

Bank Name	Confédération Nationale du Crédit Mutuel
LEI Code	9695000CG7B84NLR5984
Country Code	FR



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	44,115	47,679	48,481	48,864	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,115	47,679	48,481	48,864	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	45,135	48,700	49,260	49,644	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	45,135	48,700	49,260	49,644	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	52,363	55,814	57,324	58,656	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	52,363	55,814	57,324	58,656	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	267,212	272,038	279,896	275,468	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	267,212	272,038	279,896	275,468	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.51%	17.53%	17.32%	17.74%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.51%	17.53%	17.32%	17.74%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.89%	17.90%	17.60%	18.02%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.89%	17.90%	17.60%	18.02%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.60%	20.52%	20.48%	21.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.60%	20.52%	20.48%	21.29%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	736,776	738,311	733,404	742,371	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.13%	6.60%	6.72%	6.69%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,135	48,700	49,260	49,644	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	43,984	47,560	48,347	48,737	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	736,776	738,311	733,404	742,371	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	736,776	738,311	733,404	742,371	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.6%	6.7%	6.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.4%	6.6%	6.6%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Confédération Nationale du Crédit Mutuel

		(505 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	52,363	55,814	57,324		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	44,115	47,679	48,481		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	9,976	10,091	10,264		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	40,781	43,929	44,342		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
			40,761					
	A.1.3	Accumulated other comprehensive income	4	-252	-60		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	375	387	392	396	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-69	-117	-139	-162	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,395	-5,915	-5,926	-5,962	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-7	-6	-8	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-499	-433	-500	-453	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-231	-172	-71	-26	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-231	-172	-71	-26	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	179	168	184	179	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	203	193	184	179	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-24	-25	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,019	1,021	779		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	48	49	50		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2		0	0	0		C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	972	972	729	729	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,135	48,700	49,260	49,644	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,229	7,114	8,064	9,011	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,129	8,049	9,028	9,960	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-937	-972	-992	-976	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	37	37	28		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	267,212	272,038	279,896		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CARTAL BASICO	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.51%	17.53%	17.32%	17.74%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.89%	17.90%	17.60%	18.02%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.60%	20.52%	20.48%	21.29%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	43,937	47,511	48,297	48,686	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.44%	17.46%	17.26%	17.67%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Fiemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu			•	•	•	1

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	236,310	240,737	248,601	243,673	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	59,656	63,563	64,659	64,781	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	6,972	7,151	7,432	7,575	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	101,106	101,716	105,481	104,560	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	62,955	63,132	64,764	60,872	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,126	2,116	2,640	2,747	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	933	840	875	830	C 02.00 (R640, c010)
Settlement risk	0	0	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	704	822	882	916	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,304	3,272	3,275	3,730	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3,304	3,272	3,275	3,714	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	146	164	257	244	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_090,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	23,834	24,250	23,622	23,570	C 02.00 (R590, c010)
Of which basic indicator approach	1,982	1,982	2,027	2,027	C 02.00 (R600, c010)
Of which standardised approach	1,242	1,242	1,223	1,217	C 02.00 (R610, c010)
Of which advanced measurement approach	20,611	21,026	20,373	20,327	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	267,212	272,038	279,896	275,468	



2019 EU-wide Transparency Exercise P&L Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	16,470	21,950	5,185	8,593
Of which debt securities income	523	663	186	336
Of which loans and advances income	9,711	12,998	3,391	6,546
Interest expenses	10,773	14,383	3,087	4,615
(Of which deposits expenses)	2,562	3,511	920	1,674
(Of which debt securities issued expenses)	1,871	2,511	630	1,280
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	147	139	27	121
Net Fee and commission income	4,418	5,980	1,492	2,972
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	256	265	36	121
Gains or (-) losses on financial assets and liabilities held for trading, net	292	386	151	311
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	283	258	-5	223
Gains or (-) losses from hedge accounting, net	-35	-19	-62	-54
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	664	882	234	451
TOTAL OPERATING INCOME, NET	11,722	15,459	3,969	8,125
(Administrative expenses)	7,317	9,894	2,751	5,140
(Depreciation)	447	611	187	379
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	70	230	-36	99
(Commitments and guarantees given)	17	44	5	14
(Other provisions)	53	186	-40	85
Of which pending legal issues and tax litigation ¹		27		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	800	994	248	539
(Financial assets at fair value through other comprehensive income)	4	2	4	0
(Financial assets at amortised cost)	797	992	243	539
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	30	0	1
(of which Goodwill)	0	29	0	0
Negative goodwill recognised in profit or loss	20	20	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	894	1,112	313	652
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,001	4,832	1,132	2,618
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,963	3,556	819	1,917
Profit or (-) loss after tax from discontinued operations	0	21	6	2
PROFIT OR (-) LOSS FOR THE YEAR	2,963	3,577	825	1,920
Of which attributable to owners of the parent	2,910	3,504	810	1,888

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	r value hierarch	ıy		Fa	ir value hierarc	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	74,674				68,045				68,999				76,876				IAS 1.54 (i)
Financial assets held for trading	15,837	10,872	4,019	946	14,541	9,314	4,133	1,093	16,950	11,239	4,615	1,095	29,690	9,861	18,990	839	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,118	1,267	1,103	3,748	6,900	2,043	1,027	3,830	6,928	1,967	1,072	3,888	7,195	1,971	1,073	4,151	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	535	154	25	357	544	154	27	363	568	154	21	393	1,397	153	842	402	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	42,022	34,144	6,408	1,470	42,169	34,635	5,740	1,794	46,994	37,724	7,581	1,689	42,846	35,512	5,441	1,892	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	521,222				527,452				544,420				539,981				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,153	0	3,118	35	3,409	0	3,397	11	3,558	0	3,555	4	3,888	0	3,885	4	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	761				1,518				2,485				3,468				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	36,308				36,142				37,514				36,038				
TOTAL ASSETS	700,631				700,720				728,417				741,379				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mlr	n EUR)			As of 30/09/20:	18					As of 31/	12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impairr	nent	Gros	s carrying amou	int	Accu	mulated impairr	nent	Gro	ss carrying amo	ount	Accun	nulated impair	rment	Gros	ss carrying am	ount	Accun	nulated impair	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Assets without significant increase in credit risk since initial	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	41,004	102	2 2	-20	-1	-1	. 39,908	1,367	3	-19	0	-1	44,531	1,547	7	2 -21	0	-1	40,126	1,798	-	2 -19	0	-1	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	(0	0	0	C	0	0	0	0	0	0	0	0)	0 0	0	C	0	0	(0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	9,968	20	496	-1	-1	-225	9,877	20	399	-1	0	-217	10,078	25	5 28	8 -1	0	-199	10,208	21	200) -1	0	-172	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	480,580	26,033	14,560	-1,017	-1,211	-7,977	487,204	25,774	14,573	-1,039	-1,245	-7,894	504,789	25,038	14,57	7 -1,057	-1,235	-7,882	499,884	25,352	14,723	3 -1,090	-1,210	-7,933	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

