

# Second Amendment to the 2020 Universal Registration Document



# CONTENTS

<b>1</b>	INFORMATION RELATED TO PILLAR 3 OF BASEL III PERIOD ENDED JUNE 2021	2
	1.1 Key indicators (EU KM1)	2
	1.2 Regulatory capital	4
	1.3 Prudential metrics	10
	1.4 Credit risk	14
	1.5 Counterparty credit risk	26
	1.6 Credit risk mitigation techniques	32
	1.7 Market risk	35
	1.8 Liquidity risk	36
	1.9 Securitization	39
	1.10 Interest rate risk in the banking book (IRRBB)	40
<b>2</b>	ADDITIONAL INFORMATION TO THE INFORMATION PUBLISHED IN THE 2020 UNIVERSAL REGISTRATION DOCUMENT	41
<b>3</b>	ADDITIONAL INFORMATION	42
	3.1 Documents available to the public	42
	3.2 Director of information	42
	3.3 Person responsible for the document	43
	3.4 Persons responsible for auditing the financial statements	43
	3.5 Cross-reference tables	44

# Second Amendement to the 2020 Universal Registration Document

2020 universal registration document filed with the Autorité des marchés financiers (AMF - French Financial Markets Authority) on April 21, 2021, as number D.21-0334.

First amendement to the 2020 universal registration document, filed with the Autorité des marchés financiers on August 12, 2021, as number D.21-0334-A01.

Second amendement to the 2020 universal registration document, filed with the Autorité des marchés financiers on September 21, 2021, as number D.21-0334-A02.



This second amendement to the universal registration document was filed on September 21, 2021, 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 amendements to the universal registration document are included. These are approved by the AMF in accordance with Regulation (EU) 2017/1129.

# 1 INFORMATION RELATED TO PILLAR 3 OF BASEL III PERIOD ENDED JUNE 2021

The purpose of Crédit Mutuel Alliance Fédérale's Pillar 3 report is to supply information supplementary to the minimum regulatory requirements concerning capital and risks called for in Pillars 1 and 2 of the Basel Accords, in the form of additional data concerning capital and risks.

These supplements primarily serve to meet the guidelines on reporting requirements found in part 8 of EU Regulation No. 575/2013 on capital requirements and the guidelines of the European Banking Authority on liquidity coverage ratio (LCR) reporting.

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

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

## 1.1 KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	06/30/2021	03/31/2021	12/31/2020	09/30/2020	06/30/2020
<b>Available capital (amounts)</b>					
Common Equity Tier 1 (CET 1) capital	43,799	41,760	41,676	39,894	39,684
Tier 1 capital	44,058	42,018	42,151	40,368	40,157
Total capital	50,482	48,683	48,717	46,512	46,347
<b>Risk-weighted exposure amount</b>					
Total risk exposure amount	238,853	235,253	233,825	231,364	231,547
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	18.3%	17.8%	17.8%	17.2%	17.1%
Tier 1 capital ratio (%)	18.5%	17.9%	18.0%	17.5%	17.3%
Total capital ratio (%)	21.1%	20.7%	20.8%	20.1%	20.0%
<b>Additional capital requirements for SREP (Pillar 2 requirements as a percentage of risk-weighted assets)</b>					
Additional capital requirements to address risks other than excessive leverage risk (%)	1.5%	1.5%	1.5%	1.5%	1.5%
▪ of which: to be met with CET1 capital (percentage points)	0.8%	0.8%	0.8%	0.8%	0.8%
▪ of which: to be met with Tier 1 capital (percentage points)	1.1%	1.1%	1.1%	1.1%	1.1%
Total SREP capital requirement (%)	9.5%	9.5%	9.5%	9.5%	9.5%
<b>Overall buffer requirement and overall capital requirement (as a percentage of the risk-weighted exposure amount)</b>					
Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Conservation buffer resulting from the macro-prudential or systemic risk observed at Member State level (%)	NA	NA	NA	NA	NA
Institution-specific countercyclical capital buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Systemic risk buffer (%)	NA	NA	NA	NA	NA
Global systemically important institution buffer (%)	NA	NA	NA	NA	NA
Other systemically important institution buffer (%)	NA	NA	NA	NA	NA
Total buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Total capital requirements (%)	12.0%	12.0%	12.0%	12.0%	12.0%
CET1 capital available after compliance with total SREP capital requirements (%)	6.3%	5.8%	5.8%	5.2%	5.1%

	06/30/2021	03/31/2021	12/31/2020	09/30/2020	06/30/2020
<b>Leverage ratio</b>					
Total exposure measurement	612,938	600,479	603,022	590,375	682,539
Leverage ratio (%)	7.2%	7.0%	7.0%	6.8%	5.8%
<b>Additional capital requirements to address the risk of excessive leverage (as a percentage of the total exposure measurement)</b>					
Additional capital requirements to address the risk of excessive leverage (%)	NA	NA	NA	NA	NA
▪ of which: to be met with CET1 capital (percentage points)	NA	NA	NA	NA	NA
Total SREP leverage ratio requirements (%)	3.3%	NA	NA	NA	NA
<b>Leverage ratio buffer requirement and overall leverage ratio requirement (as a percentage of the total exposure measurement)</b>					
Leverage ratio buffer requirement (%)	0.0%	NA	NA	NA	NA
Overall leverage ratio requirement (%)	3.3%	NA	NA	NA	NA
<b>Liquidity coverage ratio<sup>(1)</sup></b>					
High Quality Liquid Assets (HQLA)	126,796	122,962	116,765	107,898	99,110
Cash outflows	96,250	94,066	90,903	86,748	83,312
Cash inflows	21,823	21,224	20,168	19,735	19,025
Total net cash outflows	74,427	72,842	70,735	67,013	64,287
Liquidity coverage ratio (%)	170.4%	168.8%	165.2%	161.0%	154.2%
<b>Net stable funding requirement</b>					
Total available stable funding	487,646	NA	NA	NA	NA
Total required stable funding	376,778	NA	NA	NA	NA
NSFR ratio (%)	129.4%	NA	NA	NA	NA

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

## 1.2 REGULATORY CAPITAL

### 1.2.1 Composition of regulatory capital

Update of Appendix 3 of the 2020 Universal Registration Document, page 350

#### DETAILED INFORMATION ABOUT CAPITAL (EU CC1)

<i>(in € millions)</i>		06/30/2021	12/31/2020	Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES</b>				
1	Capital instruments and related share premium accounts	6,865	6,767	3
	▪ of which shares	6,865	6,767	
	▪ of which issue premiums	-0	0	
2	Retained earnings	40,191	37,806	4
3	Accumulated other comprehensive income (and other reserves)	-499	-408	
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	223	218	5
5a	Intermediate profits, net of any foreseeable expense and distribution of dividends, subject to independent control	1,887	2,231	4
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>48,667</b>	<b>46,614</b>	
<b>COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS</b>				
7	Additional value adjustments (negative amount)	-84	-65	
8	Intangible assets (net of related tax liabilities) (negative amount)	-4,485	-4,586	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)	-13	-15	
11	Fair value reserves related to gains and losses on cash flow hedges	-1	-0	
12	Negative amounts resulting from the calculation of expected losses	-264	-259	
13	Any increase in equity resulting from securitized assets (negative amount)	0	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in the institution's own credit quality	-2	-2	
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	-	-	

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

<i>(in € millions)</i>	06/30/2021	12/31/2020	
20a Exposure amount of the following items which qualify for a risk weight of 1,250%, where the institution has chosen the deduction	-10	-12	
20b <i>▪ of which qualifying holdings outside the financial sector (negative amount)</i>	0	0	
20c <i>▪ of which securitization positions (negative amount)</i>	-10	-12	
20d <i>▪ of which free deliveries (negative amount)</i>	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 <i>▪ 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</i>	0	0	
24 Empty value set in the EU	-	-	
25 <i>▪ of which deferred tax assets arising from temporary differences</i>	0	0	
25a Losses for the current fiscal year (negative amount)	0	0	
25b Foreseeable tax expenses relating to CET1 items (negative amount)	0	0	
26 Empty value set in the EU	0	0	
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	0	
27a Other regulatory adjustments	-11	0	
<b>28 Total regulatory adjustments to Common Equity Tier (CET 1) capital</b>	<b>-4,868</b>	<b>-4,938</b>	
<b>29 Common Equity Tier 1 (CET 1) capital</b>	<b>43,799</b>	<b>41,676</b>	
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS</b>			
30 Capital instruments and related share premium accounts	-	-	2
31 <i>▪ of which: classified as equity under the applicable accounting basis</i>	-	-	
32 <i>▪ of which: classified as liabilities under the applicable accounting basis</i>	-	-	
33 Amount of qualifying items referred to in Art. 484 (4) and related share premium accounts subject to gradual exclusion from AT1	216	433	2
33a Amount of eligible items referred to in Art. 494a (1), of the CRR gradually excluded from AT1	-	-	
33b Amount of eligible items referred to in Art. 494b (1) of the CRR gradually excluded from AT1	-	-	
34 Qualifying Tier 1 capital included in consolidated AT1 capital (including non-controlling interests not included in line 5) issued by subsidiaries and held by third parties	42	41	
35 <i>▪ of which instruments issued by subsidiaries subject to gradual exclusion</i>	-	-	
<b>36 Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>259</b>	<b>474</b>	
<b>ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS</b>			
37 Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	-	
38 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the institution's own funds (negative amount)	-	-	
39 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	-	

<i>(in € millions)</i>		06/30/2021	12/31/2020	Source based on balance sheet reference numbers/letters according to the regulatory consolidation scope
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	-	
41	Empty value set in the EU	-	-	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-	
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>-</b>	<b>-</b>	
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>259</b>	<b>474</b>	
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>44,058</b>	<b>42,151</b>	
<b>TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS</b>				
46	Capital instruments and related share premium accounts	6,582	6,834	2
47	Amount of qualifying items referred to in Art. 484 (5) and related share premium accounts subject to gradual exclusion from T2	0	0	2
47a	Amount of eligible items referred to in Art. 494a (2) of the CRR, gradually excluded from AT1	-	-	
47b	Amount of eligible items referred to in Art. 494b (2), of the CRR, gradually excluded from AT1	-	-	
48	Qualifying capital instruments included in consolidated T2 capital (including non-controlling interests and AT1 instruments not included in line 5) issued by subsidiaries and held by third parties	56	55	
49	▪ of which: instruments issued by subsidiaries subject to gradual exclusion	-	-	
50	Credit risk adjustments	517	610	
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>7,155</b>	<b>7,499</b>	
<b>TIER 2 (T2) CAPITAL: INSTRUMENTS AND PROVISIONS</b>				
52	Direct and indirect holdings by an institution of T2 own instruments and subordinated loans (negative amount)	-	-	
53	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution intended to artificially inflate the own funds of the institution (negative amount)	-	-	
54	Direct or indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the threshold of 10% net of eligible short positions) (negative amount)	-	-	
54a	Empty value set in the EU	-	-	
55	Direct holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-515	-500	
56	Regulatory adjustments applied to Tier 2 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to gradual exclusion in accordance with Regulation (EU) No. 575/2013 (CRR residual amounts)	-217	-433	
56a	Qualifying deductions of eligible liabilities exceeding the institution's eligible liability items (negative amount)	-	-	
56b	Other T2 regulatory adjustments	-	-	
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>-732</b>	<b>-933</b>	
<b>58</b>	<b>Tier 2 (T2) capital</b>	<b>6,424</b>	<b>6,566</b>	
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>50,482</b>	<b>48,717</b>	
<b>60</b>	<b>Total risk-weighted assets</b>	<b>238,853</b>	<b>233,825</b>	
<b>EQUITY RATIOS AND BUFFERS</b>				
61	CET1 capital (as a percentage of the total risk exposure amount)	18.34%	17.82%	
62	Tier 1 capital (as a percentage of the total risk exposure amount)	18.45%	18.03%	
63	Total capital (as a percentage of the total risk exposure amount)	21.14%	20.83%	
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	2.51%	2.50%	



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

<i>(in € millions)</i>	06/30/2021	12/31/2020	
<b>the systemically important institution buffer, expressed as a percentage of the risk exposure amount]</b>			
65 <i>▪ of which capital conservation buffer requirement</i>	<b>2.50%</b>	<b>2.50%</b>	
66 <i>▪ of which countercyclical buffer requirement</i>	<b>0.01%</b>	<b>0.00%</b>	
67 <i>▪ of which systemic risk buffer requirement</i>	<b>0.00%</b>	<b>0.00%</b>	
67a <i>▪ of which: global systemically important institution (G-SII) or other systemically important institution (O-SII) buffer</i>	<b>0.00%</b>	<b>0.00%</b>	
67b <i>▪ of which: additional capital requirements to address risks other than the risk of excessive leverage</i>	<b>1.50%</b>	<b>1.50%</b>	
<b>68 Tier 1 capital available to meet buffer requirements (as a percentage of the risk exposure amount)</b>	<b>1.50%</b>	<b>1.50%</b>	
69 [non-relevant in EU regulations]	<b>13.84%</b>	<b>13.32%</b>	
70 [non-relevant in EU regulations]	-	-	
71 [non-relevant in EU regulations]	-	-	
<b>AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE WEIGHTING)</b>			
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)	348	618	
73 Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	1,373	1,292	
74 Empty value set in the EU	-	-	
75 Deferred tax assets arising from temporary differences (amount below the 10% threshold, net of related tax liabilities when the conditions in Art. 38 (3) are met)	775	804	
<b>CAPS APPLICABLE FOR INCLUSION OF PROVISIONS IN TIER 2 CAPITAL</b>			
76 Credit risk adjustments included in T2 in respect of exposures subject to the standardized approach (prior to the application of the cap)	-	-	
77 Cap on inclusion of credit risk adjustments in T2 under the standardized approach	699	678	
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)	-390	-236	
79 Cap for inclusion of credit risk adjustments in T2 under the internal ratings-based approach	611	610	
<b>EQUITY INSTRUMENTS SUBJECT TO PROGRESSIVE EXCLUSION (APPLICABLE BETWEEN JANUARY 1, 2014 AND JANUARY 1, 2022 ONLY)</b>			
80 Current cap applicable to CET1 instruments subject to gradual exclusion	-	-	
81 Amount excluded from CET1 due to cap (cap excess after redemptions and maturities)	-	-	
82 Current cap applicable to AT1 instruments subject to gradual exclusion	216	433	
83 Amount excluded from AT1 due to cap (cap excess after redemptions and maturities)	-767	-551	
84 Current cap applicable to T2 instruments subject to gradual exclusion	9	18	
85 Amount excluded from T2 due to cap (cap excess after redemptions and maturities)	0	0	

