construction of buildings	1,870	0	-	89	98	-82	-6	-70	-	-	1,321	167	279	103	7.2	
42 - F.42 - Civil engineering	3,435	25	-	22	107	-14	-1	-5	-	-	877	2,365	90	103	4.8	
43 - F.43 - Specialized construction work	3,300	0	-	381	182	-114	-16	-90	-	-	2,287	332	420	261	6.2	
44 - G - Wholesale and retail trade; automotive and motorcycle repair	12,900	12	-	781	730	-398	-33	-341	-	-	5,472	5,966	644	818	6.3	
45 - H - Transportation and warehousing	6,767	35	-	444	173	-78	-16	-47	-	-	3,872	2,169	586	140	6.6	
46 - H.49 - Land transportation and transportation via pipelines	2,365	0	-	187	62	-44	-7	-30	-	-	1,706	403	185	70	4.8	
47 - H.50 - Water transportation	1,230	25	-	105	4	-11	-3	-3	-	-	871	286	71	2	5.3	
48 - H.51 - Air transportation	1,201	0	-	118	33	-5	-3	-1	-	-	658	360	181	1	5.3	
49 - H.52 - Warehousing and support activities for transportation	1,834	9	-	34	73	-19	-3	-13	-	-	521	1,101	147	66	7.9	
50 - H.53 - Postal and courier activities	138	0	-	1	1	0	0	0	-	-	115	19	1	2	2.5	
51 - I - Hospitality and catering	4,253	0	-	550	359	-172	-31	-127	-	-	1,847	1,833	492	82	6.4	
52 - L - Real estate activities	47,041	0	-	3,210	883	-551	-171	-312	-	-	7,071	18,474	20,244	1,252	11.3	
53 - Exposures to sectors other than those contributing significantly to climate change⁽¹⁾	58,058	23	-	6,390	1,573	-968	-213	-634	-	-	19,038	22,317	8,772	7,931	12.7	
54 - K - Financial and insurance activities	11,537	0	-	716	279	-221	-30	-150	-	-	4,888	5,011	888	750	6.1	
55 - Exposures to other sectors (NACE codes J, M to U)	46,521	23	-	5,673	1,294	-748	-182	-483	-	-	14,150	17,306	7,884	7,181	13.2	
56 - TOTAL	157,484	923	-	12,717	4,941	-2,764	-528	-1,934	-	-	49,709	62,540	33,553	11,682	11.1	

(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.

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TABLE 71: MODEL 2: BANKING PORTFOLIO – INDICATORS OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

06/30/2023 <i>(in € millions)</i> Counterparty sector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total gross carrying amount <i>(in € millions)</i>															
	Energy efficiency level <i>(energy performance in kWh/m² of collateral)</i>							Energy efficiency level (label of the energy performance certificate of collateral)							Without the collateral energy performance certificate label	
	0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500		A	B	C	D	E	F	G		Of which estimated energy efficiency level <i>(energy performance in kWh/m² of collateral)</i>
1 - Total EU	92,419	4,720	48,080	21,219	8,602	1,349	5,263	589	1,131	6,526	14,656	7,891	2,673	2,078	56,875	92%
2 - Of which secured by commercial real estate property	22,042	1,005	10,886	4,810	2,218	256	1,534	50	74	474	827	657	280	337	19,342	92%
3 - Of which secured by residential real estate property	70,373	3,715	37,194	16,410	6,384	1,093	3,729	538	1,057	6,053	13,829	7,234	2,392	1,741	37,529	92%
4 - Of which secured by residential real estate property	5	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0%
5 - Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	74,202	3,492	42,977	16,303	6,678	0	4,752	-	-	-	-	-	-	-	52,385	100%
6 - Non-EU total	6,266	20	58	28	48	0	7	0	0	0	0	0	0	0	6,266	0%
7 - Of which secured by commercial real estate property	2,783	20	58	28	48	0	7	0	0	0	0	0	0	0	2,783	0%
8 - Of which secured by residential real estate property	3,482	0	0	0	0	0	0	0	0	0	0	0	0	0	3,482	0%
9 - Of which collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
10 - Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0%