Market Risk

Confédération Nationale du Crédit Mutuel

	SA					I	М								IM					
			VaR (Memorand	dum item)	STRESSED VaR (/	nemorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS CAPITAL HARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	<i>demorandum item)</i> DEF MIGRA	REMENTAL AULT AND ATION RISK AL CHARGE		RICE RISKS CA HARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST 12 WEE AVAILABLE (SVaRt- AVERAC 1) MEASUI	E MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018								As of 31/12/2018					
aded Debt Instruments	1,758	1,554	0	0	0	0						0	0	0	0					
Of which: General risk Of which: Specific risk	550 1,127	378 1,137	0	0	0	0						0	0	0	0					
uities	1,262	874	0	0	0	0							0							
Of which: General risk	382	300	0	0	0	0						0	0	0	0					
Of which: Specific risk	864	560	0	0	0	0						0	0	0	0					
oreign exchange risk ommodities risk	0 7	763 0	0	0	0	0						0	0	0	0					
otal	3,027	3,191	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019								As of 30/06/2019					
aded Debt Instruments	1,809	1,615	0	0	0	0						0	0	0	0					
Of which: General risk Of which: Specific risk	479 1,313		0	0	0	0						0	0	0	0					
quities	1,313 844	1,141	0	0	0	0						0			0					
Of which: General risk	272	536	0	0	0	0						0	0	0	0					
Of which: Specific risk	558	930	0	0	0	0						0	0	0	0					
oreign exchange risk	617	608	0	0	0	0						0	0	0	0					
mmodities risk	3,275	3,714	0	0	0	0	0	0	0	0		0	0	0	0	0 0	0	0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 30/	09/2018			As of 3	31/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	96,513	95,135			88,633	87,322	1,984	
	Regional governments or local authorities	11,261	10,277	2,017		11,915	10,742	2,099	
	Public sector entities	36,131	36,929	56		36,024	36,771	56	
	Multilateral Development Banks	850	850	0		838	838	0	
	International Organisations	1,010	1,009	0		969	969	0	
	Institutions	4,587	3,315	700		5,728	4,607	896	
	Corporates	42,695	20,271			45,482	21,982	20,409	
	of which: SME	3,435	3,002	2,868		4,788	4,408	4,253	
	Retail	48,937	36,260			51,123	37,373	26,958	
Consolidated data	of which: SME	8,714	5,304	3,031		10,220	6,000	3,429	
Consolidated data	Secured by mortgages on immovable property	11,602	11,419	4,542		12,558	12,338	5,072	
	of which: SME	765	739	319		992	960	502	
	Exposures in default	5,663	2,093	2,394	3,517		2,262	2,604	3,467
	Items associated with particularly high risk	485	381	563		498	474	703	
	Covered bonds	83	83	8		54	54	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,367	332	215		1,362	354	241	
	Equity	354	354	362		517	517	535	
	Other exposures	1,776	1,776	1,755		2,283	2,283	2,258	
	Standardised Total ²	263,314	220,484	59,943	4,588	263,793	218,8	86 63,820	4,584

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation	n position unlike in the previous	Transparency exercises' results.

					Standardise	ed Approach						
			As of 30,	09/2018		As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(mln EUR, %)											
	Central governments or central banks	74,289	74,289	1,908		68,876	68,873	1,856				
	Regional governments or local authorities	10,896	9,912	1,983		11,453	10,309	2,063				
	Public sector entities	35,422	36,058	53		35,423	36,016	52				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,965	1,191	346		2,336	1,547	387				
	Corporates	9,210	7,949	6,814		10,314	9,060	7,583				
	of which: SME	1,356	1,271	1,169		1,341	1,262	1,154				
	Retail	15,209	12,489	8,791		16,019	13,136	9,198				
FRANCE	of which: SME	3,691	3,225	1,843		4,240	3,660	2,091				
TIVANCL	Secured by mortgages on immovable property	3,237	3,141	1,281		3,751	3,638	1,595				
	of which: SME	85	84	59		233	232	200				
	Exposures in default	2,366	1,045	1,206	1,296	2,467	1,146	1,352	1,28			
	Items associated with particularly high risk	485	381	563		395	371	548				
	Covered bonds	25	25	3		27	27	3				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1,341	306	189		1,333	326	213				
	Equity	19	19	19		230	230	248				
	Other exposures	584	584	563		1,169	1,169	1,144				
	Standardised Total ²				1,701				1,71			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	3,395	3,341	0		3,311	3,260	0	
	Regional governments or local authorities	144	144	12		180	152	14	
	Public sector entities	521	520	0		404	404	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	520	429	78		705	602	117	
	Corporates	13,528	4,572	4,543		13,565	4,535	4,495	
	of which: SME Retail	465	318	302		680	557	531	
	of which: SME	22,861	14,894 768	11,033 439		23,530 3,560	15,233 889	11,266 508	
GERMANY	Secured by mortgages on immovable property	3,129 23	23	10		3,560 25	25	11	
	of which: SME	23	23	10		25	25 1	11	
	Exposures in default	1,435	388	404	1,043	1,444	390	404	1,04
	Items associated with particularly high risk	1,455	0 0	n TUT	1,075	11	11	17	1,07
	Covered bonds	0	0	ľ		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	4		22	22	23	
	Other exposures	455	455	455		400	400	400	
	Standardised Total ²				1,494				1,502