## RECONCILIATION BETWEEN REGULATORY CAPITAL AND THE BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS (EU CC2)

	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
<i>(In € millions at 06/30/2021)</i>			
<b>ASSETS</b>			
Cash, central banks - Assets	123,422	123,422	
Financial assets at fair value through profit or loss	31,742	34,438	
Hedging derivatives - Assets	1,519	1,519	
Financial assets at fair value through other comprehensive income	32,505	32,498	
Securities at amortized cost	3,373	3,373	
Loans and receivables to credit institutions and similar at amortized cost	58,792	58,033	
Loans and receivables due from customers at amortized cost	428,551	429,179	
Revaluation adjustment on interest-rate-hedged portfolios	1,882	1,882	
Short-term investments in the insurance business line and reinsurers' share of technical provisions	133,756	0	
Current tax assets	843	809	
Deferred tax assets	1,724	1,222	
Accruals and other assets	8,146	7,843	
Non-current assets held for sale	92	934	
Deferred profit-sharing	-	-	
Investment in associates	547	9 681	
Investment property	68	68	
Property, plant and equipment and finance leases	3,823	3,545	
Intangible assets	725	609	1
Goodwill	3,967	3,859	1
<b>TOTAL ASSETS</b>	<b>835,477</b>	<b>712,916</b>	

<i>(In € millions at 06/30/2021)</i>	Carrying amounts as per the published financial statements	Carrying amounts under the regulatory scope of consolidation	Reference to the regulatory capital table
<b>LIABILITIES</b>			
Central banks - Liabilities	631	631	
Financial liabilities at fair value through profit or loss	18,302	20,913	
Hedging derivatives - Liabilities	1,910	1,910	
Due to credit institutions	70,978	70,353	
Due to customers	416,232	417,068	
Debt securities	123,543	129,974	2
Revaluation adjustment on interest-rate-hedged portfolios	22	22	
Current tax liabilities	719	532	
Deferred tax liabilities	1,152	435	
Accruals and other liabilities	11,225	10,423	
Liabilities on assets held for sale	-	843	
Technical provisions and other insurance liabilities	127,874	-	
Provisions for risks and expenses	3,850	3,003	
Subordinated debt issued by bank	7,278	7,278	2
<b>Total shareholders' equity</b>	<b>51,761</b>	<b>49,532</b>	
Shareholders' equity attributable to the group	48,489	48,489	
<i>Share capital and related pay-ins</i>	<i>6,872</i>	<i>6,872</i>	3
<i>Consolidated reserves - Group</i>	<i>38,873</i>	<i>38,873</i>	3
<i>Unrealized gains and (losses) recognized directly in equity - Group</i>	<i>819</i>	<i>819</i>	
<i>Net profit/(loss) - Group</i>	<i>1,926</i>	<i>1,926</i>	4
Shareholders' equity - Non-controlling interests	3,272	1,043	5
<b>TOTAL LIABILITIES</b>	<b>835,477</b>	<b>712,916</b>	

## 1.2.2 Capital requirements

Update of Table 13 of the 2020 Universal Registration Document, page 239

**TABLE 13: OVERVIEW OF RISK-WEIGHTED ASSETS (EU OV1)**

<i>(in € millions)</i>		RWAs (Risk-weighted assets)		Minimum capital requirements
		06/30/2021	12/31/2020	06/30/2021
<b>1</b>	Credit risk (excl. counterparty risk - CCR)	<b>210,770</b>	<b>206,719</b>	<b>16,862</b>
2	of which standard approach	59,914	57,005	4,793
3	of which simple IRB approach (F-IRB)	13,857	13,420	1,109
4	<i>of which slotting approach</i>	<i>8,459</i>	<i>8,421</i>	<i>677</i>
EU 4a	of which equities using the simple weighting method	45,846	44,769	3,668
5	of which advanced IRB approach (A-IRB)	91,152	91,525	7,292
<b>6</b>	<b>Counterparty credit risk (CCR)</b>	<b>3,144</b>	<b>2,457</b>	<b>251</b>
7	of which standard approach	2,260	154	181
8	of which internal model method (IMM)	0	0	0
EU 8a	of which exposure to a CCP	11	18	1
EU 8b	of which credit valuation adjustment - CVA	546	501	44
9	of which other CCR	327	1,785	26
<b>15</b>	<b>Settlement risk</b>	<b>0</b>	<b>0</b>	<b>0</b>

		RWAs (Risk-weighted assets)		Minimum capital requirements
		06/30/2021	12/31/2020	06/30/2021
16	<b>Securitization exposure in the banking book</b>	<b>1,339</b>	<b>1,272</b>	<b>107</b>
17	of which SEC-IRBA approach	0	0	0
18	of which SEC-ERBA approach	1,259	1,206	101
19	of which standard approach	80	67	6
EU 19a	of which 1,250 % /deduction	0	0	0
20	<b>Market risk</b>	<b>3,517</b>	<b>3,400</b>	<b>281</b>
21	of which standard approach	3,517	3,400	281
22	of which internal model-based approaches (IMM)	0	0	0
EU 22a	<b>Major risks</b>	<b>0</b>	<b>0</b>	<b>0</b>
24	<b>Operational risk</b>	<b>20,083</b>	<b>19,975</b>	<b>1,607</b>
EU 24a	of which base indicator approach	1,854	1,763	148
EU 24b	of which standard approach	742	732	59
EU 24c	of which advanced measurement approach	17,487	17,481	1,399
<b>29</b>	<b>TOTAL</b>	<b>238,853</b>	<b>233,825</b>	<b>19,108</b>

## 1.3 PRUDENTIAL METRICS

### 1.3.1 Solvency ratio

Update of Table 15 of the 2020 Universal Registration Document, page 241

**TABLE 15: AMOUNT OF COUNTERCYCLICAL CAPITAL BUFFER SPECIFIC TO CRÉDIT MUTUEL ALLIANCE FÉDÉRALE (EU CCY-B2)**

<i>(in € millions)</i>	06/30/2021	12/31/2020
Total risk-weighted assets	238,853	233,825
Countercyclical buffer ratio specific to the institution	0.0145%	0.0084%
Required countercyclical buffer specific to the institution	35	20

Update of Table 16 of the 2020 Universal Registration Document, page 241

**TABLE 16: GEOGRAPHICAL BREAKDOWN OF RELEVANT CREDIT EXPOSURES FOR THE CALCULATION OF COUNTERCYCLICAL CAPITAL BUFFER (EU CCY-B1)**

06/30/2021													
<i>(in € millions)</i>	General credit exposures		Relevant credit exposures - market risk		Securitization exposures Exposure value for non-trading book	Total exposure value	Capital requirements				Risk-weighted exposure amount	Weighting of capital requirements [%]	Countercyclical buffer ratio (%)
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book for the standardized approach	Value of trading book exposures using internal models			Relevant credit risk exposures - credit risk	Relevant credit exposures - credit risk	Relevant credit exposures - securitization positions in the trading book	Total			
Luxembourg	3,827	1,927	-	-	21	<b>5,775</b>	356	0	1	<b>357</b>	4,464	2.15%	0.50%
Bulgaria	36	858	-	-	0	<b>894</b>	35	0	0	<b>35</b>	441	0.21%	1.00%
Norway	242	11	-	-	0	<b>253</b>	18	0	0	<b>18</b>	221	0.11%	0.50%
Czech republic	159	2	-	-	0	<b>161</b>	10	0	0	<b>10</b>	119	0.06%	1.00%
Slovakia	42	561	-	-	0	<b>604</b>	9	0	0	<b>9</b>	115	0.06%	1.00%
Hong Kong	10	1	-	-	0	<b>10</b>	1	0	0	<b>1</b>	9	0.00%	0.50%

12/31/2020

	General credit exposures		Trading book exposures		Securitization exposures		Capital requirements					
	Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Sum of long and short positions in the trading book	Value of trading book exposures using internal models	Exposures Amount exposed to risk using standard approach	Amount exposed to risk using IR approach	Of which: general credit exposures	Of which: trading book exposures	Of which: securitization exposures	Total	Weighting of capital requirements	Countercyclical buffer ratio
<i>(in € millions)</i>												
Luxembourg	2,972	1,956			-	10	288		1	288	1.78%	0.25%
Hong Kong	28	988			-	-	39		0	39	0.24%	1.00%
Czech republic	211	7			-	-	15		0	15	0.09%	0.50%
Norway	31	464			-	-	9		0	9	0.06%	1.00%
Slovakia	142	2			-	-	9		0	9	0.05%	1.00%
Bulgaria	9	1			-	-	1		0	1	0.00%	0.50%

### 1.3.2 Leverage ratio

Update of Table 20 of the 2020 Universal Registration Document, page 244

#### TABLE 20: LEVERAGE RATIO – JOINT STATEMENT (EU LR2-LRCOM)

##### MAIN COMPONENTS OF THE LEVERAGE RATIO

<i>(in € millions)</i>		Exposures at 30/06/2021	Exposures at 12/31/2020
<b>BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS<sup>1</sup>)</b>			
1	Balance sheet items (excluding derivatives, SFTs and fiduciary assets, including collateral)	685,575	652,407
2	Addition of the amount of collateral provided for derivatives, when they are deducted from balance sheet assets in accordance with the applicable accounting basis	0	0
3	(Deduction of receivables recognized as assets for the cash variation margin provided in derivative transactions)	-2,001	-2,881
4	(Adjustment for securities received in SFTs 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)	-264	-259
<b>7</b>	<b>Total balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)</b>	<b>683,311</b>	<b>649,267</b>
<b>DERIVATIVES EXPOSURES</b>			
8	Replacement cost of all derivative transactions (net of eligible cash variation margins)	1,358	1,395
EU-8a	Exception for derivatives: contribution of replacement costs under the simplified standardized approach		
9	Mark-up amounts for potential future exposure related to SA-CCR derivatives transactions	3,098	2,699
EU-9a	Exception for derivatives: contribution of potential future exposure under the simplified standardized approach	-	-
EU-9b	Exposure determined by applying the original exposure method	-	-
10	(CCP leg exempt from exposures for transactions cleared for clients - SA CCR)	-	-
EU-10a	(CCP leg exempt from exposures for transactions cleared for clients - simplified standardized approach)	-	-
EU-10b	(CCP leg exempt from exposures for transactions cleared for clients - original exposure method)	-	-
11	Effective notional amount adjusted for credit derivatives sold	5,238	4,781
12	(Adjusted effective notional differences and deductions of mark-ups for credit derivatives sold)	-3,258	-3,017
<b>13</b>	<b>Total derivative exposures</b>	<b>6,436</b>	<b>5,858</b>
<b>SFT EXPOSURES</b>			
14	Gross SFT assets (excluding netting) after adjustment for transactions recognized as sales	18	0
15	(Net value of cash payables and receivables of gross SFT assets)	11,527	14,406
16	Counterparty risk exposure for SFT assets	1	2

# 1 INFORMATION RELATED TO PILLAR 3 OF BASEL III PERIOD ENDED JUNE 2021

EU-16a	Exception for SFTs: exposure to counterparty risk in accordance with Article 429 sexies (5) and Article 222 of CRR	-	-
17	Exposures when the institution acts as an agent	-	-
EU-17a	(CCP leg exempt from client-cleared SFT exposures)	-	-
<b>18</b>	<b>Total exposure to SFTs</b>	<b>11,546</b>	<b>14,408</b>
<b>OTHER OFF-BALANCE-SHEET EXPOSURES</b>			
18	Off-balance sheet exposures at gross notional amount	123,000	123,894
20	(Adjustments for conversion into equivalent credit amounts)	-	-
21	(General provisions deducted when determining Tier 1 capital and specific provisions related to off-balance sheet exposures)	- 77,538	- 79,443
<b>22</b>	<b>Total other off-balance sheet exposures</b>	<b>45,462</b>	<b>44,451</b>
<b>EXPOSURES EXEMPTED UNDER ARTICLE 429 (7) AND (14) OF REGULATION (EU) NO. 575/2013 (ON AND OFF-BALANCE SHEET EXPOSURES)</b>			
EU-22a	(Exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR)	- 16,042	0
EU-19b	(Exposures exempted under Article 429a (1) (j) of the CRR - on and off-balance sheet)	- 111,775	- 110,962
<b>EU-22k</b>	<b>Total exempt exposures</b>	<b>- 133,817</b>	<b>- 110,962</b>
<b>CAPITAL AND TOTAL EXPOSURE MEASUREMENT</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>44,058</b>	<b>42,151</b>
<b>24</b>	<b>Total exposure measurement</b>	<b>612,938</b>	<b>603,022</b>
<b>LEVERAGE RATIO</b>			
<b>25</b>	<b>Leverage ratio (%)</b>	<b>7.2 %</b>	<b>7.0 %</b>
EU-25a	Leverage ratio (%) excluding the impact of any applicable temporary exemption from central bank reserves	6.3 %	N/A
<b>26</b>	<b>Minimum leverage ratio regulatory requirement (%)</b>	<b>3.3 %</b>	<b>N/A</b>
EU-26a	Additional capital requirements to address the risk of excessive leverage (%)	0.0 %	N/A
EU-26b	<i>of which: to be composed of CET1 capital</i>	0.0 %	N/A
<b>27</b>	<b>Leverage ratio buffer requirement (%)</b>	<b>0.0 %</b>	<b>N/A</b>
EU-27a	Overall leverage ratio requirement (%)	3.3 %	N/A
<b>CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES</b>			
EU-27b	Overall leverage ratio requirement (%)	YES	YES
<b>CHOICE OF TRANSITIONAL PROVISIONS AND RELEVANT EXPOSURES</b>			
28	Average daily values of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	17,936	NA
29	Quarterly value of gross SFT assets, adjusted for transactions recognized as sales and net of related cash payables and receivables	11,545	NA
30	Total exposure measurement (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	619,330	NA
30a	Total exposure measurement (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	704,908	NA
31	Leverage ratio (including the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	7.1%	NA
31a	Leverage ratio (excluding the impact of any applicable temporary exemption from central bank reserves) incorporating the average values of gross SFT assets in line 28 (adjusted for transactions recognized as sales and net of related cash payables and receivables)	6.3%	NA

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

Update of Table 21 of the 2020 Universal Registration Document, page 245

**TABLE 21: SUMMARY OF RECONCILIATION BETWEEN ACCOUNTING ASSETS AND EXPOSURES FOR LEVERAGE RATIO PURPOSES (EU LRI-LRSUM)**
**RECONCILIATION OF ACCOUNTING ASSETS AND EXPOSURES USED FOR THE LEVERAGE RATIO**

<i>(in € millions)</i>		Exposures at 30/06/2021	Exposures at 12/31/2020
1	Total assets according to published financial statements	712,916	675,209
	Adjustment for entities consolidated from an accounting point of view but which do not fall within the scope of regulatory consolidation	-	-
2			
3	[Adjustment for securitized exposures that meet the significant risk transfer requirements]	- 85,578	- 80,895
4	[Adjustment for the temporary exemption of exposures to central banks]		
	[Adjustment for fiduciary assets recognized on the balance sheet in accordance with the applicable accounting basis but excluded from the total exposure measurement under Article 429a (1) (i) of the CRR].	-	-
5			
6	Adjustment for regular-way purchases and sales of financial assets recognized at the transaction date	-	-
7	Adjustment for qualifying centralized cash management systems transactions	-	-
8	Adjustment for derivative financial instruments	1,106	963
9	Adjustment for securities financing transactions (SFT)	11,528	9,591
	Adjustment for off-balance sheet items (resulting from the translation of off-balance sheet exposures into credit equivalent amounts)	45,462	44,451
10			
	[Adjustment for valuation adjustments for prudent valuation purposes and specific and general provisions deducted from Tier 1 capital]	0	0
11			
	[Adjustment for exposures excluded from the total exposure measurement under Article 429a (1) (c) of the CRR]	-16,042	0
EU-11A			
	[Adjustment for exposures excluded from the total exposure measurement under Article 429a (1) (j) of the CRR]	-32,196	-30,067
EU-11B			
12	Other adjustments	-24,258	-16,230
13	<b>Total leverage ratio exposure</b>	<b>612,938</b>	<b>603,022</b>