12/31/2022 <i>(in € millions)</i> Counterparty sector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total gross carrying amount <i>(in € millions)</i>															
	Energy efficiency level <i>(energy performance in kWh/m² of collateral)</i>							Energy efficiency level (label of the energy performance certificate of collateral)							Without the collateral energy performance certificate label	
	0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500		A	B	C	D	E	F	G		Of which estimated energy efficiency level <i>(energy performance in kWh/m² of collateral)</i>
1 - Total EU	90,506	3,835	39,317	17,541	6,961	594	4,157	476	964	5,719	13,023	7,079	2,358	1,792	59,095	69%
2 - Of which secured by commercial real estate property	21,346	865	9,376	4,127	1,902	115	1,303	46	59	414	724	588	246	296	18,973	81%
3 - Of which secured by residential real estate property	69,155	2,970	29,941	13,414	5,059	479	2,854	429	905	5,306	12,299	6,491	2,112	1,496	40,117	63%
4 - Of which secured by residential real estate property	5	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0%
5 - Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	59,658	2,812	34,776	13,118	5,233	0	3,720	-	-	-	-	-	-	-	40,508	100%
6 - Non-EU total	6,097	0	0	0	0	0	0	0	0	0	0	0	0	0	6,097	0%
7 - Of which secured by commercial real estate property	2,649	0	0	0	0	0	0	0	0	0	0	0	0	0	2,649	0%
8 - Of which secured by residential real estate property	3,448	0	0	0	0	0	0	0	0	0	0	0	0	0	3,448	0%
9 - Of which collateral obtained by seizure: residential and commercial real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
10 - Of which estimated energy efficiency level (energy performance in kWh/m ² of collateral)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0%

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TABLE 72: MODEL 4: BANKING PORTFOLIO – INDICATOR OF TRANSITION RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES ON THE 20 LARGEST CARBON-INTENSIVE COMPANIES

06/30/2023 (in € millions)

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
108	0.03%	-	6.4	3

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

12/31/2022 (in € millions)

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
310	0.07%	-	2.4	3

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

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TABLE 73: TEMPLATE 5: BANKING PORTFOLIO – INDICATORS OF PHYSICAL RISK POTENTIALLY LINKED TO CLIMATE CHANGE: EXPOSURES SUBJECT TO PHYSICAL RISK

06/30/2023 (in € millions)

a	b	c	d	e	f	g	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														
Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events	Breakdown by maturity tranche						of which exposures sensitive to the effects of chronic climate change events	of which exposures sensitive to the effects of acute climate change events	of which exposures sensitive to the effects of both chronic and acute climate change events	of which Stage 2 exposures	of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Weighted average maturity	of which Stage 2 exposures						of which non-performing exposures	of which Stage 2 exposures	of which non-performing exposures
1 – A – Agriculture, forestry and fishing	3,962	87	57	37	11	7	95	96	0	19	8	-5	-1	-4
2 – B – Extractive industries	490	15	4	2	0	5	18	2	0	0	0	0	0	0
3 – C – Manufacturing industry	11,696	510	130	53	28	5	518	203	0	53	37	-20	-1	-17
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,497	9	7	20	0	11	13	24	0	3	0	0	0	0
5 – E – Water production and distribution; sanitation, waste management and decontamination	823	18	5	1	1	4	12	13	0	1	0	0	0	0
6 – F – Building and public works services	8,077	358	42	93	43	6	374	163	0	86	28	-13	-2	-10
7 – G – Wholesale and retail trade; automotive and motorcycle repair	12,541	520	168	65	185	8	565	373	0	51	44	-19	-2	-16
8 – H – Transportation and warehousing	7,036	152	45	30	4	6	131	100	0	23	15	-4	-1	-3
9 – L – Real estate activities	48,825	350	692	1,658	109	11	1,887	922	0	215	51	-35	-11	-20
10 – Of which secured by residential real estate property	73,855	343	953	3,932	2,048	11	5,379	1,896	0	438	63	-40	-16	-21
11 – Of which secured by commercial real estate property	24,825	181	400	855	16	13	930	522	0	121	31	0	0	0
12 – Collateral seized	5	0	0	0	0	0	0	0	0	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0	0	0	0	0	0	0	0	0

12/31/2022 (in € millions)

a	b	c	d	e	f	g	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														
Variable: Geographic area subject to a physical risk related to climate change – acute and chronic events	Breakdown by maturity tranche					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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years								of which Stage 2 exposures	of which non-performing exposures	of which Stage 2 exposures
1 – A – Agriculture, forestry and fishing	3,790	41	38	29	9	8.8	73	45	0	9	8	-5	-1	-4
2 – B – Extractive industries	490	7	3	2	0	6.3	11	2	0	0	0	0	0	0
3 – C – Manufacturing industry	12,371	338	83	36	25	5.2	344	138	0	25	24	-20	-1	-18
4 – D – Production and distribution of electricity, gas, steam and air conditioning	2,456	5	14	23	0	12.3	23	19	0	2	0	0	0	0
5 – E – Water production and distribution; sanitation, waste management and decontamination	753	13	3	1	0	4.5	8	8	0	0	0	0	0	0
6 – F – Building and public works services	8,605	220	34	76	30	7.2	248	113	0	49	15	-14	-3	-11
7 – G – Wholesale and retail trade; automotive and motorcycle repair	12,900	299	120	54	49	6.8	331	191	0	36	29	-20	-2	-17
8 – H – Transportation and warehousing	6,767	105	33	28	4	6.4	95	75	0	15	8	-4	-1	-3
9 – L – Real estate activities	47,041	230	490	1,302	67	11.7	1,421	668	0	180	46	-36	-11	-21
10 – Of which secured by residential real estate property	72,602	166	587	2,451	1,259	10.6	3,369	1,094	0	2,571	376	-28	-11	-15
11 – Of which secured by commercial real estate property	23,995	144	302	623	10	16.1	702	377	0	87	24	-22	-6	-13
12 – Collateral seized	5	0	0	0	0	0.0	0	0	0	0	0	0	0	0
13 – Other relevant sectors (breakdown below, if applicable)	0	0	0	0	0	0.0	0	0	0	0	0	0	0	0