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.				exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach											
			As of 30/	09/2018			As of 31,	/12/2018									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
	(mln EUR, %)																
	Central governments or central banks	1,495	1,495	0		548	548	0									
	Regional governments or local authorities	1	1	0		1	1	0									
	Public sector entities	3	2	0		8	8	0									
	Multilateral Development Banks	0	0	0		12	12	0									
	International Organisations	0	0	0		0	0	0									
	Institutions	57	53	10		70	65	10									
	Corporates	9,302	1,438	1,435		10,667	1,607	1,605									
	of which: SME	134	89	86		76	76	74									
	Retail	239	211	158		234	185	139									
LUXEMBOURG	of which: SME	4	1	1		12	0	0									
LONLINDOONG	Secured by mortgages on immovable property	954	936	362		1,064	1,039	402									
	of which: SME	1	1	0		1	0	0									
	Exposures in default	26	6	7	20	52	27	31	25								
	Items associated with particularly high risk	0	0	0		23	23	35									
	Covered bonds	0	0	0		0	0	0									
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0									
	Collective investments undertakings (CIU)	0	0	0		3	3	3									
	Equity	134	134	134		77	77	77									
	Other exposures	216	216	216		196	196	196									
	Standardised Total ²				21				27								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	6,345	6,345	0		3,844	3,844	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	135	135	17		140	140	14	
	Corporates	608	352	341		602	339	328	
	of which: SME	62	62	62		112	112	112	
	Retail	21	6	4		32	8	5	
UNITED STATES	of which: SME	1	0	0		10	2	1	
91111LD 91711L9	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	8	12	0	14	12	18	1
	Items associated with particularly high risk	0	0	0		$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	150	0		0	120	120	
	Equity Other expenses	156	156	156		138	138	138	
	Other exposures	1	1	1		1	1	1	4
	Standardised Total ²	(1) Original exposure unlike Expo			0	10. 11. 10. 11. 11.			1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2018			As of 31,	12/2018				
		Original Exposure ¹	riginal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Ri									
	(mln EUR, %)											
	Central governments or central banks	2,317	2,317	0		2,934	2,934	0				
	Regional governments or local authorities	0	0	0		1	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	114	97	19		179	100	27				
	Corporates	2,042	1,299	1,303		2,145	1,394	1,401				
	of which: SME Retail	141	141 395	140		191 892	191	191 220				
	of which: SME	849 565	265	249 151		611	359 275	157				
SWITZERLAND	Secured by mortgages on immovable property	4,342	4,335	1,638		4,502	4,493	1,702				
_	of which: SME	7,342	ردر ,د ۱	1,030		7,302	66 1,1 5 0	1,702				
	Exposures in default	91	62	79	29	109	78	96	31			
	Items associated with particularly high risk	0	0 <u>2</u> 0	1	25	35	35	52	JI			
	Covered bonds	0	0			0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	33	33	41		33	33	33				
	Other exposures	29	29	29		18	18	18				
	Standardised Total ²				39				40			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general	exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach							
			As of 30	/09/2018			As of 31,	/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	1,090	1,090	0		1,394	1,394	0					
	Regional governments or local authorities	111	111	0		112	112	0					
	Public sector entities	0	0	0		3	2	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	97	97	20		119	119	19					
	Corporates	1,149	890	876		1,060	801	797					
	of which: SME	104	99	87		211	201	199					
	Retail	4,454	3,692	2,718		4,564	3,662	2,685					
BELGIUM	of which: SME	312	285	163		421	345	197					
DELGIOM	Secured by mortgages on immovable property	1,971	1,946	818		2,097	2,058	895					
	of which: SME	216	215	81		303	292	120					
	Exposures in default	730	320	383	409	702	317	368	378				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	26	26	26		25	25	25					
	Equity	5	5	5		14	14	14					
	Other exposures	242	242	242		287	287	287					
	Standardised Total ²				485				453				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for secu	ıristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	22	27	0		22	22	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	158	0		0	149	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	1,244	883	85		1,674	1,531	200	
	Corporates	858	546	544		856	596	594	
	of which: SME	121	116	116		340	328	328	
	Retail	34	31	22		96	43	29	
		6	5	3		66	17	10	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	38	38	15		41	41	17	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	12	10	14	2	32	27	40	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	4	4	4		3	3	3	
	Standardised Total ²				2				3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

			Standardised Approach										
			As of 30	09/2018			As of 31,	/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	1,169	1,169	3		1,385	1,385	0					
	Regional governments or local authorities	16	16	3		15	15	3					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	119	95	40		82	80	31					
	Corporates	1,334	959	958		1,472	1,075	1,061					
	of which: SME	745	612	612		772	643	629					
	Retail	2,278	1,916	1,328		2,326	1,923	1,336					
SPAIN	of which: SME	730	610	349		748	596	341					
O. /	Secured by mortgages on immovable property of which: SME	952 458	917 434	388 177		997 449	961 429	419 179					
	Exposures in default	531	160	177	368	516	168	182	344				
		551	100	1/5	300	210	100	102	344				
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0) n		0	0	0					
	Collective investments undertakings (CIU)	0	0	l o		n l	0						
	Equity	2	2			3	3	3					
	Other exposures	194	194	194		147	147	146					
	Standardised Total ²	131	131	131	444		217		426				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
_	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 9	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
_		0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0		
	Exposures in default	0	١	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	Ü	0	0		
	Covered bonds	0				n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0		
	Collective investments undertakings (CIU)	0	l o			n l	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach
Confédération Nationale du Crédit Mutuel

Standardised Approach As of 30/06/2019 As of 31/03/2019 Value adjustments and provisions Value adjustments and provisions Exposure Value¹ Original Exposure¹ Exposure Value¹ Original Exposure¹ Risk exposure amount Risk exposure amount (mln EUR, %) 91,502 12,323 97,933 12,221 Central governments or central banks 90,189 2,096 2,162 96,673 11,322 1,865 2,157 Regional governments or local authorities 11,351 40,704 38,145 38,902 41,415 60 **Public sector entities** Multilateral Development Banks 830 830 708 708 1,143 1,143 **International Organisations** 1,110 1,110 6,469 47,793 4,405 22,006 6,426 4,453 742 Institutions 19,597 20,454 21,450 4,575 47,317 Corporates 4,752 38,048 5,203 4,602 4,880 4,418 of which: SME 27,964 52,806 51,896 27,461 38,765 Retail 10,231 3,440 5,339 10,576 of which: SME 6,021 6,213 3,550 Consolidated data 13,585 5,655 483 Secured by mortgages on immovable property 12,981 13,224 13,847 of which: SME 958 976 930 478 **Exposures in default** 2,326 505 75 5,708 2,180 2,471 3,474 5,911 2,672 3,519 Items associated with particularly high risk 748 Claims on institutions and corporates with a ST credit assessment 298 592 2,671 1,251 Collective investments undertakings (CIU) 1,357 652 2,739 592 2,675 619 637 Other exposures 2,646 2,763 2,763 274,075 65,064 4,668 Standardised Total ² 226,097 64,961 4,624 236,107 284,346