Update of Table 22 of the 2020 Universal Registration Document, page 245

**TABLE 22: BREAKDOWN OF EXPOSURES ON THE BALANCE SHEET – EXCLUDING DERIVATIVES, SFTs AND EXEMPT EXPOSURES (EU LR3-LRSpI)**
**BREAKDOWN OF EXPOSURES TAKEN INTO ACCOUNT FOR THE LEVERAGE RATIO**

<i>(in € millions)</i>		Exposures at 30/06/2021	Exposures at 12/31/2020
<b>EU-1</b>	<b>Total balance sheet exposures<sup>[1]</sup> of which:</b>	<b>550,444</b>	<b>538,564</b>
<b>EU-2</b>	<b>Trading book exposures</b>	<b>13,494</b>	<b>14,413</b>
<b>EU-3</b>	<b>Banking book exposures, of which:</b>	<b>536,950</b>	<b>524,151</b>
EU-4	Secured bonds	4,793	4,681
EU-5	Exposures treated as sovereigns	76,382	58,519
EU-6	Exposures from regional governments, multilateral development banks, international organizations and public sector entities not treated as sovereign	4,457	4,626
EU-7	Institutions	12,114	28,590
EU-8	Secured by real estate mortgages	181,440	172,092
EU-9	Retail exposures	136,621	136,000
EU-10	Corporate exposures	86,139	86,266
EU-11	Exposures in default	5,895	5,829
EU-12	Other exposures (equities, securitizations and other assets unrelated to credit exposures)	29,107	27,549

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

## 1.4 CREDIT RISK

### 1.4.1 Exposures

#### TERM OF EXPOSURES – BALANCE SHEET AND OFF-BALANCE SHEET (EU CR1-A)

<i>(In € millions at 06/30/2021)</i>	Net amount of exposures					Total
	Demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated term	
Loans and advances	221,232	81,146	195,357	234,328	9,248	741,311
Debt securities	1,365	2,964	13,701	11,030	15,910	44,969
<b>TOTAL</b>	<b>222,597</b>	<b>84,110</b>	<b>209,058</b>	<b>245,358</b>	<b>25,158</b>	<b>786,281</b>

### 1.4.2 Credit quality of assets

Update of Table 35 of the 2020 Universal Registration Document, page 270

**TABLE 35: CREDIT QUALITY OF FORBORNE EXPOSURES (EU CQ1)**

<i>(In € millions) At 06/30/2021</i>	Gross outstandings of performing forborne exposures			Accumulated impairments, accumulated changes in fair value of credit risk and provisions		Collateral and financial guarantees received on forborne exposures		
	Gross outstandings of performing forborne exposures	Non-performing forborne loans		On performing exposures benefiting from forbearance measures	On non-performing exposures benefiting from forbearance measures	Including collateral and financial guarantees received on non-performing exposures		
		of which defaulted	of which impaired					
<b>Loans and advances</b>	<b>2,599</b>	<b>3,241</b>	<b>3,241</b>	<b>3,241</b>	<b>-244</b>	<b>-1,373</b>	<b>2,482</b>	<b>1,070</b>
Due to central banks	0	0	0	0	0	0	0	0
Public administration	1	5	5	5	0	-1	4	4
Credit institutions	0	0	0	0	0	0	0	0
Other financial institutions	25	120	120	120	-1	-59	67	54
Non-financial corporations	1,511	1,482	1,482	1,482	-105	-494	1,740	757
Households	1,061	1,635	1,635	1,635	-139	-819	671	255
<b>Debt instruments</b>	<b>0</b>	<b>129</b>	<b>129</b>	<b>129</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Loan commitments given</b>	<b>37</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>0</b>
<b>TOTAL</b>	<b>2,636</b>	<b>3,391</b>	<b>3,391</b>	<b>3,391</b>	<b>-244</b>	<b>-1,373</b>	<b>2,506</b>	<b>1,070</b>



	Gross carrying amount/nominal amount of restructured exposures				Accumulated impairment and negative fair value associated with credit risk		Collateral and financial guarantees received on restructured exposure	
	Performing loans	Non-performing loans		On restructured performing loans	On restructured non-performing loans		Including collateral and guarantees on non-performing forborne exposures	
		of which loans in default	of which impaired loans					
<i>(in € millions)</i> <i>At 12/31/2020</i>								
<b>Loans and advances</b>	<b>1,027</b>	<b>3,074</b>	<b>3,074</b>	<b>3,074</b>	<b>-71</b>	<b>-1,382</b>	<b>1,325</b>	<b>919</b>
Due to central banks	0	0	0	0	0	0	0	0
Public administration	0	2	2	2	0	0	2	2
Credit institutions	0	0	0	0	0	0	0	0
Other financial institutions	2	118	118	118	0	-57	54	53
Non-financial corporations	307	1,229	1,229	1,229	-14	-445	871	616
Households	718	1,724	1,724	1,724	-57	-879	398	249
<b>Debt instruments</b>	<b>0</b>	<b>125</b>	<b>125</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Loan commitments given</b>	<b>13</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>
<b>TOTAL</b>	<b>1,040</b>	<b>3,218</b>	<b>3,218</b>	<b>3,218</b>	<b>-71</b>	<b>-1,382</b>	<b>1,342</b>	<b>919</b>

Update of Table 32 of the 2020 Universal Registration Document, page 268

**TABLE 32: CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY COUNTRY (EU CQ4)**

	Total outstandings / gross nominal amount				Cumulative impairments	Impairments of off-balance sheet commitments and financial guarantees given	Accumulated negative change in fair value due to credit risk on non-performing exposures
		of which non-performing loans		of which loans subject to impairment			
			of which loans in default				
<i>(in € millions)</i> <i>At 06/30/2021</i>							
<b>Balance sheet exposures</b>	<b>528,840</b>	<b>12,337</b>	<b>12,337</b>	<b>528,308</b>	<b>-9 398</b>		<b>0</b>
France	429,019	8,799	8,799	428,554	-6 124		0
Germany	29,483	1,657	1,657	29,483	-1 748		0
United States of America	8,894	44	44	8,886	-47		0
Switzerland	8,842	179	179	8,842	-75		0
Luxembourg	8,140	38	38	8,125	-72		0
Spain	6,697	512	512	6,697	-502		0
United Kingdom	4,780	197	197	4,829	-161		0
Belgium	3,950	130	130	3,925	-141		0
Portugal	2,970	301	301	2,970	-273		0
The Netherlands	2,820	17	17	2,820	-6		0
Singapore	2,376	0	0	2,376	-2		0
Ireland	2,268	22	22	2,268	-6		0
Italy	2,231	63	63	2,231	-63		0
Canada	1,736	8	8	1,721	-4		0
Australia	1,712	1	1	1,663	-4		0
Japan	1,416	77	77	1,416	-20		0
Hong Kong	1,020	1	1	1,020	-1		0
Other countries	10,485	290	290	10,482	-147		0
<b>Off-balance sheet exposures</b>	<b>156,999</b>	<b>398</b>	<b>398</b>			<b>463</b>	

France	132,212	345	345			386	
Germany	4,261	6	6			32	
United States of America	4,206	0	0			4	
Switzerland	3,820	22	22			2	
Luxembourg	2,034	3	3			5	
United Kingdom	1,953	12	12			1	
Belgium	1,477	1	1			2	
The Netherlands	1,458	0	0			5	
Spain	1,198	8	8			9	
Australia	820	0	0			1	
Singapore	429	0	0			0	
Hong Kong	419	0	0			0	
Italy	286	0	0			0	
Ireland	173	0	0			0	
Canada	65	0	0			0	
Portugal	57	0	0			0	
Japan	5	0	0			0	
Other countries	2,125	1	1			16	
<b>TOTAL</b>	<b>685,839</b>	<b>12,734</b>	<b>12,734</b>	<b>528,308</b>	<b>-9,398</b>	<b>463</b>	<b>0</b>

Update of Table 31 of the 2020 Universal Registration Document, page 266

**TABLE 31: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY BUSINESS LINE (EU CQ5)**

	Total outstandings			Accumulated impairments	Accumulated negative change in fair value due to credit risk on non-performing exposures	
	of which non-performing loans	of which non-performing loans in default	of which total outstandings subject to impairment			
<i>(in € millions)</i>						
<i>At 06/30/2021</i>						
Agriculture, forestry and fishing	7,334	293	293	7,334	-159	0
Extractive industries	636	26	26	636	-23	0
Manufacturing industry	16,555	682	682	16,555	-412	0
Production and distribution of electricity, gas, steam and air conditioning	2,733	57	57	2,733	-23	0
Water production and distribution	1,023	25	25	1,023	-17	0
Construction	12,024	532	532	12,024	-320	0
Retail	20,977	1,109	1,109	20,977	-732	0
Transport and storage	8,029	280	280	8,029	-126	0
Accommodation and catering	6,130	405	405	6,130	-556	0
Information and communication	3,382	90	90	3,382	-55	0
Financial and insurance activities	13,135	366	366	13,135	-318	0
Real estate activities	66,351	1,335	1,335	66,351	-768	0
Professional, scientific and technical activities	17,137	514	514	17,137	-318	0
Administrative and support services activities	6,916	293	293	6,910	-193	0

Public administration and defense, compulsory social security	113	0	0	113	0	0
Teaching	1,579	32	32	1,579	-22	0
Human health and social action	8,841	97	97	8,841	-82	0
Arts, entertainment and recreational activities	1,510	66	66	1,510	-88	0
Other services	23,124	492	492	23,124	-291	0
<b>TOTAL</b>	<b>217,529</b>	<b>6,694</b>	<b>6,694</b>	<b>217,523</b>	<b>-4,503</b>	<b>0</b>

Update of Table 38 of the 2020 Universal Registration Document, page 275

**TABLE 38: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (CQ7)**

<i>(in € millions)</i> At 06/30/2021	Collateral obtained by taking possession (accumulated)	
	Value at initial recognition	Cumulative negative change
Property, plant and equipment		
Other than property, plant and equipment	<b>49</b>	<b>-12</b>
<i>Residential real estate property</i>	36	-6
<i>Commercial property</i>	13	-6
<i>Real estate mortgages</i>	-	-
<i>Equity and debt instruments</i>	-	-
<i>Other</i>	-	-
<b>TOTAL</b>	<b>49</b>	<b>-12</b>

<i>(in € millions)</i> At 12/31/2020	Collateral obtained by taking possession (accumulated)	
	Value at initial recognition	Cumulative negative change
Property, plant and equipment	-	-
Other than property, plant and equipment	<b>49</b>	<b>-13</b>
<i>Residential real estate property</i>	49	-13
<i>Commercial property</i>	-	-
<i>Real estate mortgages</i>	-	-
<i>Equity and debt instruments</i>	-	-
<i>Other</i>	-	-
<b>TOTAL</b>	<b>49</b>	<b>-13</b>

Update of Table 37 of the 2020 Universal Registration Document, page 273

**TABLE 37: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (EU CR1)**

	Gross carrying amount/nominal amount						Accumulated impairment and negative adjustment of fair value attributable to credit risk						Partial cumulative reversals	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				On performing loans	On non-performing loans	
	o/w status 1	o/w status 2	1	o/w status 2	o/w status 3	2	o/w status 1	o/w status 2	o/w status 2	o/w status 3	2	o/w status 3				
<i>(In € millions) At 06/30/2021</i>																
<b>Demand accounts with central banks and other demand deposits</b>	<b>126,076</b>	<b>126,075</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>154</b>	<b>0</b>
<b>Loans and advances</b>	<b>480,501</b>	<b>447,693</b>	<b>32,809</b>	<b>12,097</b>	<b>0</b>	<b>12,097</b>	<b>-3,016</b>	<b>-1,219</b>	<b>-1,797</b>	<b>-6,172</b>	<b>0</b>	<b>-6,172</b>		<b>263,809</b>	<b>3,285</b>	
Due to central banks	193	193	0	0	0	0	0	0	0	0	0	0		0	3,285	
Public administration	5,812	5,716	96	47	0	47	-2	-1	-1	-3	0	-3		1,217	0	
Credit institutions	52,080	52,068	12	1	0	1	-2	-2	0	-1	0	-1		1,318	13	
Other financial institutions	11,575	10,713	862	193	0	193	-32	-17	-15	-92	0	-92		5,083	0	
Non-financial corporations	210,835	188,618	22,217	6,695	0	6,695	-1,534	-397	-1,137	-2,970	0	-2,970		138,856	2,390	
o/w: SMEs	174,826	155,565	19,261	5,762	0	5,442	-1,254	-267	-987	-2,660	0	-2,591		121,214	2,080	
Households	200,006	190,385	9,621	5,162	0	5,162	-1,446	-803	-643	-3,105	0	-3,105		117,334	804	
<b>Debt instruments</b>	<b>36,003</b>	<b>35,953</b>	<b>49</b>	<b>239</b>	<b>0</b>	<b>239</b>	<b>-16</b>	<b>-15</b>	<b>-1</b>	<b>-194</b>	<b>0</b>	<b>-194</b>		<b>0</b>	<b>0</b>	
Due to central banks	1,115	1,115	0	0	0	0	0	0	0	0	0	0		0	0	
Public administration	17,204	17,204	0	0	0	0	-3	-3	0	0	0	0		0	0	
Credit institutions	11,646	11,646	0	1	0	1	-5	-5	0	-1	0	-1		0	0	
Other financial institutions	1,514	1,509	5	134	0	134	-2	-2	0	-132	0	-132		0	0	
Non-financial corporations	4,523	4,479	44	104	0	104	-6	-5	-1	-61	0	-61		0	0	
<b>Off-balance sheet outstandings</b>	<b>156,601</b>	<b>150,038</b>	<b>6,563</b>	<b>398</b>	<b>0</b>	<b>398</b>	<b>-316</b>	<b>-123</b>	<b>-193</b>	<b>-147</b>	<b>0</b>	<b>-147</b>		<b>19,848</b>	<b>79</b>	
Due to central banks	39	39	0	0	0	0	0	0	0	0	0	0		0	0	
Public administration	1,244	1,243	1	0	0	0	0	0	0	0	0	0		626	0	
Credit institutions	61,556	59,583	1,973	73	0	73	-5	-4	-1	-29	0	-29		137	4	
Other financial institutions	2,340	2,092	248	4	0	4	-13	-7	-6	-2	0	-2		323	2	
Non-financial corporations	64,541	60,771	3,770	302	0	302	-275	-94	-180	-115	0	-115		13,307	69	
Households	26,881	26,309	572	19	0	19	-23	-18	-5	-1	0	-1		5,454	4	
<b>TOTAL</b>	<b>799,181</b>	<b>759,758</b>	<b>39,422</b>	<b>12,734</b>	<b>0</b>	<b>12,734</b>	<b>-3,348</b>	<b>-1,357</b>	<b>-1,991</b>	<b>-6,513</b>	<b>0</b>	<b>-6,513</b>		<b>283,810</b>	<b>3,364</b>	