Update of Table 74 of the 2022 Universal Registration Document, page 342

TABLE 74: TEMPLATE 10 – OTHER CLIMATE CHANGE MITIGATION MEASURES NOT COVERED IN REGULATION (EU) 2020/852

06/30/2023 (in € millions)

a	b	c	d	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition risk related to climate change)	Type of risk mitigated (physical risk related to climate change)	Qualitative information on the nature of mitigation measures
Bonds (e.g., green, sustainable, sustainability-related under non-EU standards)	1 – Financial companies	419	Yes	-	see comments
	2 – Non-financial corporations	175	Yes	-	
	3 – of which secured by commercial real estate property	0	-	-	
	4 – Other counterparties	32	Yes	-	
Loans (e.g., green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2 214	Yes	-	see comments
	6 – Non-financial corporations	3 559	Yes	-	
	7 – of which secured by commercial real estate property	294	Yes	-	
	8 – Households	36	Yes	-	
	9 – of which secured by residential real estate property	0	-	-	
	10 – of which loans for building renovation	22	Yes	-	
	11 – Other counterparties	0	-	-	

Crédit Mutuel Alliance Fédérale presents in this table the gross outstanding loans and bonds held by the group, which, according to the bank's assessment, contributes to mitigating the risks of climate change. The products listed in this table concern:

- impact financing whose characteristics depend on the achievement of environmental objectives;
- project financing for climate risk mitigation measures;
- investments in green bonds;
- financing whose purpose contributes to the mitigation of climate risk.

12/31/2022 (in € millions)

a	b	c	D	e	f
Type of financial instrument	Counterparty category	Gross carrying amount (in € millions)	Type of risk mitigated (transition risk related to climate change)	Type of risk mitigated (physical risk related to climate change)	Qualitative information on the nature of mitigation measures
Bonds (e.g., green, sustainable, sustainability-related under non-EU standards)	1 – Financial companies	355	Yes	-	see comments
	2 – Non-financial corporations	148	Yes	-	
	3 – of which secured by commercial real estate property	0	-	-	
	4 – Other counterparties	27	Yes	-	
Loans (e.g., green, sustainable, sustainability-linked under non-EU standards)	5 – Financial corporations	2 075	Yes	-	see comments
	6 – Non-financial corporations	2 008	Yes	-	
	7 – of which secured by commercial real estate property	0	-	-	
	8 – Households	272	Yes	-	
	9 – of which secured by residential real estate property	0	-	-	
	10 – of which loans for building renovation	0	-	-	
	11 – Other counterparties	0	-	-	

Crédit Mutuel Alliance Fédérale presents in this table the gross outstanding loans and bonds held by the group, which, according to the bank's assessment, contributes to mitigating the risks of climate change. The products listed in this table concern:

- impact financing whose characteristics depend on the achievement of environmental objectives;
- project financing for climate risk mitigation measures;
- investments in green bonds;
- financing whose purpose contributes to the mitigation of climate risk.

2 ADDITIONAL INFORMATION

2.1 DOCUMENTS AVAILABLE TO THE PUBLIC

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

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

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

The charter, the articles of association, the minutes of the shareholders' meetings and the reports may be accessed at the registered office: 6, avenue de Provence in Paris 9^e [General Secretariat].

2.2 PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

Person with overall responsibility for the universal registration document

Mr. Daniel BAAL
Chief executive officer

Declaration by the person responsible for the interim financial report

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

Paris, September 28, 2023

2.3 STATUTORY AUDITORS

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

Principal statutory auditors

PricewaterhouseCoopers Audit

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

Represented by Laurent Tavernier

Start of first term of office: May 25, 1988

Current term of office: 6 fiscal years with effect from May 10, 2023

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2028.