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach						
			As of 31,	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	73,250	73,251	1,887		74,209	74,208	1,674				
	Regional governments or local authorities	11,541	10,598	2,121		11,527	10,660	2,134				
	Public sector entities	37,490	38,089	53		40,078	40,655	57				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	3,581	1,924	406		3,975	2,203	423				
	Corporates	9,549	8,335	6,879		9,209	8,012	6,238				
	of which: SME	1,440	1,367	1,260		1,244	1,167	1,053				
	Retail	15,876	12,973	9,092		16,162	13,224	9,248				
FRANCE	of which: SME	4,163	3,569	2,039		4,371	3,754	2,145				
110 1102	Secured by mortgages on immovable property	4,170	4,039	1,790		4,600	4,448	2,005				
	of which: SME	216	214	185	1 270	210	207	180	1 200			
	Exposures in default	2,379	1,075	1,242	1,278	2,451	1,133	1,329	1,280			
	Items associated with particularly high risk Covered bonds	359 27	336 27	496		394	368 38	543				
		2/	2/	3		38	38	4				
	Claims on institutions and corporates with a ST credit assessment	1 201	U 340	141		1 200	U 270	152				
	Collective investments undertakings (CIU)	1,201	248 296	141 321		1,306 323	270 323	153 338				
	Equity Other expectator	296	1,329			323 1,292		1,268				
	Other exposures	1,334	1,329	1,306	1710	1,292	1,292	1,268	4 700			
	Standardised Total ²				1,710				1,706			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	3,277	3,224	0		3,586	3,533	0	
	Regional governments or local authorities	451	424	16		456	425	17 /	
	Public sector entities	473	472	0		477	477	0 /	
	Multilateral Development Banks	0	0	0		0	0	0 /	
	International Organisations	0	0	0		0	0	0 /	
	Institutions	656	569	96		620	559	77	
	Corporates	13,802	4,691	4,652		13,725	4,487	4,449	
	of which: SME	863	640	614		698	585	560	
	Retail	24,109	15,770	11,656		24,436	16,050	11,872	
SERMANY	of which: SME	3,605	963	550		3,601	928	531	
JLIVITAINI	Secured by mortgages on immovable property	28	27	12		25	25	12	
	of which: SME	4	4	2		4	4	2 /	
	Exposures in default	1,436	395	411	1,039	1,443	401	418	1,0
	Items associated with particularly high risk	11	11	17		18	18	28	
	Covered bonds	0	0	0		0	0	0 /	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0 /	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	4		3	3	4	
	Other exposures Standardised Total ²	572	572	572	1,510	669	669	669	1,51

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	valuation adjustments (AVAS) a	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31/	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	440				4.055	1.055		
	Central governments or central banks	648	648	0		1,275	1,275	0	
	Regional governments or local authorities Public sector entities	1	1	0		1 2	1	0	
	Multilateral Development Banks	9	9	0		2 0	1	0	
	International Organisations	0	0			0	0		
	Institutions	138	134	24		125	121	21	
	Corporates	12,890	1,670	1,669		13,137	1,844	1,843	
	of which: SME	78	72	72		86	81	80	
	Retail	179	146	109		214	179	134	
LUXEMBOURG	of which: SME	12	1	0		10	1	0	
LUXEMBOURG	Secured by mortgages on immovable property	1,106	1,072	416		992	970	386	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	37	26	28	10	63	42	44	16
	Items associated with particularly high risk	23	23	35		33	33	50	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	25	25	25		26	26	26	
	Equity	84	84	84		86	86	86	
	Other exposures	238	238	238		256	256	256	
	Standardised Total ²				18				18

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach
Confédération Nationale du Crédit Mutuel

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,921	2,921	0		6,887	6,887	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	188	188	18		140	140	8	
	Corporates	644	385	375		634	367	359	
	of which: SME	109	106	106		113	110	110	
	Retail	27	19	14		8	4	2	
INITED STATES	of which: SME	10	2			6	2	1	
	Secured by mortgages on immovable property		1	0		2	2	1	
	of which: SME	0 7	0	10	0	0	0	0	
	Exposures in default	/	1	10	U	/	1	10	
	Items associated with particularly high risk Covered bonds		1	1		1 0	1		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	164	164	164		180	180	180	
	Other exposures	104	107	1		3	3	3	
	Standardised Total ²	1	1	1	0	5	<u> </u>	,	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,200	2,200	0		2,318	2,317	0	
	Regional governments or local authorities	1	0	0		1	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	80	17		116	80	17	
	Corporates	2,423	1,643	1,644		2,213	1,490	1,512	
	of which: SME	257	254	254		262	258	258	
	Retail	903	364	225		928	333	204	
SWITZERLAND	of which: SME	612	270	154		697	259	148	
SWITZERLAND	Secured by mortgages on immovable property	4,647	4,639	1,753		4,895	4,886	1,848	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	105	72	88	33	99	65	91	34
	Items associated with particularly high risk	36	36	54		46	46	69	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	34	34	34		34	34	34	
	Other exposures	41	41	41		40	40	40	
	Standardised Total ²				42				44

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	·		Standardise	ed Approach			
			As of 31,	/03/2019			As of 30/	06/2019	
	(mla ELID. 0())	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	1,259	1,259	37		1,514	1,514	75	
	Regional governments or local authorities	1,239	1,239	3/		1,314	1,314	/5	
	Public sector entities	1 1	1 1 1			120	120	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	183	183	32		120	120	16	
	Corporates	1,019	771	769		1,011	773	769	
	of which: SME	219	211	209		221	213	210	
	Retail	4,678	3,751	2,752		4,704	3,765	2,762	
DELCTUM	of which: SME	413	343	196		412	343	196	
BELGIUM	Secured by mortgages on immovable property	2,141	2,107	900		2,173	2,140	916	
	of which: SME	298	289	116		296	286	114	
	Exposures in default	691	296	330	391	712	323	365	385
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	25	25	25		25	25	25	
	Equity	8	8	8		9	9	9	
	Other exposures	280	280	280		270	270	270	
	Standardised Total ²				468				460