**CHANGE IN STOCK OF NON-PERFORMING LOANS AND ADVANCES (EU CR2)**

<i>(In € millions) at 06/30/2021</i>	Gross carrying amount
<b>Initial stock of non-performing loans and advances</b>	<b>12,591</b>
Additions to non-performing portfolios	420
Outflows from non-performing portfolios	-914
<i>Loss-related outflows</i>	<i>-893</i>
<i>Outflows due to other reasons</i>	<i>-21</i>
<b>FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES</b>	<b>12,097</b>

Update of Table 28 of the 2020 Universal Registration Document, page 263

**TABLE 28: CREDIT QUALITY OF LOANS AND ADVANCES SUBJECT TO MORATORIUMS ON LOAN REPAYMENTS APPLIED DUE TO THE COVID-19 PANDEMIC**

	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk <sup>(2)</sup>				Gross carrying amount						
	Performing		Non-performing		Performing		Non-performing								
			Of which: Instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)		Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days		Of which: Instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)		Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days		Inflows from non-performing exposures		
(in € millions) At 06/30/2021															
Loans and advances subject to moratoriums <sup>(1)</sup>	<b>49,540</b>	<b>48,877</b>	280	8,020	<b>663</b>	159	138	-772	<b>-553</b>	-33	-446	<b>-219</b>	-59	-45	<b>185</b>
of which: households	<b>1,244</b>	<b>1,115</b>	71	223	<b>128</b>	12	48	-138	<b>-73</b>	-14	-41	<b>-66</b>	-5	-18	<b>42</b>
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	<b>48,177</b>	<b>47,643</b>	209	7,796	<b>535</b>	147	90	-633	<b>-480</b>	-19	-405	<b>-153</b>	-54	-27	<b>143</b>
of which: small and medium-sized enterprises	<b>42,952</b>	<b>42,495</b>	190	1,716	<b>457</b>	133	84	-565	<b>-435</b>	-18	-376	<b>-130</b>	-43	-25	<b>120</b>
of which: secured by commercial real estate	<b>894</b>	<b>890</b>	13	157	<b>4</b>	3	-	-5	<b>-4</b>	-	-3	<b>-1</b>	-1	-	<b>2</b>

<sup>(1)</sup> Repayments of moratoriums granted amounted to €47.842 billion as of 06/30/2021. The outstanding amount is €1.698 billion.

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

(in € millions)  
At 31/12/2020

	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk <sup>(2)</sup>						Gross carrying amount
	Performing				Non-performing				Performing			Non-performing			
	Of which: exposures subject to renegotiations on measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)	Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days	Of which: exposures subject to renegotiation measures	Of which: instruments with a significant increase in credit risk since initial recognition but not impaired (step 2)	Of which: exposures subject to renegotiation measures	Of which: unlikely payment, not past due or past due < 90 days	Inflows from non-performing exposures						
Loans and advances subject to moratoriums	56,926	56,386	213	5,389	540	164	134	-633	-469	-19	-166	-164	-54	-22	222
of which: households	1,411	1,312	57	247	99	7	50	-125	-81	-11	-48	-45	-3	-2	61
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	55,384	54,943	157	5,142	440	157	83	-506	-388	-8	-118	-119	-51	-19	161
of which: small and medium-sized enterprises	49,124	48,748	136	905	377	139	82	-441	-342	-7	-108	-98	-42	-19	147
of which: secured by commercial real estate	1,027	1,019	10	-	8	6	-	-5	-4	-	-	-1	-1	-	2

<sup>(1)</sup> Repayments of moratoriums granted in 2020 amounted to €56.248 billion as of 12/31/2020. The outstanding amount is €0.678 billion.

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

Update of Table 29 of the 2020 Universal Registration Document, page 263

**TABLE 29: VOLUME OF LOANS AND ADVANCES SUBJECT TO STATUTORY AND NON-LEGISLATIVE MORATORIA BY RESIDUAL MATURITY**

(in € millions)  
At 06/30/2021

	Gross carrying amount									
	Number of debtors	Of which: legislative moratoriums	Of which: expire	Residual maturity of moratoriums						
				≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months	> 12 months	> 1 year	
Loans and advances for which a moratorium has been proposed	452,298	49,541	-	-	-	-	-	-	-	-
Loans and advances subject to moratoriums (granted)	452,259	49,540	1,164	48,973	563	3	1	-	-	-
of which: households	-	1,244	1,121	1,117	125	1	1	-	-	-
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	-	48,177	43	47,737	438	2	-	-	-	-
of which: small and medium-sized enterprises	-	42,952	43	42,524	426	2	-	-	-	-
of which: secured by commercial real estate	-	894	-	894	-	-	-	-	-	-

<i>(in € millions)</i> At 12/31/2020	Number of debtors	Gross carrying amount							
		Of which: legislative moratoriums	Residual maturity of moratoriums						> 1 year
			≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months			
Loans and advances for which a moratorium has been proposed	545,041	56,927	-	-	-	-	-	-	-
Loans and advances subject to moratoriums (granted)	544,935	56,926	1,307	56,248	501	176	-	-	-
of which: households	-	1,411	1,261	1,228	8	174	-	-	-
of which: secured by residential real estate	-	-	-	-	-	-	-	-	-
of which: non-financial corporations	-	55,384	45	54,888	493	2	-	-	-
of which: small and medium-sized enterprises	-	49,124	45	48,644	478	2	-	-	-
of which: secured by commercial real estate	-	1,027	-	1,027	-	-	-	-	-

Update of Table 27 of the 2020 Universal Registration Document, page 262

**TABLE 27: CREDIT QUALITY OF STATE-GUARANTEED LOANS**

<i>(in € millions)</i> At 06/30/2021	Gross carrying amount		Maximum amount of guarantee that may be taken into consideration	Gross carrying amount
		of which: renegotiated	Public guarantees received	Inflows from non-performing exposures
<b>New loans and advances issued subject to public guarantee schemes</b>	<b>16,095</b>	<b>312</b>	<b>14,386</b>	<b>270</b>
▪ of which: households	1	-	-	-
▪ of which: secured by residential real estate	-	-	-	-
of which: non-financial corporations	16,085	307	14,377	270
▪ of which: small and medium-sized enterprises	13,297	-	-	222
▪ of which: secured by commercial real estate	111	-	-	-

<i>(in € millions)</i> At 12/31/2020	Gross carrying amount		Maximum amount of guarantee that may be taken into consideration	Gross carrying amount
		of which: renegotiated	Public guarantees received	Inflows from non-performing exposures
New loans and advances issued subject to public guarantee schemes	17,619	204	15,761	133
of which: households	-	-	-	-
of which: secured by residential real estate	-	-	-	-
of which: non-financial corporations	17,611	201	15,761	133
of which: small and medium-sized enterprises	14,344	-	-	84
of which: secured by commercial real estate	104	-	-	-

## 1.4.3 Standardized approach

Update of Table 40 of the 2020 Universal Registration Document, page 277

**TABLE 40: Breakdown of exposures under the standardized approach (EU CR5)**

Categories of exposures as of 06/30/2021 (in € millions)	Weighting										Other	Total
	0%	20%	35%	50%	75%	100%	150%	250%	1,250%			
Governments and central banks	155,256	379	0	92	0	54	0	775	0	0	0	156,555
Regional or local authorities	458	4,559	0	0	0	0	0	0	0	0	0	5,018
Public sector (public organizations excluding central governments)	35,425	0	0	0	0	0	0	0	0	0	0	35,425
Multilateral development banks	1,110	0	0	0	0	0	0	0	0	0	0	1,110
International organizations	1,074	0	0	0	0	0	0	0	0	0	0	1,074
Institutions (banks)	8	1,750	0	56	0	43	0	0	0	0	0	1,857
Corporates	0	728	0	1,578	0	17,633	78	0	0	0	0	20,018
Retail customers	0	0	0	0	36,357	0	0	0	0	0	0	36,357
Exposures secured by real estate mortgages	0	0	5,557	2,909	326	656	0	0	0	0	0	9,449
Exposures in default	15	2	0	0	0	1,386	830	0	0	0	0	2,232
Exposures presenting a particular high risk	0	0	0	0	0	0	1,313	0	0	0	0	1,313
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	47	0	0	1	0	67	187	0	65	0	0	366
Equity exposure	0	0	0	0	0	215	0	0	0	0	0	215
Other assets	0	4	0	8	0	1,895	0	0	0	17	0	1,924
<b>TOTAL</b>	<b>193,393</b>	<b>7,422</b>	<b>5,557</b>	<b>4,644</b>	<b>36,683</b>	<b>21,949</b>	<b>2,408</b>	<b>775</b>	<b>65</b>	<b>17</b>	<b>0</b>	<b>272,913</b>

Categories of exposures as of 12/31/2020 (in € millions)	Weighting										Other	Total
	0%	20%	35%	50%	75%	100%	150%	250%	1,250%			
Governments and central banks	131,944	489	0	96	0	51	0	804	0	0	0	133,384
Regional or local authorities	399	4,742	0	13	0	1	0	0	0	0	0	5,155
Public sector (public organizations excluding central governments)	34,054	0	0	0	0	0	0	0	0	0	0	34,054
Multilateral development banks	1,086	0	0	0	0	0	0	0	0	0	0	1,086
International organizations	1,057	0	0	0	0	0	0	0	0	0	0	1,057
Institutions (banks)	1	2,177	0	78	0	16	0	0	0	0	0	2,273
Corporates	0	675	0	1,759	0	16,129	149	0	0	0	0	18,713
Retail customers	0	0	0	0	35,565	0	0	0	0	0	0	35,565
Exposures secured by real estate mortgages	0	0	5,108	2,700	261	629	0	0	0	0	0	8,698
Exposures in default	9	0	0	0	0	1,573	952	0	0	0	0	2,534
Exposures presenting a particular high risk	0	0	0	0	0	0	1,290	0	0	0	0	1,290
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0
Exposures from institutions and corporates given a short-term credit evaluation	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of UCIT shares or equities	0	0	0	0	0	59	0	0	0	0	0	59
Equity exposure	0	0	0	0	0	416	0	1	0	0	0	416
Other assets	0	3	0	7	0	1,447	0	0	0	17	0	1,474
<b>TOTAL</b>	<b>168,550</b>	<b>8,087</b>	<b>5,108</b>	<b>4,653</b>	<b>35,827</b>	<b>20,321</b>	<b>2,391</b>	<b>804</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>245,757</b>



## 1.4.4 Internal rating systems

Update of Table 41 of the 2020 Universal Registration Document, page 280

**TABLE 41: IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (EU CR6)**

<i>(in € millions)</i> At 06/30/2021	PD range	Gross exposures initially on balance sheet	Pre-CCF off-balance-sheet exposures	Average CCF (%)	EAD	Average PD (%)	Number of debtors	Average LGD (%)	Average maturity (years)	Density of RWAs (%)	RWAs	EL	Corrected values & provisions
<b>GOVERNMENTS AND CENTRAL BANKS</b>													
	<b>Subtotal</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>INSTITUTIONS (BANKS)</b>													
	0 to < 0.15	28,940	2,871	26	29,703	0.03	180	32	2.5	2,501	0	2	1
	0.15 to < 0.25	540	169	54	632	0.23	46	41	2.5	398	1	1	0
	0.25 to < 0.50	526	130	60	610	0.42	35	46	2.6	581	1	1	1
	0.50 to < 0.75	-	-	-	-	-	-	-	-	-	-	-	-
	0.75 to < 2.50	251	218	70	404	1.11	34	43	2.5	528	1	2	1
	2.50 to < 10.00	198	99	30	228	3.41	32	42	2.5	384	2	3	1
	10.00 to < 100.00	81	26	47	93	21.62	40	13	2.5	83	1	3	1
	100.00 (default)	1	1	57	2	98.42	4	44	2.7	-	-	1	0
	<b>Subtotal</b>	<b>30,538</b>	<b>3,514</b>	<b>31</b>	<b>31,673</b>	<b>0.15</b>	<b>371</b>	<b>33</b>	<b>2.5</b>	<b>4,474</b>	<b>0</b>	<b>13</b>	<b>6</b>
<b>CORPORATES</b>													
	0 to < 0.15	7,506	12,456	50	13,633	0.10	297	30	2.5	2,893	0	4	6
	0.15 to < 0.25	3	1	-	3	0	1	45	-	1	1	0	-
	0.25 to < 0.50	6,843	16,204	45	14,145	0.35	293	30	2.5	6,212	0	15	19
	0.50 to < 0.75	19,296	4,666	45	21,412	0.64	12,395	22	2.5	7,703	0	31	31
	0.75 to < 2.50	25,256	12,292	49	31,294	1.39	13,021	29	2.5	20,168	1	120	152
	2.50 to < 10.00	15,183	4,493	46	17,266	4.30	7,760	26	2.5	13,927	1	187	325
	10.00 to < 100.00	2,835	729	50	3,203	18.70	1,560	25	2.5	4,166	1	150	314
	100.00 (default)	2,444	353	62	2,663	100.00	1,898	59	2.5	1,431	1	1,482	1,303
	<b>Subtotal</b>	<b>79,365</b>	<b>51,195</b>	<b>47</b>	<b>103,618</b>	<b>4.48</b>	<b>37,225</b>	<b>28</b>	<b>2.5</b>	<b>56,501</b>	<b>1</b>	<b>1,988</b>	<b>2,149</b>
o/w: specialized lending													
	<b>Subtotal</b>	-	-	-	-	-	-	-	-	-	-	-	-
o/w: SMEs													
	0 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
	0.15 to < 0.25	-	-	-	-	-	-	-	-	-	-	-	-
	0.25 to < 0.50	-	2	57	1	0	1	46	-	1	1	0	0
	0.50 to < 0.75	11,154	1,362	51	11,848	0.64	7,811	21	2.5	3,513	0	16	15
	0.75 to < 2.50	10,250	1,751	49	11,104	1.47	8,890	21	2.5	4,222	0	35	60
	2.50 to < 10.00	6,074	970	53	6,585	4.17	4,882	21	2.5	3,317	1	57	99
	10.00 to < 100.00	1,010	126	52	1,076	18.07	993	21	2.5	890	1	41	76
	100.00 (default)	955	79	84	1,021	100.00	1,197	64	2.5	812	1	590	493
	<b>Subtotal</b>	<b>29,443</b>	<b>4,290</b>	<b>51</b>	<b>31,635</b>	<b>5.47</b>	<b>23,774</b>	<b>23</b>	<b>2.5</b>	<b>12,755</b>	<b>0</b>	<b>739</b>	<b>743</b>
<b>RETAIL CUSTOMERS</b>													
	0 to < 0.15	105,103	14,469	35	110,101	0.07	3,048,091	14	0.0	2,682	0	10	13
	0.15 to < 0.25	32,447	3,221	38	33,668	0.20	708,068	14	0.0	1,906	0	9	14
	0.25 to < 0.50	43,089	4,500	36	44,709	0.35	864,415	16	0.0	3,959	0	24	30
	0.50 to < 0.75	18,700	3,157	35	19,804	0.61	684,126	17	0.0	2,556	0	21	51