Ernst & Young et Autres

Tour First - 1, place des Saisons, 92400 Courbevoie

Represented by Vanessa Jolivald

Start of first term of office: May 26, 1999

Current term of office: 6 fiscal years with effect from May 10, 2023

Expiration of current term of office: at the end of the shareholders' meeting called to rule on the financial statements for the fiscal year ending December 31, 2028.

KPMG S.A.

Tour Eqho - 2 avenue Gambetta,

92066 Paris La Défense Cedex

Represented by Sophie Sotil-Forgues and Arnaud Bourdeille

Start of first term of office: May 25, 2016

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

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

2.4 CROSS-REFERENCE TABLES

2.4.1 Cross-reference table of the universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	page no. of the second amendment of the universal registration document filed with AMF on September 29, 2023	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2023	page no. of the universal registration document filed with AMF on April 13, 2023
1. Persons responsible	101	99	530
2. Statutory auditors	101	99-100	531
3. Risk factors	N/A	32-38	200-206
4. Information about the issuer	106	104	526
5. Business overview			
5.1 Main activities	N/A	8-18	2; 6-7; 13-25
5.2 Main markets	N/A	8-18	2; 6-7; 47-48; 432
5.3 Significant events in business development	N/A	N/A	49
5.4 Strategy and objectives	N/A	18	9
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	N/A	N/A	527
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	N/A	N/A	13-25; 37-43
5.7 Investments	N/A	N/A	na
6. Organizational structure			
6.1 Description of the group	N/A	2	12
6.2 Main subsidiaries	N/A	2	12; 505-511
7. Review of the financial position and of net profit or loss			
7.1 Financial position	N/A	8-18	29-51
7.2 Operating income	N/A	8-18	29-51
8. Cash and equity			
8.1 Information on the issuer's equity	N/A	42-43	408
8.2 Source and amount of the issuer's cash flows	N/A	44	409
8.3 Information on the borrowing conditions and the issuer's financing structure	N/A	8	na
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	na
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	N/A	N/A	na
9. Regulatory environment	N/A	4-7	30-32
10. Information on trends	N/A	18	49
11. Profit forecasts or estimates	N/A	N/A	na
12. Administrative, management, supervisory and executive bodies			
12.1 Information concerning the members of CIC's administrative and management bodies	N/A	19-30	172-181
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	N/A	29	184
13. Compensation and benefits	N/A	N/A	187-189
14. Operation of the administrative and management bodies			
14.1 Expiration date of current terms of office	N/A	19-28	174-181
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	N/A	N/A	184
14.3 Information on the auditing committee and the remuneration committee	N/A	N/A	186
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	173

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, 2023	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2023	page no. of the universal registration document filed with AMF on April 13, 2023
14.5 Potentially significant impacts on corporate governance	N/A	N/A	172-189
15. Employees			
15.1 Number of employees	N/A	90	459
15.2 Interests in the issuer's share capital and directors' stock-options	N/A	N/A	na
15.3 Agreement providing for employee ownership of the issuer's shares	N/A	N/A	N/A
16. Major shareholders			
16.1 Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	520
16.2 Existence of different voting rights of the aforementioned shareholders	N/A	N/A	524
16.3 Control of the issuer	N/A	N/A	521
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	18; 68; 94	N/A
18. Financial information on the issuer's assets and liabilities, financial position and results			
18.1 Historical financial information	N/A	38-91; 102	403-465; 473-512 ; 533
18.2 Interim and other financial information	N/A	39-94	N/A
18.3 Verification of the annual historical financial information	N/A	95	473-512 ; 513-517
18.4 Pro forma financial information	N/A	45-47	N/A
18.5 Dividend distribution policy	N/A	N/A	521
18.6 Legal and arbitration proceedings	N/A	98	527
18.7 Material change in the financial position	N/A	N/A	527
19. Additional information			
19.1 Share capital	N/A	98	520
19.2 Charter and articles of association	N/A	N/A	526
20. Major contracts	N/A	N/A	527
21. Documents available to the public	101	99	526 ; 530

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, 2023	page no. of the first amendment of the universal registration document filed with AMF on August 10, 2023	page no. of the universal registration document filed with AMF on April 13, 2023
1. Information to be disclosed about the issuer			
1.1 Information required pursuant to Appendix 1 of Delegated Regulation (EU) 2019/980	See cross-reference table above	See cross-reference table above	See cross-reference table above
1.2 Issuer's statement	1	1	1

Website

www.cic.fr

Financial information officer

Mr. Alexandre Saada

Chief Financial Officer of Crédit Mutuel Alliance Fédérale

Deputy Chief Executive Officer of BFCM

Edition

BFCM

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



WWW.CIC.FR



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

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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