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		interparty excludes those for sec	curistisation exposures, additiona	ir valdation adjustments (AVAS)	and other own fands reduction	is related to the	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2	2	0		21	21	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	154	0		0	134	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,147	869	100		876	807	77	
	Corporates	832	575	572		834	576	573 323	
	of which: SME Retail	338 85	332 34	331 22		335 69	324 29	19	
	-Could be CME	66	19	11		52	29 14	19	
UNITED KINGDOM	Secured by mortgages on immovable property	39	39	16		30	29	12	
	of which: SME	39	1	10		0	29	15	
	Exposures in default	24	22	32	2	34	32	46	2
	Items associated with particularly high risk	0	0	0	2	0	0	0	
	Covered bonds	17	17			17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	9	9	9		7	7	7	
	Standardised Total ²				2				2

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach
Confédération Nationale du Crédit Mutuel

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	1.645	1 (45	0		1 712	1 711	0	
	Central governments or central banks	1,645	1,645 18	0		1,712	1,711	0	
	Regional governments or local authorities Public sector entities	10	10	1		0	0	2	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations		0			0	0	0	
	Institutions	57	55	18		141	111	25	
	Corporates	1,508	1,114	1,101		1,555	1,213	1,201	
	of which: SME	771	654	642		705	636	625	
	Retail	2,462	2,008	1,396		2,584	2,105	1,461	
CDATN	of which: SME	780	617	353		837	660	377	
SPAIN	Secured by mortgages on immovable property	1,004	971	419		1,046	1,002	444	
	of which: SME	437	419	174		462	433	187	
	Exposures in default	545	182	202	359	560	183	203	377
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	119	119	119	440	141	141	140	463
	Standardised Total ²				443				462

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.	ricipality excludes those for sec	cariotisation exposures, additiona	r valuation adjustments (AVAS)	and other own rands reduction	o related to the	_
					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
_	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
-	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	0
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0		
	Equity	0		l 0		0 n	0		
	Other exposures	0				n	0		
	Standardised Total ²				0	0			n
	Standardisca Total	(1) 0 : : 1				or cradit rick mitigation tachnic			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	0			0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0			0	0		
	Corporates		0			0	0		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				due to credit conversion factors				0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach Confédération Nationale du Crédit Mutuel

							Ciation Nation						
							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	43,519	1	41,583	7,421	0	6	43,573	1	41,576	7,492	0)
	Corporates	151,789	2,496	125,055	67,412	1,276	1,725	152,362	2,506	124,780		1,251	1,93
	Corporates - Of Which: Specialised Lending	9,480	98	9,208	7,138	0	17	9,812	89	9,482	7,328	0	3
	Corporates - Of Which: SME	36,091	1,198	33,777	15,372	786	739	37,059	1,189	34,598	15,711	758	
	Retail	318,120	6,683	296,651	34,923	1,730	3,978	323,952	6,507	301,741		1,663	
	Retail - Secured on real estate property	174,375	3,196	171,494	21,551	935	1,445	177,683	3,081	174,770	21,653	891	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	24,920	832	24,578	4,871	234	420	25,413	809	25,058	4,926	225	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	149,455	2,363	146,916	16,680	701	1,025	152,271	2,272	•		665	
	Retail - Qualifying Revolving	19,982	168	10,660	1,372	36	155	20,263	164	10,791	1,373	35	
	Retail - Other Retail	123,763	3,320	114,497	12,000	759	2,378	126,006	3,262	116,180	12,105	737	
	Retail - Other Retail - Of Which: SME	39,462	2,226	35,596	5,707	508	1,590	39,944	2,201	•	5,749	497	
	Retail - Other Retail - Of Which: non-SME	84,301	1,094	78,900	6,294	251	788	86,062	1,061	80,308	6,356	240	768
	Equity	18,574	1	18,574	62,955	5		18,758	3	18,758	63,132	11	
	Other non credit-obligation assets				5,620						5,176		
	IRB Total ²				178,331						178,842		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	26,957	1	26,266	4,777	0	4	27,219	1	26,608	4,713	0	4
	Corporates	124,332	2,325	103,047	53,264	1,268	1,900	124,099	2,319	102,203	53,606	1,231	1,809
	Corporates - Of Which: Specialised Lending	3,959	21	3,837	3,156	0	7	4,172	16	4,035	3,181	0	15
	Corporates - Of Which: SME	34,404	1,185	32,192	14,447	779		35,406		33,071		740	765
	Retail	314,780	6,595	293,511	34,546	1,707		320,527		298,514	34,750	1,641	3,958
	Retail - Secured on real estate property	172,220	3,140	169,376	21,281	919		175,493	3,026	172,614	21,387	875	1,474
ED A N.C.E.	Retail - Secured on real estate property - Of Which: SME	24,870	828	24,528	4,856	233		25,362	805	25,008	4,911	224	440
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	147,350	2,312	144,847	16,425	686		150,131		147,607	16,476	650	1,035
	Retail - Qualifying Revolving	19,900	165	10,614	1,364	35		20,177	161	10,743	1,366	35	155
	Retail - Other Retail	122,660	3,290	113,521	11,901	753		124,857	3,235	115,157	11,997	732	2,329
	Retail - Other Retail - Of Which: SME	39,357	2,220	35,523	5,690	507	1,582	39,850	2,195	35,807	5,737	496	1,576
	Retail - Other Retail - Of Which: non-SME	83,303	1,070	77,998	6,211	246	821	85,008	1,040	79,349	6,261	236	753
	Equity	17,681	1	17,681	60,460	5	2	17,598	3	17,598	59,954	11	2
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Valu adjustm and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provis
	Central banks and central governments	0	0 0	0	(0	0	(0	0	(0
	Institutions	810	0 807	155	(0	700	C	709	129		0
	Corporates	3,903	1 3,216	1,943	(16	3,694	2	3,076	1,920		2
	Corporates - Of Which: Specialised Lending	246	0 240	177	C	0	242	C	236	188		0
	Corporates - Of Which: SME	254	1 239	151	C	0	209	2	193	107]	2
	Retail	219	5 201	24	1	1 4	223	6	205	24		1
	Retail - Secured on real estate property	134	3 132	17	1	1 2	133	4	131	16		1
GERMANY	Retail - Secured on real estate property - Of Which: SME	2	0 2	1	(0	2	(2	1	(0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	133	3 130	16	1	1 2	132	3	129	15		1
	Retail - Qualifying Revolving	7	0 4	1	(0	7	(4	1		0
	Retail - Other Retail	78	2 65	7	(2	83	2	70	7	9	0
	Retail - Other Retail - Of Which: SME	18	1 12	2	(1	19	1	. 12	2		0
	Retail - Other Retail - Of Which: non-SME	60	1 54	4	(1	64	1	. 59	5	9	0
	Equity	13	0 13	28	(0	2	(2	7		0
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value	Of which defaulted	provisions	Of which: defaulted	Value	Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 0	0	0 0	0	0
	Institutions	349	342		0 0	890	0 870	85	0
	Corporates	2,075	1,602		1 7	2,171	3 1,796	1,360	1
	Corporates - Of Which: Specialised Lending	321	312	290	0	360	0 347	361	0
	Corporates - Of Which: SME	237	4 208	93	1 1	444	3 396		1
	Retail	177	5 159	22	1 4	173	6 157	20	1
	Retail - Secured on real estate property	105	103	13	1 1	106	3 103	13	1
LIVEMPOLIDO	Retail - Secured on real estate property - Of Which: SME	9	1 9	3	0 1	9	1 9	3	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	96	1 94	10	0 1	97	2 94	10	0
	Retail - Qualifying Revolving	5	3	0	0 0	6	0 3	1	0
	Retail - Other Retail	67	3 53	9	1 2	61	3 50	6	1
	Retail - Other Retail - Of Which: SME	24	2 16	5	1 1	16	2 11	2	0
	Retail - Other Retail - Of Which: non-SME	43	1 37	4	0 1	45	1 39	4	0
	Equity	163	163	554	0 0	107	0 107	389	0
	Other non credit-obligation assets								
	IRB Total								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB App	oroach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Valu adjustn and
	(mln EUR, %)	Of which defaulte	h:		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provis
	Central banks and central governments	0	0	0	derdanced	0	0	0	0	0	C	
	Institutions	1,146	0 1,12	254	(0	1,233	0	1,212	405	1 0	ر
	Corporates	5,499	71 3,95			45	5,773	75	4,106	3,441	10)
	Corporates - Of Which: Specialised Lending	729	23 70		(2	831	19	773	609	0	ן
	Corporates - Of Which: SME	51	0 4	42	(0	81	6	69	56	10	ן
	Retail	238	4 22	19	1	2 ع	263	3	253	29	1	L
	Retail - Secured on real estate property	153	3 15	14	1	1	162	3	161	16	1	L
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	0	٥ ((0	0	0	0	0	0)
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	152	3 15	14	1	1	162	3	161	16	1	L
	Retail - Qualifying Revolving	3	0	٥ ((0	3	0	1	0	0)
	Retail - Other Retail	82	1 7	5	(0	98	1	91	13	0)
	Retail - Other Retail - Of Which: SME	3	0	0	(0	3	0	2	0	0)
	Retail - Other Retail - Of Which: non-SME	79	1 7	5	(0	95	1	89	13	0)
	Equity	93	0 9	332	(0	91	0	91	327	0)
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach Confédération Nationale du Crédit Mutuel