# 1 INFORMATION RELATED TO PILLAR 3 OF BASEL III PERIOD ENDED JUNE 2021

0.75 to < 2.50	34,158	6,178	39	36,576	1.44	1,241,970	16	0.0	7,401	0	85	195
2.50 to < 10.00	17,465	2,540	40	18,481	5.04	564,864	16	0.0	6,829	0	154	426
10.00 to < 100.00	4,840	327	40	4,972	20.50	263,167	17	0.0	3,270	1	170	387
100.00 (default)	4,401	98	75	4,475	100.00	145,467	55	0.0	1,575	0	2,333	2,165
<b>Subtotal</b>	<b>260,203</b>	<b>34,490</b>	<b>36</b>	<b>272,787</b>	<b>2.70</b>	<b>7,520,168</b>	<b>16</b>	<b>0.0</b>	<b>30,177</b>	<b>0</b>	<b>2,808</b>	<b>3,282</b>

o/w: exposures secured by real estate mortgages

0 to < 0.15	59,197	1,817	41	59,941	0.07	439,006	14	0.0	1,498	0	5	7
0.15 to < 0.25	21,980	635	41	22,240	0.20	150,915	14	0.0	1,276	0	6	9
0.25 to < 0.50	29,519	738	41	29,823	0.36	194,763	15	0.0	2,723	0	16	16
0.50 to < 0.75	10,495	264	42	10,605	0.60	51,434	16	0.0	1,407	0	10	18
0.75 to < 2.50	20,118	778	41	20,440	1.39	139,174	15	0.0	4,543	0	42	78
2.50 to < 10.00	10,122	282	42	10,241	4.90	62,480	15	0.0	4,777	0	74	204
10.00 to < 100.00	3,026	49	42	3,047	20.40	20,453	15	0.0	2,444	1	92	194
100.00 (default)	2,061	7	42	2,064	100.00	18,204	48	0.0	668	0	934	692
<b>Subtotal</b>	<b>156,519</b>	<b>4,570</b>	<b>41</b>	<b>158,401</b>	<b>2.35</b>	<b>1,076,429</b>	<b>15</b>	<b>0.0</b>	<b>19,335</b>	<b>0</b>	<b>1,179</b>	<b>1,219</b>

o/w: SMEs

0 to < 0.15	0	0	0	0	0.00	0	-	0.0	-	-	-	-
0.15 to < 0.25	1,617	47	41	1,636	0.19	11,374	14	0.0	75	0	0	2
0.25 to < 0.50	7,756	177	42	7,831	0.34	42,885	17	0.0	656	0	4	4
0.50 to < 0.75	6,305	149	42	6,368	0.60	30,983	17	0.0	777	0	6	14
0.75 to < 2.50	5,057	195	42	5,140	1.59	25,801	17	0.0	1,196	0	14	30
2.50 to < 10.00	3,137	131	43	3,193	5.05	15,673	17	0.0	1,434	0	27	72
10.00 to < 100.00	1,037	21	42	1,046	20.32	6,082	16	0.0	758	1	34	77
100.00 (default)	562	2	44	563	100.00	4,077	49	0.0	226	0	261	188
<b>Subtotal</b>	<b>25,472</b>	<b>721</b>	<b>42</b>	<b>25,776</b>	<b>4.21</b>	<b>136,875</b>	<b>17</b>	<b>0.0</b>	<b>5,121</b>	<b>0</b>	<b>346</b>	<b>387</b>

o/w: non-SMEs

0 to < 0.15	59,197	1,817	41	59,941	0.07	43,006	14	0.0	1,498	0	5	7
0.15 to < 0.25	20,364	588	41	20,604	0.20	139,541	14	0.0	1,201	0	6	7
0.25 to < 0.50	21,763	561	41	21,993	0.36	151,878	14	0.0	2,066	0	11	12
0.50 to < 0.75	4,189	115	41	4,237	0.61	20,451	15	0.0	630	0	4	5
0.75 to < 2.50	15,061	583	41	15,300	1.32	113,373	14	0.0	3,347	0	28	48
2.50 to < 10.00	6,985	152	41	7,048	4.84	46,807	14	0.0	3,343	0	47	132
10.00 to < 100.00	1,989	28	42	2,001	20.44	14,371	14	0.0	1,686	1	58	116
100.00 (default)	1,499	6	41	1,501	100.00	14,127	47	0.0	443	0	673	504
<b>Subtotal</b>	<b>131,048</b>	<b>3,849</b>	<b>41</b>	<b>132,625</b>	<b>1.99</b>	<b>939,554</b>	<b>14</b>	<b>0.0</b>	<b>14,214</b>	<b>0</b>	<b>833</b>	<b>832</b>

o/w: revolving

0 to < 0.15	2,784	7,140	20	4,220	0.09	645,093	30	0.0	73	0	1	1
0.15 to < 0.25	636	946	20	826	0.20	97,647	30	0.0	28	0	0	0
0.25 to < 0.50	1,020	1,390	20	1,299	0.30	187,161	30	0.0	62	0	1	1
0.50 to < 0.75	810	942	20	999	0.55	160,765	30	0.0	78	0	2	2
0.75 to < 2.50	1,314	1,145	20	1,545	1.56	258,903	30	0.0	264	0	7	7
2.50 to < 10.00	555	316	20	619	4.83	107,502	30	0.0	235	0	9	9
10.00 to < 100.00	244	78	20	260	17.42	52,914	30	0.0	203	1	14	13
100.00 (default)	130	5	20	131	100.00	21,499	57	0.0	29	0	73	90
<b>Subtotal</b>	<b>7,493</b>	<b>11,961</b>	<b>20</b>	<b>9,898</b>	<b>2.47</b>	<b>1,531,484</b>	<b>31</b>	<b>0.0</b>	<b>972</b>	<b>0</b>	<b>107</b>	<b>125</b>

o/w: other retail customers													
0 to < 0.15	43,122	5,512	51	45,941	0.06	1,963,992	13	0.0	1,111	0	4	5	
0.15 to < 0.25	9,831	1,641	47	10,603	0.20	459,506	14	0.0	602	0	3	4	
0.25 to < 0.50	12,550	2,373	44	13,587	0.34	482,491	16	0.0	1,174	0	7	13	
0.50 to < 0.75	7,396	1,951	41	8,200	0.62	471,927	18	0.0	1,071	0	9	31	
0.75 to < 2.50	12,725	4,255	44	14,592	1.50	843,893	17	0.0	2,594	0	36	110	
2.50 to < 10.00	6,787	1,942	43	7,622	5.24	394,882	18	0.0	1,817	0	71	213	
10.00 to < 100.00	1,570	200	48	1,665	21.17	189,800	18	0.0	624	0	65	180	
100.00 (default)	2,210	85	82	2,280	100.00	105,764	61	0.0	877	0	1,327	1,382	
<b>Subtotal</b>	<b>96,190</b>	<b>17,959</b>	<b>46</b>	<b>104,488</b>	<b>3.25</b>	<b>4,912,255</b>	<b>16</b>	<b>0.0</b>	<b>9,869</b>	<b>0</b>	<b>1,522</b>	<b>1,938</b>	
o/w: SMEs													
0 to < 0.15	0	0	0	0	0.00	0	-	0.0	-	-	-	-	
0.15 to < 0.25	1,249	360	36	1,380	0.19	61,414	17	0.0	78	0	0	2	
0.25 to < 0.50	4,760	1,109	35	5,147	0.33	64,463	18	0.0	439	0	3	0	
0.50 to < 0.75	5,438	1,317	34	5,891	0.64	118,861	19	0.0	754	0	7	29	
0.75 to < 2.50	7,053	1,422	37	7,580	1.55	124,902	19	0.0	1,398	0	22	77	
2.50 to < 10.00	4,720	1,094	39	5,149	5.45	103,677	19	0.0	1,223	0	53	180	
10.00 to < 100.00	982	123	39	1,030	22.59	38,002	19	0.0	369	0	44	148	
100.00 (default)	1,528	74	84	1,591	100.00	37,730	62	0.0	706	0	931	949	
<b>Subtotal</b>	<b>25,730</b>	<b>5,499</b>	<b>37</b>	<b>27,766</b>	<b>8.20</b>	<b>549,049</b>	<b>21</b>	<b>0.0</b>	<b>4,965</b>	<b>0</b>	<b>1,061</b>	<b>1,393</b>	
o/w: non-SMEs													
0 to < 0.15	43,122	5,512	51	45,941	0.06	1,963,992	13	0.0	1,111	0	4	5	
0.15 to < 0.25	8,582	1,280	50	9,223	0.20	398,092	13	0.0	524	0	2	3	
0.25 to < 0.50	7,789	1,264	51	8,440	0.35	418,028	14	0.0	735	0	4	4	
0.50 to < 0.75	1,958	634	55	2,309	0.58	353,066	16	0.0	317	0	2	2	
0.75 to < 2.50	5,672	2,833	47	7,012	1.46	718,991	14	0.0	1,196	0	14	32	
2.50 to < 10.00	2,067	848	48	2,473	4.80	291,205	15	0.0	594	0	18	33	
10.00 to < 100.00	588	78	61	635	18.86	151,798	18	0.0	255	0	21	32	
100.00 (default)	682	11	63	689	100.01	68,034	59	0.0	172	0	396	434	
<b>Subtotal</b>	<b>70,460</b>	<b>12,459</b>	<b>50</b>	<b>76,722</b>	<b>1.46</b>	<b>4,363,206</b>	<b>14</b>	<b>0.0</b>	<b>4,905</b>	<b>0</b>	<b>462</b>	<b>545</b>	
<b>Equities</b>													
<b>Equities</b>	<b>Subtotal</b>	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>TOTAL</b>	<b>370,106</b>	<b>89,199</b>	<b>43</b>	<b>408,077</b>	<b>2.95</b>	<b>7,557,764</b>	<b>20</b>	<b>2.5</b>	<b>91,152</b>	<b>0</b>	<b>4,809</b>	<b>5,437</b>

Update of Table 42 of the 2020 Universal Registration Document, page 292

**TABLE 42: RWA flow statements of credit risk exposures under the IRB approach (EU CR8)**

**Balance sheet and Off-balance sheet**

*(in € millions)*

	RWAs	Capital requirements
<b>RWAs December 2020</b>	<b>207,992</b>	<b>16,639</b>
Total assets	5,052	404
Asset quality	-1,140	-91
Model upgrades		
Methodology and policy	206	16
Acquisitions and disposals		
Currency movements		
Other		
<b>RWAs June 2021</b>	<b>212,110</b>	<b>16,968</b>

## IRB - SHARES (EU CR10.5)

Categories	Amount of exposure	Weighting	RWAs	Capital requirements
Exposures in capital requirements	1,931	190%	3,669	294
Exposures to equities traded on regulated exchanges	255	290%	741	59
Other equity exposure <sup>(1)</sup>	10,264	370%	37,977	3,038
<b>TOTAL</b>	<b>12,450</b>		<b>42,387</b>	<b>3,391</b>

<sup>(1)</sup> Including €9,023 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise.

Categories at 12/31/2020	Amount of exposure	Weighting	RWAs	Capital requirements
Exposures in capital requirements	1,790	190%	3,401	272
Exposures to equities traded on regulated exchanges	233	290%	675	54
Other equity exposure <sup>(1)</sup>	10,118	370%	37,437	2,995
Large investments in the financial sector <sup>(2)</sup>	1,303	250%	3,257	261
<b>TOTAL</b>	<b>13,443</b>		<b>44,769</b>	<b>3,582</b>

<sup>(1)</sup> Including €8,611 million of exposures related to Groupe des Assurances du Crédit Mutuel, treated according to the Danish compromise.

<sup>(2)</sup> Including Banque de Tunisie and Caisse Centrale de Crédit Mutuel.

## 1.5 COUNTERPARTY CREDIT RISK

### CCR EXPOSURE ANALYSIS BY APPROACH (EU CCR1)

	Replacement cost (RC)	Potential future exposure (PFE)	EEPE <sup>(1)</sup>	Alpha factor used to calculate regulatory exposure	Exposure value before ARC	Exposure value after ARC	Exposure value	Risk-weighted exposure amount (RWEA)
EU - Initial exposure method (for derivatives)	74	243		1.4	443	443	443	244
EU - simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
SA-CCR (for derivatives)	970	2,213		1.4	4,455	4,455	4,455	2,268
IMM (for derivatives and SFTs)			-	-	-	-	-	-
<i>a/w equity financing transactions</i>			-		-	-	-	-
<i>a/w derivatives and deferred settlement transactions</i>			-		-	-	-	-
<i>of which from cross-product netting agreements</i>			-		-	-	-	-
Simple method based on financial collateral (for SFTs)					21,368	21,368	10,588	86
General method based on financial collateral (for SFTs)					-	-	-	-
VaR for SFTs					-	-	-	-
<b>Total</b>					<b>26,266</b>	<b>26,266</b>	<b>15,487</b>	<b>2,598</b>

<sup>(1)</sup> Effective Expected Positive Exposure.