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	ixposure¹	Exposure	Risk exposu	re amount	Valu adjustm
	(mla FUD 0()	Of whi			Of which:	and provisions		Of which:	Value ¹		Of which:	and provisi
	(mln EUR, %) Central banks and central governments	defaul	tea o	0	defaulted	0	0	defaulted	0	0	defaulted	<u> </u>
	Institutions	1,084	0 263	51	۱ ،		1,143	0	282	57	0	,
	Corporates	735	0 458	169			973		577	243	0)
	Corporates - Of Which: Specialised Lending	0	0 0	0			0	0	0	0	0	J
	Corporates - Of Which: SME	74	0 71	34			79	0	75	36	0	ار
	Retail	762	28 707	103	8	13	773	27	719	101	7	,
	Retail - Secured on real estate property	555	22 538	83	7	7 8	565		549	82	7	,
0	Retail - Secured on real estate property - Of Which: SME	2	0 2	0	C	0	1	0	1	0	0	ار
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	554	22 537	83	7	7 8	564	22	548	81	7	,
	Retail - Qualifying Revolving	16	1 9	2	C	1	17	1	10	2	0	,
	Retail - Other Retail	190	6 160	17	1	5 ا	191	5	160	17	1	
	Retail - Other Retail - Of Which: SME	7	0 4	1	C	0	8	0	4	1	0	,
	Retail - Other Retail - Of Which: non-SME	183	6 155	17	1	5 ا	183	5	156	17	1	.[
	Equity	35	0 35	66	c	0	1	0	1	2	0	γ l
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments
	(mla FUD 0()	Of which:	value		Of which:	and provisions		Of which:	value		Of which:	and provisions
	(min EUR, %)	defaulted	0	0	defaulted	0	0	defaulted	0	0	defaulted	0
	Central banks and central governments Institutions	512	512	70	(489	0	489	64	0	0
	Corporates	1,624	5 1,284	611	5	6	1,445		1,060	482	2	6
	Corporates - Of Which: Specialised Lending	44	0 35	32	(0	44		35	32	0	0
	Corporates - Of Which: SME	342	5 332	199	2	2 5	180	5	170	90	2	5
	Retail	310 1	2 290		3	7	327		303	39	3	7
	Retail - Secured on real estate property	157	7 155	21	2	2 3	158		157	21	2	3
DEL CILIM	Retail - Secured on real estate property - Of Which: SME	7	1 7	2	(0	7	1	7	2	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	150	6 149	20	2	2 3	151	6	150	19	2	3
	Retail - Qualifying Revolving	12	1 7	1	(1	13		7	1	0	1
	Retail - Other Retail	141	4 128	15	1	1 3	156		138	17	1	3
	Retail - Other Retail - Of Which: SME	14	0 10	2	(0	13		9	2	0	0
	Retail - Other Retail - Of Which: non-SME	127	4 118	12	1	3	142		129	15	1	3
	Equity	19	0 19	38	(0	18	0	18	36	0	0
	Other non credit-obligation assets											
	IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	adjustments	Original E	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted		Of which: defaulted			Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	0 0	0	0	0	0	()
	Institutions	5,079	0 5,075	768	0 0	4,269	0	4,261	623	(ס
	Corporates	2,347	0 1,952	1,179	0 10	2,508	11	2,094	1,249	(O
	Corporates - Of Which: Specialised Lending	432	0 424	316	0 1	462	0	440	341	()
	Corporates - Of Which: SME	118	0 113	52	0 0	94	0	88	35	()
	Retail	368	12 353	37	3 5	377	9	363	37	2	2
	Retail - Secured on real estate property	254	7 251	25	2 4	262	5	259	27]	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2	0 2	1	0 0	1	0	1	1	()
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	252	7 249	25	2 4	261	5	258	27]	1
	Retail - Qualifying Revolving	2	0 1	0	0 0	2	0	1	0	()
	Retail - Other Retail	112	5 101	11	1 1	113	4	102	10]	1
	Retail - Other Retail - Of Which: SME	3	0 2	1	0 0	3	0	2	0	()
	Retail - Other Retail - Of Which: non-SME	109	4 99	11	1 1	110	4	100	9	1	1
	Equity	9	0 9	35	0 0	10	0	10	37	(ס
	Other non credit-obligation assets										
	IRB Total										

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Risk exposure amount Original Exposure¹ Original Exposure¹ Risk exposure amount Exposure adjustments Exposure adjustments Value¹ Value¹ and and Of which: Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments Institutions 232 228 53 260 299 398 687 664 210 Corporates 137 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 102 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **SPAIN** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
	(min FLID 0/)	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %) Central banks and central governments	defaulted	0	0	defaulted		0	defaulted	0	0	defaulted	
	Institutions			0					0	0		ه ا
	Corporates		0	0	0	0	(0	0	0		J
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0		J
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0)
	Retail	0 0	0	0	C	0	C	0	0	0		J
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0		ر
Country of Country and O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0)
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0		J
Country of Counterpart 9	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0		J
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0)
	Equity	0 0	0	0	C	0	C	0	0	0)
	Other non credit-obligation assets											
	IRB Total											A

					IRB Ap	proach					
			As of 30	/09/2018				As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposi	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	0 0	0	C	0	0	C	
	Institutions	0	0 0	0	0 0	0	C	0	0	c	
	Corporates	0	0	0	0 0	0	C	0	0	c	
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	C	0	0	C)
	Corporates - Of Which: SME	0	0	0	0	0	C	0	0	C)
	Retail	0	0	0	0	0	C	0	0	C)
	Retail - Secured on real estate property	0	0	0	0	0	C	0	0	0)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	C	0	0	0	
country of counterpart to	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0		0	(
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	Ü		0	'	
	Retail - Other Retail - Of Which: non-SME	0	0	0		0			0		
	Equity Other non credit-obligation assets	U	0	U	0	U			U		
	IRB Total										



Credit Risk - IRB ApproachConfédération Nationale du Crédit Mutuel

							eration Nation						
							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Exp	osure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	44,038	1	42,222	7,576	0	6	46,075	1	44,037	8,240	0	7
	Corporates	158,635	2,499	131,174	72,415	1,322	1,923	158,896	2,720	-	71,232	1,380	
	Corporates - Of Which: Specialised Lending	10,112	79	9,843	7,647	0	26	10,656	67	10,104	7,830	0	23
	Corporates - Of Which: SME	37,898	1,157	35,500	16,042	760	757	38,112	1,166	-	15,523	807	
	Retail	328,661	6,460	306,023	35,054	1,641	3,952	333,597	6,360		34,915	1,614	
	Retail - Secured on real estate property	180,897	3,057	177,889	21,637	875	1,470	185,901	3,022	182,913	21,927		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	25,923	805	25,548	4,986	222	438	27,067	814	26,681	5,324	223	450
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	154,974	2,253	152,342	16,651	653	1,032	158,834	2,208	-	16,603	636	1,020
	Retail - Qualifying Revolving	20,702	165	10,912	1,348	35	156	21,102	164	11,162	1,216	35	
	Retail - Other Retail	127,062	3,238	117,222	12,069	730	2,326	126,594	3,174	-	11,772		
	Retail - Other Retail - Of Which: SME	40,432	2,188	36,331	5,795	495	1,549	40,278	2,153	-	5,954	488	•
	Retail - Other Retail - Of Which: non-SME	86,630	1,050	80,891	6,274	235	777	86,316	1,021	80,328	5,818	233	741
	Equity	19,219	0	19,219	64,764	0		18,215	0	18,215	60,872	0	
	Other non credit-obligation assets				6,265						5,886		
	IRB Total ²				186,074						181,146		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	kposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0)
	Institutions	27,401	1	26,799	4,929	0	3	27,807	1	27,222	5,011	0	3
	Corporates	128,525	2,322	106,592	56,888	1,303	1,786	129,944	2,552	107,422	56,643	1,361	1,904
	Corporates - Of Which: Specialised Lending	4,311	11	4,182	3,270	0	11	4,713	8	4,325	3,370	0	1:
	Corporates - Of Which: SME	35,906	1,139	33,632	14,907	743		36,306	1,148	33,969	14,558	790	734
	Retail	325,157	6,372	302,726	34,680	1,618		330,047	6,276	307,193	34,543	1,592	3,85
	Retail - Secured on real estate property	178,659	2,999	175,689	21,374	859		183,631	2,966	180,680	21,660	842	1,444
ED A NICE	Retail - Secured on real estate property - Of Which: SME	25,869	801	25,495	4,970	221	437	27,016	811	26,630	5,308	222	449
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	152,790	2,198	150,194	16,404	638	1,007	156,615	2,155	154,051	16,352	620	99!
	Retail - Qualifying Revolving	20,613	163	10,863	1,340	35	154	21,009	161	11,111	1,209	35	152
	Retail - Other Retail	125,886	3,211	116,174	11,966	725	2,308	125,407	3,149	115,402	11,673	715	2,25!
	Retail - Other Retail - Of Which: SME	40,336	2,182	36,263	5,782	494	1,545	40,176	2,148	36,065	5,940	487	1,528
	Retail - Other Retail - Of Which: non-SME	85,550	1,029	79,911	6,184	231	763	85,232	1,001	79,337	5,733	229	72
	Equity	18,089	0	18,089	61,658	0	2	17,061	0	17,061	57,703	0] 2
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/	06/2019	
		Original	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value	Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	1,026 4,058 265	2 0	0 1,024 3,397 258	0 182 2,030 208 99	0 0 2 0	0 0 2 9 1	0 1,178 4,104 250	0 0 0 0	0 1,176 3,456 244	197	0 0 0 0 0 0 11 0 1
GERMANY	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	183 224 138 2 136	6 4 0	167 206 135 2 133	23 15 1	1 1 0 1	4 2 0 0	257 224 135 2 132	6 4 0 3	219 204 132 2 130	139 21 15 1	1 4 1 2 0 0
	Retail - Gualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	79 19 60	1 1	155 4 67 12 55	1 7 2 5	0	0 0 2 0 1	7 82 18 64	0 2 1 1	68 11 57	0 6 2 4	0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total			J	,	C			U			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	(0
	Institutions	703	0	683	65	0	0	1,325	0	1,315	350	C	0
	Corporates	2,566	3	2,076	1,413	1	. 7	2,398	5	1,903	1,339		3
	Corporates - Of Which: Specialised Lending	432	0	420	418	0	0	518	0	507	486		0
	Corporates - Of Which: SME	535	3	483	285	1	2	416	5	359	180		3
	Retail	173	6	157	19	1	. 4	176	6	158	18	1	1
	Retail - Secured on real estate property	108	3	105	13	1	. 1	107	3	104	12] 1	1
JXEMBOURG	Retail - Secured on real estate property - Of Which: SME	9	1	9	3	0	1	8	1	8	2		0
OXEMBOOKS	Retail - Secured on real estate property - Of Which: non-SME	99	2	96	10	0	$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	98	2	96	9	1	1
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0	(0
	Retail - Other Retail	59	3	49	6	1	2	63	3	51	6]	
	Retail - Other Retail - Of Which: SME	16	2	11	2	0		16		11	2	(0
	Retail - Other Retail - Of Which: non-SME	43	1	38 100	306	0		4/	1	40	401		0
	Equity Other non credit-obligation assets	109	U	109	396	U	U	110	U	110	401		U
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposı	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustm
	(make FUD 04)		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %) Central banks and central governments	0	defaulted	0	0	defaulted	0	0	defaulted	0	0	defaulted	\
	Institutions	1,032	0	1,032	315	0		1,174	0	1,153	232	0	
	Corporates	6,054	65	4,379	3,643	q	43	5,784	65	4,134		g	
	Corporates - Of Which: Specialised Lending	707	14	677	543	0	1	647	14	619	489	0	
	Corporates - Of Which: SME	44	6	43	30	9	3	49	6	48	31	9	
	Retail	269	3	260	22	1	. 2	273	3	264	23	1	
	Retail - Secured on real estate property	165	2	164	14	1	. 1	167	2	166	15	1	
LINITED CTATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	165	2	164	13	1	. 1	167	2	166	15	1	
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0)
	Retail - Other Retail	101	1	94	8	0	1	103	1	96	8	0)
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	2	0	0)
	Retail - Other Retail - Of Which: non-SME	99	1	93	8	0	0	101	1	95	8	0)
	Equity	95	0	95	342	0	0	96	0	96	345	0)
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
Confédération Nationale du Crédit Mutuel