Update of Table 46 of the 2020 Universal Registration Document, page 296

**TABLE 46: CVA CAPITAL REQUIREMENTS (EU CCR2)**

<i>(in € millions)</i> <i>At 06/30/2021</i>	Exposure amount	RWAs
<b>Total portfolios subject to advanced CVA requirement</b>	-	-
i) VaR component (including x3 multiplier)	-	-
ii) SVaR component under stress (including the x3 multiplier)	-	-
<b>Total portfolios subject to standard CVA requirement</b>	<b>1,903</b>	<b>546</b>
<b>Total of method based on original exposure</b>	-	-
<b>Total subject to credit valuation adjustment (CVA) capital requirements</b>	<b>1,903</b>	<b>546</b>

<i>(in € millions)</i> <i>At 12/31/2020</i>	Exposure amount	RWAs
<b>Total portfolios subject to advanced CVA requirement</b>	-	-
i) VaR component (including x3 multiplier)	-	-
ii) SVaR component under stress (including the x3 multiplier)	-	-
<b>Total portfolios subject to standard CVA requirement</b>	<b>1,549</b>	<b>501</b>
<b>Total of method based on original exposure</b>	-	-
<b>Total subject to credit valuation adjustment (CVA) capital requirements</b>	<b>1,549</b>	<b>501</b>

Update of Table 46 of the 2020 Universal Registration Document, page 296

**TABLE 47: STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTING (EU CCR3)**

<b>Categories of exposure at 06/30/2021</b> <i>(in € millions)</i>	EAD						Total
	Weighting						
	0%	2%	20%	50%	75%	100%	
Governments and central banks	-	-	-	-	-	-	-
Regional or local authorities	5	-	-	-	-	4	9
Public sector (public organizations excluding central governments)	1	-	-	-	-	4	5
Multilateral development banks	7	-	-	-	-	-	7
International organizations	-	-	-	-	-	-	-
Institutions (banks)	-	515	220	48	-	2	785
Corporates	-	-	-	1	-	259	260
Retail customers	-	-	-	-	5	-	5
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>13</b>	<b>515</b>	<b>220</b>	<b>49</b>	<b>5</b>	<b>269</b>	<b>1,071</b>

Categories of exposure at 12/31/2020 (in € millions)	EAD						Total
	Weighting						
	0%	2%	20%	50%	75%	100%	
Governments and central banks	-	-	-	-	-	-	-
Regional or local authorities	4	-	-	-	-	3	7
Public sector (public organizations excluding central governments)	-	-	-	-	-	3	3
Multilateral development banks	-	-	-	-	-	-	-
International organizations	-	-	-	-	-	-	-
Institutions (banks)	-	884	45	27	-	1	957
Corporates	-	-	-	-	-	82	82
Retail customers	-	-	-	-	33	-	33
Institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>4</b>	<b>884</b>	<b>45</b>	<b>27</b>	<b>33</b>	<b>89</b>	<b>1,082</b>

Update of Table 48 of the 2020 Universal Registration Document, page 297

**TABLE 48: IRB approach – CCR exposures by portfolio and PD scale (EU CCR4)**

(in € millions)									
At 06/30/2021	PD range	EAD	Average PD	Number of debtors	Average LGD	Average maturity	RWAs	RWA density	
<b>INSTITUTIONS (BANKS)</b>									
	0 to < 0.15	8,395	0.06	151	13	1.7	432	5	
	0.15 to < 0.25	612	0.23	23	13	2.1	112	18	
	0.25 to < 0.50	188	0.44	10	19	1.7	58	31	
	0.50 to < 0.75	-	-	-	-	-	-	-	
	0.75 to < 2.50	30	1.02	2	3	1.5	1	2	
	2.50 to < 10.00	-	-	-	-	-	-	-	
	10.00 to < 100.00	-	-	-	-	-	-	-	
	100.00 (default)	-	-	-	-	-	-	-	
	<b>Subtotal</b>	<b>9,224</b>	<b>0.09</b>	<b>186</b>	<b>13</b>	<b>1.7</b>	<b>602</b>	<b>7</b>	
<b>CORPORATES</b>									
	0 to < 0.15	3,520	0.04	124	13	2.4	235	7	
	0.15 to < 0.25	-	-	-	-	-	-	-	
	0.25 to < 0.50	391	0.35	93	20	2.5	110	28	
	0.50 to < 0.75	209	0.65	1,206	37	2.5	146	70	
	0.75 to < 2.50	300	1.31	1,036	49	2.5	352	118	
	2.50 to < 10.00	261	3.81	706	43	2.5	380	145	
	10.00 to < 100.00	19	19.86	98	39	2.5	43	220	
	100.00 (default)	19	100.00	55	44	2.5	-	-	
	<b>Subtotal</b>	<b>4,720</b>	<b>0.87</b>	<b>3,318</b>	<b>19</b>	<b>2.5</b>	<b>1,266</b>	<b>27</b>	
<b>RETAIL CUSTOMERS</b>									
	0 to < 0.15	1	0.09	36	45	-	-	3	
	0.15 to < 0.25	-	-	-	-	-	-	-	
	0.25 to < 0.50	2	0.25	19	45	-	-	5	
	0.50 to < 0.75	-	0.54	7	45	-	-	9	
	0.75 to < 2.50	1	1.44	19	45	-	-	13	
	2.50 to < 10.00	-	4.23	3	44	-	-	17	
	10.00 to < 100.00	-	21.32	1	44	-	-	26	
	100.00 (default)	-	-	-	-	-	-	-	
	<b>Subtotal</b>	<b>4</b>	<b>0.47</b>	<b>85</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>6</b>	
<b>TOTAL</b>		<b>13,948</b>	<b>0.35</b>	<b>3,589</b>	<b>15</b>	<b>2.4</b>	<b>1,869</b>	<b>13</b>	

<i>(in € millions)</i>								
<i>At 12/31/2020</i>	PD range	EAD	Average PD	Number of debtors	Average LGD	Average maturity	RWAs	RWA density
<b>INSTITUTIONS</b>								
<b>(BANKS)</b>								
	0 to < 0.15	5,146	0.07	148	18	1.7	367	7
	0.15 to < 0.25	446	0.23	18	25	2.0	159	36
	0.25 to < 0.50	234	0.44	10	6	1.6	10	4
	0.50 to < 0.75	-	-	-	-	-	-	-
	0.75 to < 2.50	21	1	2	2	2	1	5
	2.50 to < 10.00	-	-	-	-	-	-	-
	10.00 to < 100.00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	<b>Subtotal</b>	<b>5,846</b>	<b>0.10</b>	<b>178</b>	<b>18</b>	<b>1.7</b>	<b>538</b>	<b>9</b>
<b>CORPORATES</b>								
	0 to < 0.15	2,982	0.04	120	10	2.4	132	4
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	160	0.35	97	29	2.5	67	42
	0.50 to < 0.75	123	0.65	1,174	43	2.5	101	82
	0.75 to < 2.50	395	1.42	1,046	43	2.5	429	109
	2.50 to < 10.00	138	4.03	731	39	2.5	186	135
	10.00 to < 100.00	17	20.03	102	44	2.5	41	246
	100.00 (default)	11	100.00	45	37	2.5	-	-
	<b>Subtotal</b>	<b>3,826</b>	<b>0.72</b>	<b>3,315</b>	<b>17</b>	<b>2.5</b>	<b>956</b>	<b>25</b>
<b>RETAIL CUSTOMERS</b>								
	0 to < 0.15	1	0.08	57	45	-	-	2
	0.15 to < 0.25	-	-	-	-	-	-	-
	0.25 to < 0.50	1	-	28	45	-	-	5
	0.50 to < 0.75	-	0.54	18	45	-	-	9
	0.75 to < 2.50	-	1.36	15	45	-	-	13
	2.50 to < 10.00	-	4.46	2	44	-	-	22
	10.00 to < 100.00	-	1.11	1	43	-	-	19
	100.00 (default)	-	-	-	-	-	-	-
	<b>Subtotal</b>	<b>2</b>	<b>0.46</b>	<b>121</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>6</b>
<b>TOTAL</b>		<b>9,674</b>	<b>0.34</b>	<b>3,614</b>	<b>18</b>	<b>2.4</b>	<b>1,494</b>	<b>15</b>

Update of Table 49 of the 2020 Universal Registration Document, page 299

**TABLE 49: CREDIT DERIVATIVE EXPOSURES (EU CCR6)**

<i>(in € millions)</i>	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
<i>At 06/30/2021</i>			
<b>Notional amounts</b>			
Single-name credit default swaps	5,940	3,436	
Index credit default swaps	2,063	1,802	
Total index credit default swaps			
Credit options			
Other credit derivatives			
<b>Total notional amounts</b>	<b>8,003</b>	<b>5,238</b>	
<b>Fair values</b>			
<i>Positive fair value (asset)</i>	4	75	
<i>Negative fair value (liability)</i>	78	34	

<i>(in € millions)</i> At 12/31/2020	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
<b>Notional amounts</b>			
Single-name credit default swaps	6,838	3,259	
Index credit default swaps	2,083	1,522	
Total index credit default swaps			
Credit options			
Other credit derivatives			
<b>Total notional amounts</b>	<b>8,921</b>	<b>4,781</b>	
<b>Fair values</b>			
<i>Positive fair value (asset)</i>	-	78	
<i>Negative fair value (liability)</i>	88	46	

Update of Table 50 of the 2020 Universal Registration Document, page 299

**TABLE 50: RWA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE INTERNAL MODEL METHOD (EU CCR7)**

<b>Derivatives and repurchase agreements</b> <i>(in € millions)</i>	RWAs	Capital requirements
<b>RWAs December 2020</b>	<b>1,957</b>	<b>157</b>
Total assets	-230	-18
Asset quality	366	29
Model upgrades		
Methodology and policy	505	40
Acquisitions and disposals		
Currency movements		
Other		
<b>RWAs June 2021</b>	<b>2,598</b>	<b>208</b>



Update of Table 51 of the 2020 Universal Registration Document, page 300

**TABLE 51: EXPOSURES TO CENTRAL COUNTERPARTIES (EU CCR8)**

<i>(in € millions)</i> At 06/30/2021	<b>EAD post-CRM</b>	<b>RWAs</b>
<b>Exposures to QCCPs (total)</b>		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	390	8
(ii) Listed derivatives	30	1
(iii) SFTs	94	2
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	1,542	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	50	93
Alternative calculation of capital requirements for exposures	-	-
<b>Expositions aux non-QCCP (total)</b>		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which		
(i) Over-the-counter derivatives		
(ii) Listed derivatives		
(iii) SFTs		
(iv) Netting sets in which cross-product netting has been approved		
Segregated initial margin		
Non-segregated initial margin		
Pre-funded default fund contributions		
Alternative calculation of capital requirements for exposures		

*(in € millions)*

At 12/31/2020

	<b>EAD post-CRM</b>	<b>RWAs</b>
<b>EXPOSURES TO QCCPs (TOTAL)</b>		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	617	12
(ii) Listed derivatives	147	3
(iii) SFTs	120	2
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	2,472	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	31	159
Alternative calculation of capital requirements for exposures	-	-
<b>EXPOSITIONS AUX NON-QCCP (TOTAL)</b>		
Trade exposures with QCCPs (excluding initial margin and default fund contributions); of which	-	-
(i) Over-the-counter derivatives	-	-
(ii) Listed derivatives	-	-
(iii) SFTs	-	-
(iv) Netting sets in which cross-product netting has been approved	-	-
Segregated initial margin	-	-
Non-segregated initial margin	-	-
Pre-funded default fund contributions	-	-
Alternative calculation of capital requirements for exposures	-	-

## 1.6 CREDIT RISK MITIGATION TECHNIQUES

TABLE 52: CREDIT RISK MITIGATION (CRM) – GENERAL OVERVIEW (EU CR3)

	Carrying amount not secured	Secured carrying amount			
		Of which secured by collateral <sup>(1)</sup>	Of which secured by financial guarantees		Of which secured by credit derivatives
<i>(in € millions)</i> At 06/30/2021					
Total loans	351,580	267,094	221,020	46,074	-
Total debt securities	36,242	-	-	-	-
<b>Total</b>	<b>387,822</b>	<b>267,094</b>	<b>221,020</b>	<b>46,074</b>	<b>-</b>
<i>Of which non-performing exposures</i>	<i>12,097</i>	<i>3,285</i>	<i>2,400</i>	<i>885</i>	<i>-</i>
<i>of which defaulted</i>	<i>12,097</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>

<sup>(1)</sup> 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 53 of the 2020 Universal Registration Document, page 303

TABLE 53: STANDARDIZED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS D'ARC (EU CR4)

Categories of exposure as of 30/06/2021 <i>(in € millions)</i>	Net exposure		EAD		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA	RWA density [%]
Governments and central banks	144,089	824	156,330	226	2,112	1
Regional or local authorities	4,769	374	4,915	102	912	18
Public sector (public organizations excluding central governments)	34,674	235	35,185	240	-	-
Multilateral development banks	1,110	-	1,110	-	-	-
International organizations	1,074	-	1,074	-	-	-
Institutions (banks)	1,719	311	1,718	138	421	23
Corporates	17,729	16,846	16,942	3,075	17,908	89
Retail customers	35,815	12,764	35,602	755	26,346	72
Exposures secured by real estate mortgages	9,270	379	9,270	179	4,259	45
Exposures in default	2,265	85	2,193	39	2,631	118
Exposures presenting a particular high risk	1,249	165	1,231	82	1,955	149
Covered bonds	-	-	-	-	-	-
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	366	-	366	-	1,160	316
Equity exposure	215	-	215	-	215	100
Other assets	1,924	-	1,924	-	1,905	99
<b>TOTAL</b>	<b>256,269</b>	<b>31,983</b>	<b>268,077</b>	<b>4,836</b>	<b>59,822</b>	<b>22</b>

Categories of exposure as of 31/12/2020 <i>(in € millions)</i>	Net exposure		EAD		RWAs and RWA density	
	On-balance-	Off-balance-	On-balance-	Off-balance-	RWA	RWA density [%]
	sheet amount	sheet amount	sheet amount	sheet amount		
Governments and central banks	122,430	782	133,180	204	2,206	2
Regional or local authorities	4,875	419	5,025	130	956	19
Public sector (public organizations excluding central governments)	33,155	218	33,759	295	-	-
Multilateral development banks	1,086	-	1,086	-	-	-
International organizations	1,057	-	1,057	-	-	-
Institutions (banks)	2,073	468	2,068	206	491	22
Corporates	16,614	1,346	15,806	2,907	16,632	89
Retail customers	35,065	12,754	34,857	708	25,785	73
Exposures secured by real estate mortgages	8,547	309	8,547	151	3,920	45
Exposures in default	2,460	207	2,422	112	3,002	118
Exposures presenting a particular high risk	1,282	30	1,275	15	1,923	149
Covered bonds	-	-	-	-	-	-
Exposures from institutions and corporates given a short-term credit evaluation	-	-	-	-	-	-
Exposures in the form of UCIT shares or equities	59	-	59	-	59	100
Equity exposure	416	-	416	-	417	100
Other assets	1,474	-	1,474	-	1,456	99
<b>TOTAL</b>	<b>230,591</b>	<b>32,533</b>	<b>241,031</b>	<b>4,726</b>	<b>56,846</b>	<b>23</b>

Crédit Mutuel Alliance Fédérale does not use credit derivatives as a credit risk mitigation technique (no impact on RWA).

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

In € millions 06.30.20 21	Credit risk mitigation techniques											
	Total exposur es	Funded credit protection 1						Unfunded credit protection 1		Credit risk mitigation techniques in the calculation of RWEAs		
		Portion covere d by financi al collater al (%)	Portion covered by other eligible collateral (%)			Portion covered by other forms of funded credit protection (%)			Portion covered by guarante es (%)	Portion covered by credit derivativ es (%)	RWEA without substituti on effects	RWEA with substituti on effects
			of which real estate collater al	of which receivabl es to be recovere d	of which other real collater al	of which cash deposi ts	of which life insuran ce policies	of which instrume nts held by a third party				
Governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
Institutions (banks)	31,708	-	-	-	-	-	-	0.19%	-	4,516	4,474	
Companies	120,784	0.09%	-	-	-	-	-	6.16%	-	68,832	64,960	
of which: SMEs	34,430	-	-	-	-	-	-	8.12%	-	13,849	12,755	
of which: specialized lending	10,845	2.04%	-	-	-	-	-	-	-	8,459	8,459	
of which: other companies	75,509	-	-	-	-	-	-	5.27%	-	46,523	43,746	
Retail customers	279,408	-	-	-	-	-	-	2.35%	-	31,358	30,177	
of which: SME real estate	25,776	-	-	-	-	-	-	-	-	5,121	5,121	
of which: non-SME real estate	132,625	-	-	-	-	-	-	-	-	14,214	14,214	
of which: revolving loan	9,898	-	-	-	-	-	-	-	-	972	972	
of which: SMEs	34,381	-	-	-	-	-	-	19.60%	-	6,144	4,965	
of which: other non-SMEs	76,729	-	-	-	-	-	-	0.01%	-	4,906	4,905	
<b>Total</b>	<b>431,901</b>	<b>0.09%</b>	-	-	-	-	-	<b>3.18%</b>	-	<b>104,705</b>	<b>99,611</b>	

*1 Columns only containing 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.*

**COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (EU CCR5)**

<i>(in € millions)</i> At 06/30/2021	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of collateral received		Fair value of collateral received	Fair value of collateral given
	Segregated	Non-segregated	Segregated	Non-segregated		
Cash - domestic currency	4	1,009	1,037	2,625	128	308
Cash - other currencies	13	537	104	1,316	405	50
Sovereign debt - domestic currency	-	-	305	-	4,197	5,093
Sovereign debt - other currencies	-	-	114	-	5,012	5,782
General government debt	-	-	-	-	45	354
Corporate bonds	-	-	-	-	1,716	1,760
Shares	-	-	-	-	2,338	54
Other	-	-	-	-	4,552	4,696
<b>Total</b>	<b>17</b>	<b>1,546</b>	<b>1,560</b>	<b>3,941</b>	<b>18,394</b>	<b>18,099</b>

## 1.7 MARKET RISK

Update of Table 61 of the 2020 Universal Registration Document, page 313

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

<i>(in € millions)</i> At 06/30/2021	RWAs	Capital Requirements
<b>Outright products</b>		
Interest rate risk (general and specific)	1,145	92
Equity risk (general and specific)	1,411	113
Foreign exchange risk	617	49
Commodity risk	3	-
<b>Options</b>		
Simplified approach	-	-
Delta-plus method	91	7
Scenario approach	-	-
Securitization (specific risk)	250	20
<b>TOTAL</b>	<b>3,517</b>	<b>281</b>

<i>(in € millions)</i> At 12/31/2020	RWAs	Capital Requirements
<b>Outright products</b>		
Interest rate risk (general and specific)	1,085	87
Equity risk (general and specific)	1,645	132
Foreign exchange risk	427	34
Commodity risk	-	-
<b>Options</b>		
Simplified approach	-	-
Delta-plus method	23	2
Scenario approach	-	-
Securitization (specific risk)	220	18
<b>TOTAL</b>	<b>3,400</b>	<b>272</b>

## 1.8 LIQUIDITY RISK

Regulatory liquidity ratios

Update of Table 64 of the 2020 Universal Registration Document, page 321

TABLE 64: SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1.1)

Extent of consolidation: consolidated		Total unweighted value				Total weighted value			
At 06/30/2021									
<i>(in € millions)</i>									
Quarter ending on:		09/30/2020	12/31/2020	03/31/2021	06/30/2021	09/30/2020	12/31/2020	03/31/2021	06/30/2021
Number of data points used in the calculation of averages: 12									
<b>HIGH-QUALITY LIQUID ASSETS</b>									
<b>1</b>	<b>Total high-quality liquid assets</b>					<b>107,898</b>	<b>116,765</b>	<b>122,962</b>	<b>126,796</b>
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	238,925	249,754	260,704	267,528	16,118	16,851	17,535	18,050
3	Stable deposits	170,197	177,148	183,799	188,859	8,510	8,857	9,190	9,443
4	Less stable deposits	64,592	66,452	68,885	70,951	7,582	7,968	8,323	8,584
5	Unsecured wholesale funding, of which:	115,057	119,077	119,495	121,265	58,009	61,471	64,386	66,572
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	38,616	40,171	38,980	39,019	11,939	12,409	12,169	12,230
7	Non-operational deposits (all counterparties)	68,564	70,384	71,705	73,238	38,193	40,539	43,406	45,333
8	Unsecured debt	7,877	8,523	8,811	9,009	7,877	8,523	8,811	9,009
9	Secured wholesale funding					3,911	3,719	3,401	2,747
10	Additional requirements	73,558	75,647	77,450	78,782	8,130	8,294	8,457	8,600
11	Additional requirements, of which:	1,104	1,124	1,145	1,139	1,104	1,124	1,145	1,139
12	Outflows related to derivative exposures and other collateral requirements	0	0	0	0	0	0	0	0
13	Outflows related to loss of funding on debt products	72,454	74,523	76,305	77,642	7,026	7,170	7,312	7,461
14	Other contractual funding obligations	298	302	49	42	298	302	49	42
15	Other contingent funding obligations	5,583	5,518	5,476	5,486	283	267	239	240
<b>16</b>	<b>Total cash outflows</b>					<b>86,748</b>	<b>90,903</b>	<b>94,066</b>	<b>96,250</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	4,521	2,471	0	0	2,001	1,044	5,152	4,963
18	Inflows from fully performing exposures	22,121	22,006	22,481	22,918	14,557	15,728	12,388	12,988
19	Other cash inflows	3,177	3,400	4,076	3,875	3,177	3,397	3,684	3,872
EU-19a	Difference between total cash inflows and outflows					0	0	0	0
EU-19b	Excess cash inflows from a specialized credit institution					0	0	0	0
<b>20</b>	<b>Total cash inflows, of which:</b>	<b>29,819</b>	<b>27,876</b>	<b>26,557</b>	<b>26,793</b>	<b>19,735</b>	<b>20,168</b>	<b>21,224</b>	<b>21,823</b>
EU-20a	Fully exempt cash inflows	nil value at Crédit Mutuel Alliance Fédérale							
EU-20b	Cash inflows subject to 90% cap	nil value at Crédit Mutuel Alliance Fédérale							
EU-20c	Cash inflows subject to 75% cap	35,257	35,436	36,269	36,965	20,941	21,374	21,624	22,242
<b>21</b>	<b>Liquidity buffers</b>					<b>107,898</b>	<b>116,765</b>	<b>122,962</b>	<b>126,796</b>
<b>22</b>	<b>Total net cash outflows</b>					<b>67,013</b>	<b>70,735</b>	<b>72,842</b>	<b>74,427</b>
<b>23</b>	<b>Liquidity coverage ratio [%]</b>					<b>161.0%</b>	<b>165.2%</b>	<b>168.8%</b>	<b>170.4%</b>

Extent of consolidation: consolidated	Total unweighted value				Total weighted value			
At 12/31/2020 (in € millions)								
Quarter ending on:	03/31/2020	06/30/2020	09/30/2020	12/31/2020	03/31/2020	06/30/2020	09/30/2020	12/31/2020
Number of data points used in the calculation of averages: 12								
<b>HIGH-QUALITY LIQUID ASSETS</b>								
<b>1 Total high-quality liquid assets</b>					89,670	99,110	107,898	116,765
<b>CASH OUTFLOWS</b>								
2 Retail deposits and deposits from small business customers, of which:	219,022	228,357	238,925	249,754	14,788	15,405	16,118	16,851
3 <i>Stable deposits</i>	157,962	163,693	170,197	177,148	7,898	8,185	8,510	8,857
4 <i>Less stable deposits</i>	61,030	62,605	64,592	66,452	6,860	7,193	7,582	7,968
5 Unsecured wholesale funding, of which:	97,253	99,739	101,567	103,198	52,653	55,436	58,009	61,470
6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	25,423	25,336	25,126	24,292	6,087	6,076	6,035	5,854
7 <i>Non-operational deposits (all counterparties)</i>	65,145	66,802	68,564	70,384	39,881	41,760	44,097	42,849
8 <i>Unsecured debt</i>	6,684	7,600	7,877	8,523	6,684	7,600	7,877	12,767
9 Secured wholesale funding					3,531	3,938	3,911	3,719
10 Additional requirements	71,232	71,324	73,558	75,647	8,035	7,935	8,130	8,294
11 <i>Additional requirements, of which:</i>	1,096	1,089	1,104	1,124	1,096	1,089	1,104	1,124
12 <i>Outflows related to derivative exposures and other collateral requirements</i>	0	0	0	0	0	0	0	0
13 <i>Outflows related to loss of funding on debt products</i>	70,136	70,236	72,454	74,523	6,938	6,846	7,026	7,170
14 Other contractual funding obligations	300	295	298	302	299	295	298	302
15 Other contingent funding obligations	4,392	5,658	5,583	5,518	255	303	283	267
<b>16 Total cash outflows</b>					<b>79,561</b>	<b>83,312</b>	<b>86,748</b>	<b>90,903</b>
<b>CASH INFLOWS</b>								
17 Secured lending (such as reverse repurchase agreements)	9,105	6,701	4,521	2,471	3,556	2,831	2,001	1,044
18 Inflows from fully performing exposures	22,433	22,178	22,121	22,006	12,851	13,629	14,557	15,728
19 Other cash inflows	2,159	2,565	3,177	3,400	2,159	2,565	3,177	3,397
EU- Difference between total cash inflows and 19a outflows					0	0	0	0
EU- Excess cash inflows from a specialized credit 19b institution					0	0	0	0
<b>20 Total cash inflows, of which:</b>	<b>33,696</b>	<b>31,444</b>	<b>29,819</b>	<b>27,876</b>	<b>18,565</b>	<b>19,025</b>	<b>19,735</b>	<b>20,168</b>
EU- 20a <i>Fully exempt cash inflows</i>								
EU- 20b <i>Cash inflows subject to 90% cap</i>								
EU- 20c <i>Cash inflows subject to 75% cap</i>	33,696	34,250	35,257	35,436	18,938	19,798	20,941	21,374
<b>21 Liquidity buffers</b>					<b>89,670</b>	<b>99,110</b>	<b>107,898</b>	<b>116,765</b>
<b>22 Total net cash outflows</b>					<b>60,995</b>	<b>64,287</b>	<b>67,013</b>	<b>70,680</b>
<b>23 Liquidity coverage ratio [%]</b>					<b>147.0 %</b>	<b>154.2 %</b>	<b>161.0 %</b>	<b>165.2 %</b>

Crédit Mutuel Alliance Fédérale's LCR is 170.4% on average per month year on year, which represents a liquidity surplus of €52.4 billion over the regulatory requirement. The ratio is managed above 110%. The average LCR increased gradually from 161.0% in September 2020 to 170.4% in June 2021.

The significant increase in high quality liquid assets is partially offset by the increase in cash outflows. The T-LTRO 3 drawdowns made by Crédit Mutuel Alliance Fédérale with the European Central Bank during the 2<sup>nd</sup> quarter of 2021 explain the increase in liquid assets between March 31 and June 30, 2021.

Average liquid assets at June 30, 2021 consisted of central bank deposits [78.6%] and public sovereign securities [16.6%].

The average stressed 30-day cash outflows are composed of corporate and retail deposits for 47.2%. Financing from banks and retail customers represented 41.1%.

The average stressed 30-day cash inflows are composed of corporate and retail loan repayments and retail deposits for 43.4%. Repayments of advances and loans granted to banks and retail customers represented 30.6%. Repayments on repos represented 22.8%.

## NET STABLE FUNDING RATIO (EU LIQ2)

(In € millions at 06/30/2021)	Unweighted value by residual maturity				Weighted value
	No maturity	<6 months	6 months to <1 year	1 year or more	
<b>Stable funding available</b>					
Capital items and instruments	48,306	0	0	6,683	54,989
<i>Regulatory capital</i>	48,306	0	0	6,683	54,989
<i>Other capital instruments</i>		0	0	0	0
Retail customer deposits		247,203	457	1,413	232,861
<i>Stable deposits</i>		170,750	331	1,324	163,851
<i>Less stable deposits</i>		76,453	126	89	69,010
Wholesale funding		207,858	27,476	121,710	195,016
<i>Operational deposits</i>		21,950	0	0	10,975
<i>Other wholesale financing</i>		185,908	27,476	121,710	184,041
Interdependent liabilities		32,196	0	0	0
Other commitments:	50	11,902	1,405	4,077	4,780
<i>Derivative commitments affecting the NSFR</i>	50				
<i>All other capital commitments and instruments not included in the above categories</i>		11,902	1,405	4,077	4,780
	<b>Total available stable funding</b>				<b>487,646</b>
<b>Stable funding required</b>					
Total High Quality Liquid Assets (HQLA)					2,443
Assets encumbered with a residual maturity of one year or more in a cover pool		1,559	1,582	29,010	27,328
Deposits held with other financial institutions for operational purposes		0	0	0	0
Performing loans and securities:		84,261	29,547	344,213	323,345
<i>Performing securities financing transactions with financial clients secured by high-quality Level 1 liquid assets subject to a 0% discount</i>		6,525	2,825	0	2,372
<i>Performing securities financing transactions with financial clients secured by other assets and loans and advances to financial institutions</i>		17,821	914	11,466	14,834
<i>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:</i>		36,703	16,701	125,647	140,343
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		2,434	3,173	4,737	8,622
<i>Performing residential mortgage loans, of which:</i>		9,016	8,134	177,395	137,280
<i>With a risk weight of 35% or less under the Basel II standardized approach for credit risk</i>		9,016	8,134	177,395	137,280
<i>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 credit products.</i>		14,197	973	29,706	28,517
Interdependent assets		32,196	0	0	0
Other assets:					
<i>Raw materials physically exchanged</i>				0	0
<i>Assets provided as initial margin in derivative contracts and as contributions to CCP default funds</i>			1,181		1,004
<i>Derivative assets affecting the NSFR</i>			418		418
<i>Derivative commitments affecting the NSFR before deduction of the variation margin provided</i>			361		181
<i>All other assets not falling into the above categories</i>		19,121	3,498	12,084	17,965
Off-balance sheet items		79,697	23	65	4,094
	<b>Total required stable funding</b>				<b>376,778</b>
	<b>Net stable funding ratio (%)</b>				<b>129.4%</b>



## 1.9 SECURITIZATION

### SECURITIZATION EXPOSURES IN THE NON-TRADING BOOK (EU SEC1)

(in € millions) at 06/30/2021	Investor			Total
	Traditional		Synthetic	
	STS	Non-TS		
Retail customers	1,403	927		2,330
<i>of which: residential real estate assets</i>	609	472		1,082
<i>of which: credit card receivables</i>	128	10		138
<i>of which: other retail customers</i>	666	445		1,111
<i>of which: re-securitization</i>				
Companies	273	3,743		4,017
<i>of which: corporate loans</i>		3,306		3,306
<i>of which: commercial real estate assets</i>		11		11
<i>of which: finance leases</i>	273	426		699
<i>of which: other companies</i>				
<i>of which: re-securitization</i>				
<b>Total</b>	<b>1,677</b>	<b>4,670</b>		<b>6,347</b>

### SECURITIZATION EXPOSURES IN THE TRADING BOOK

(in € millions) at 06/30/2021	Investor			Total
	Traditional		Traditional	
	STS	Non-STS		
Retail customers	287	314		602
<i>of which: residential real estate assets</i>	62	226		288
<i>of which: credit card receivables</i>				
<i>of which: other retail customers</i>	226	88		314
<i>of which: re-securitization</i>				
Companies	32	95		127
<i>of which: corporate loans</i>		9		9
<i>of which: commercial real estate assets</i>				
<i>of which: finance leases</i>	32	86		118
<i>of which: other companies</i>				
<i>of which: re-securitization</i>				
<b>Total</b>	<b>320</b>	<b>409</b>	<b>588</b>	<b>1,317</b>

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

(in € millions)	Securitization positions (EAD) by weighting					Securitization positions (EAD) by approach				Risk-weighted assets				Capital requirement after application of the cap			
	≤ 20%	> 20% ≤ 50%	> 50% ≤ 100%	> 100% < 1,250%	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions
at 06/30/2021																	
<b>Classic securitization</b>	<b>5,960</b>	<b>145</b>	<b>11</b>	<b>221</b>	<b>10</b>	<b>5,743</b>	<b>594</b>	<b>10</b>		<b>1,259</b>	<b>80</b>			<b>101</b>	<b>6</b>		
Securitization exposures	5,960	145	11	221	10	5,743	594	10		1,259	80			101	6		
of which: underlying retail customers	2,172	145	11	2	0	2,330		0		356				28			
of which: STS	1,381	22				1,403				164				13			
of which underlying corporate	3,788			219	10	3,413	594	10		903	80			72	6		
of which: STS	273					98	175			10	18			1	1		
Re-securitization positions																	
<b>Classic securitization</b>																	
Securitization exposures																	
of which: underlying retail customers																	
of which underlying corporate																	
Re-securitization positions																	
<b>Total</b>	<b>5,960</b>	<b>145</b>	<b>11</b>	<b>221</b>	<b>10</b>	<b>5,743</b>	<b>594</b>	<b>10</b>		<b>1,259</b>	<b>80</b>			<b>101</b>	<b>6</b>		

**1.10 INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)**

**INTEREST RATE RISK IN THE BANKING BOOK (EU IRRBB)**

(in € millions)	ΔEVE		ΔNII	
	06/30/2021	12/31/2020	06/30/2021	12/31/2020
Upward parallel shift (+200 bps)	-1,711	-212	577	780
Downward parallel shift (-200 bps)	77	344	-15	-40
Steepening of the yield curve	648	1,882		
Flattening of the yield curve	-1,101	-1,572		
Rise in short-term rates	-1,213	-1,685		
Fall in short-term rates	423	266		
	<b>06/30/2021</b>		<b>12/31/2020</b>	
<b>Tier 1 capital</b>	44,058		42,151	

## 2 ADDITIONAL INFORMATION TO THE INFORMATION PUBLISHED IN THE 2020 UNIVERSAL REGISTRATION DOCUMENT AND ITS FIRST AMENDMENT

The following tables supersede the ones published in the 2020 Universal Registration Document filed on April 21, 2021.

### Page 7: A company that acts in the interest of society

75 % of NBI generated in France

Close to 5,000 hires\* with open-ended contracts

\*including intra-group

### Page 110: HIRES\*

Code	Indicator description	End-2020 data	End-2020 data
SOC13	Recruitment: Total number of hires	12,054	17,172
SOC15	Women hired	6,483	9,347
SOC16	Hires with open-ended contracts	4,987	5,885

\*including intra-group.

The following tables supersede the ones published in the First amendment of the 2020 Universal Registration Document filed on August 12, 2021.

<i>(in € millions)</i>	06/30/2021	12/31/2020	Notes
Central banks	631	575	4
Financial liabilities at fair value through profit or loss	18,302	15,263	5b
Hedging derivatives	1,910	2,084	6a
Debt securities at amortized cost	123,543	127,004	11a
Due to credit and similar institutions at amortized cost	70,978	40,294	11b
Amounts due to customers at amortized cost	416,232	408,901	11c
Revaluation adjustment on rate-hedged books	22	27	6b
Current tax liabilities	719	668	14a
Deferred tax liabilities	1,152	1,252	14b
Deferred income, accrued charges and other liabilities	11,225	12,760	15b
Debt related to non-current assets held for sale	0	0	3c
Liabilities relative to contracts of the insurance business line	127,874	126,461	13b
Provisions	3,850	3,808	20
Subordinated debt at amortized cost	7,278	7,304	21
<b>Total shareholders' equity</b>	<b>51,761</b>	<b>49,575</b>	
<b>Shareholders' equity attributable to the group</b>	<b>48,489</b>	<b>46,460</b>	
Capital and related reserves	6,872	6,773	22a
Consolidated reserves	38,873	36,463	22a
Gains and losses recognized directly in equity	819	935	22b
Profit (loss) for the period	1,926	2,289	
<b>Shareholders' equity – Non-controlling interests</b>	<b>3,272</b>	<b>3,115</b>	
<b>TOTAL LIABILITIES</b>	<b>835,477</b>	<b>795,978</b>	

## 3 ADDITIONAL INFORMATION

### 3.1 DOCUMENTS AVAILABLE TO THE PUBLIC

During the validity of the universal registration document, the following documents (or copy of these documents) can be viewed:

#### Digitally on BFCM's website

<http://www.bfcm.creditmutuel.fr>

- Historical financial information of the BFCM and Crédit Mutuel Alliance Fédérale for each of the two fiscal years preceding the publication of the universal registration document.
- This universal registration document and those of the two previous fiscal years.

The information provided on the website does not form part of the universal registration document.

#### Regarding physical media

- The issuer's charter and articles of association.
- All reports, letters and other documents, historical financial information, valuations and statements prepared by an expert at the request of the issuer, a part of which is included or referred to in the universal registration document.
- The historical financial information of the subsidiaries of the BFCM for each of the two financial years preceding the publication of the universal registration document.

By sending a request by mail to:

**Banque Fédérative du Crédit Mutuel**

**Legal department**

4 rue Frédéric-Guillaume Raiffeisen 67913 STRASBOURG Cedex 9

+ 33 (0)3 88 14 88 14

### 3.2 PERSON RESPONSIBLE FOR THE FINANCIAL INFORMATION

**Mr. Alexandre Saada**

Deputy chief executive officer of BFCM

Director of the Finance Division of Crédit Mutuel Alliance Fédérale

Email: [alexandre.saada@creditmutuel.fr](mailto:alexandre.saada@creditmutuel.fr)

### 3.3 PERSON RESPONSIBLE FOR THE DOCUMENT

#### Mr. Daniel Baal

Chief executive officer of Caisse Fédérale de Crédit Mutuel.

#### Declaration by the person responsible

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

Strasbourg, September 20, 2021

### 3.4 PERSONS RESPONSIBLE FOR AUDITING THE FINANCIAL STATEMENTS

#### Principal statutory auditors

**Ernst & Young et Autres**, member of the Regional Association of Auditors of Versailles [Compagnie Régionale de Versailles] – represented by Mr. Hassan Baaj – 1-2 Place des Saisons, 92400 Courbevoie Paris la Défense 1.

**Start date of first term of office:** September 29, 1992.

**Current term of office:** six fiscal years with effect from May 11, 2016.

**Renewal:** the Shareholders' Meeting of May 11, 2016 renewed the term of office of the Ernst & Young et Autres firm as principal Statutory Auditors for a period of six years, *i.e.* until the end of the Shareholders' Meeting called to rule on the financial statements of fiscal year 2021.

**PricewaterhouseCoopers France**, member of the Compagnie Régionale de Versailles – represented by Mr. Jacques Lévi – 63 Rue de Villiers, 92200 Neuilly-sur-Seine.

**Start date of first term of office:** May 11, 2016.

**Current term of office:** six fiscal years with effect from May 11, 2016.

The Shareholders' Meeting of May 11, 2016 appointed PricewaterhouseCoopers France as the principal Statutory Auditor for a period of six years, *i.e.* until the end of the Shareholders' Meeting called to rule on the annual financial statements of fiscal year 2021, for the company and consolidated financial statements.

#### Alternate Statutory Auditors

Cabinet Picarle & Associés, Jean-Baptiste Deschryver.

## 3.5 CROSS-REFERENCE TABLES

### 3.5.1 Cross-reference table for the Crédit Mutuel Alliance Fédérale universal registration document

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	Page no. of the first amendment of the universal registration document filed with AMF on September 21, 2021	Page no. of the first amendment of the universal registration document filed with AMF on August 12, 2021	Page no. of the universal registration document filed with AMF on April 21, 2021
<b>1. Persons responsible</b>	43	214	574
<b>2. Statutory auditors</b>	43	214	575
<b>3. Risk factors</b>	NA	61-69	215-222
<b>4. Information about the issuer</b>	47	219	570-571
<b>5. Business overview</b>			
5.1 Main activities	NA	9-22	6-7; 20
5.2 Main markets	NA	9-22	6-7; 21
5.3 Significant events in business development	NA	NA	58; 67
5.4 Strategy and objectives	NA	2-3	8-9
5.5 Degree of dependence with respect to patents or licenses, industrial, commercial or financial agreements or new manufacturing processes	NA	NA	571
5.6 Elements on which the declarations of the issuer concerning its competitive position are based	NA	NA	21
5.7 Investments	NA	NA	NA
<b>6. Organizational structure</b>			
6.1 Description of the group	NA	4	13-37
6.2 Main subsidiaries	NA	4	13-37
<b>7. Review of the financial position and of net profit or loss</b>			
7.1 Financial position	NA	9-22	39-71
7.2 Operating income	NA	9-22	39-71
<b>8. Cash and equity</b>			
8.1 Information on the issuer's equity	NA	74-75; 143-144	364; 446
8.2 Source and amount of the issuer's cash flows	NA	76; 145	365; 447
8.3 Information on the borrowing conditions and the issuer's financing structure	NA	18-20	53-56
8.4 Information concerning any restrictions on the use of equity that noticeably influences or may noticeably influence the issuer's transactions	NA	NA	NA
8.5 Information on the expected financing sources necessary to honor the commitments set out in point 5.7.2	NA	NA	NA
<b>9. Regulatory environment</b>	NA	7-8	41-42
<b>10. Information on trends</b>	NA	22; 24	58; 67
<b>11. Profit forecasts or estimates</b>	NA	NA	NA
<b>12. Administrative, management, supervisory and executive bodies</b>			
12.1 Information concerning the members of BFCM's administrative and management bodies	NA	45-59	158-173; 186-199
12.2 Conflicts of interest concerning the administrative, management, supervisory and executive bodies	NA	40	175; 201
<b>13. Compensation and benefits</b>	NA	NA	182-185; 204-205; 331-337
<b>14. Operation of the administrative and management bodies</b>			
14.1 Expiration date of current terms of office	NA	27-40; 46-57	162-173; 190-199
14.2 Service agreements binding the members of the administrative bodies to the issuer or to one of its subsidiaries	NA	NA	NA
14.3 Information on the auditing committee and the remuneration committee	NA	42-43	178-180; 177-178
14.4 Declaration indicating whether or not the issuer is in compliance with the legal corporate governance framework in force in its country of origin	NA	NA	159; 187
14.5 Potentially significant impacts on corporate governance	NA	NA	221-222

Sections of Appendix 1 of Delegated Regulation (EU) 2019/980: "Registration document for equity securities"	Page no. of the first amendment of the universal registration document filed with AMF on September 21, 2021	Page no. of the first amendment of the universal registration document filed with AMF on August 12, 2021	Page no. of the universal registration document filed with AMF on April 21, 2021
<b>15. Employees</b>			
15.1 Number of employees	NA	133; 201	430; 510; 553
15.2 Interests in the issuer's share capital and directors' stock-options	NA	NA	NA
15.3 Agreement providing for employee ownership of the issuer's shares	NA	NA	NA
<b>16. Major shareholders</b>			
16.1 Shareholders holding more than 5% of the share capital or voting rights	NA	NA	564
16.2 Existence of different voting rights of the aforementioned shareholders	NA	NA	565
16.3 Control of the issuer	NA	NA	565
16.4 Knowledge by the issuer of an agreement likely to result in a change in control at a later date	NA	NA	565
<b>17. Related-party transactions</b>	<b>NA</b>	<b>137; 205-206</b>	<b>435; 514</b>
<b>18. Financial information on the issuer's assets and liabilities, financial position and results</b>			
18.1 Historical financial information	NA	70-137; 139-206; 216	359-437; 441-517; 525-557; 578-579
18.2 Interim and other financial information	NA	70-137; 139-206	NA
18.3 Verification of the annual historical financial information	NA	138; 207	438-439; 518-523; 558-560
18.4 Pro forma financial information	NA	NA	NA
18.5 Dividend distribution policy	NA	NA	565
18.6 Legal and arbitration proceedings	NA	NA	571
18.7 Material change in the financial position	NA	NA	570
<b>19. Additional information</b>			
19.1 Share capital	NA	212	564
19.2 Charter and articles of association	NA	NA	574
<b>20. Major contracts</b>	<b>NA</b>	<b>NA</b>	<b>571</b>
<b>21. Documents available to the public</b>	<b>42</b>	<b>213</b>	<b>574</b>

Sections of Appendix 2 of Delegated Regulation (EU) 2019/980: "Universal registration document"	Page no. of the universal registration document filed with AMF on September 21, 2021	Page no. of the universal registration document filed with AMF on August 12, 2021	Page no. of the universal registration document filed with AMF on April 21, 2021
<b>1. Information to be disclosed about the issuer</b>			
1.1 Information required pursuant to Appendix 1 of Delegated Regulation (EU) 2019/980	See cross-reference table above	See cross-reference table above	See cross-reference table above
1.2 Issuer's statement	1	1	1

**Websites:**

[www.bfcm.creditmutuel.fr](http://www.bfcm.creditmutuel.fr)  
[www.creditmutuelalliancefederale.fr](http://www.creditmutuelalliancefederale.fr)

**Financial information officers**

Mr. Alexandre Saada  
Deputy Chief Executive Officer of BFCM

**Edition**

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

**Photo credit**

Cover page picture: Christophe Breschi

This Universal Registration Document has also been published in French.





**Banque Fédérative du Crédit Mutuel**

Société anonyme (public limited company) with share capital of €1,688,529,500

Registered office: 4, rue Frédéric-Guillaume Raiffeisen – 67913 Strasbourg Cedex 9 – Tel.: +33 (0) 3 88 14 88 14

Telegraphic address: CREDITMUT – Telex: CREMU X 880034 F – Fax: +33 (0) 3 88 14 67 00

SWIFT address: CMCIFRPA – R.C.S. Strasbourg B 355 801 929 – ORIAS No. 07 031 238

Intra-community VAT identification number: FR 48 355 801 92

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