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposi	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	()
	Institutions	906	226	51	0	0	1,300	0	308	65	(o l
	Corporates	740	501	177	0	0	744	0	520	185	(D
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	(D
	Corporates - Of Which: SME	79	74	37	0	0	97	0	94	52	(D
	Retail	782 2	726	99	8	14	798	29	743	99	8	3
	Retail - Secured on real estate property	576 2	559	80	7	9	586	23	569	81	7	7
CM/ITZEDI AND	Retail - Secured on real estate property - Of Which: SME	2	2	0	0	0	1	0	1	0	(o l
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	575 2	558	80	7	9	585	23	568	81	7	7
	Retail - Qualifying Revolving	18	1 10	2	0	1	19	1	. 11	2	()
	Retail - Other Retail	188	5 157	16	1	4	193	6	163	16	1	1
	Retail - Other Retail - Of Which: SME	8	5	1	0	0	10	0	6	1	(D
	Retail - Other Retail - Of Which: non-SME	179	5 152	16	1	4	183	5	157	15	1	1
	Equity	1	1	2	0	0	2	0	2	5	(D
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	(0	() (0	0		0
	Institutions	434	0	434	57	C	0	506		506	69	(0
	Corporates	1,700	3	1,295	562	2	2 4	1,572	2 3	1,158	478	:	2
	Corporates - Of Which: Specialised Lending	44	0	35	32	(0	64	 	53	52		0
	Corporates - Of Which: SME	258	3	249	152	2	3	213		198	104		2
	Retail	332	12	306	40	3	7	327		303	38	;	3
	Retail - Secured on real estate property	161	8	159	22	2	3	164	1 7	161	23	:	2
BELGIUM	Retail - Secured on real estate property - Of Which: SME	7	1	7	1	(0	7	' 1	. 7	2	(0
DEEGION	Retail - Secured on real estate property - Of Which: non-SME	154	6	152	21	2	3	157	' ⁶	154	21	:	2
	Retail - Qualifying Revolving	13	1	8	1	(1	13	3 1	. 8	1	(0
	Retail - Other Retail	158	4	140	17	1	. 3	150) 4	134	14		1
	Retail - Other Retail - Of Which: SME	13	0	9	2	(0	19		11	2	(0
	Retail - Other Retail - Of Which: non-SME	145	4	131	15]	3	132	2 4	124	12		1
	Equity	17	0	17	32	(0	15		15	29		U
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach				
				As of 31/0	03/2019					As of 30/0	06/2019	
		Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amo	adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		and hich: provisio ulted
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,321	0	4,314	379	0	0	4,080	0	4,078	490	0
	Corporates	2,636	12	2,199	1,231	0	15	2,435	11	2,009	1,087	0
	Corporates - Of Which: Specialised Lending	475	0	452	352	0	0	460	0	438	341	0
	Corporates - Of Which: SME	202	0	197	107	0	0	115	0	109	48	0
	Retail	402	9	385	36	2	. 3	404	6	389	39	2
	Retail - Secured on real estate property	268	5	266	26	1	. 3	274	5	271	28	1
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	267	5	264	25	1	. 3	273	5	270	27	1
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	2	0	0
	Retail - Other Retail	131	4	117	11	1	1	127	1	116	11	0
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	3	0	0
	Retail - Other Retail - Of Which: non-SME	127	4	114	10	1	. 1	123	1	113	10	0
	Equity	9	0	9	31	0	0	8	0	8	30	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	C	J
	Institutions	455	0 451	49	C	0	263	0	260	47	C	J
	Corporates	756	0 473	254	(2	671	0	428	218)
	Corporates - Of Which: Specialised Lending	109	108	89	(0	95	0	95	79	C	ر
	Corporates - Of Which: SME	86	70	43	0	1	81	0	66	39	0	ין
	Retail	104	2 98	11	1	. 1	103	2	. 98	11	1	L
	Retail - Secured on real estate property	43	1 42	4	0	0	44	1	43	5	0	ין
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0 1	0		0	1	0	1	0		י
SIAIN	Retail - Secured on real estate property - Of Which: non-SME	42	1 42	4		0	43	1	43	5		ر
	Retail - Qualifying Revolving	4	0 2	0		0	5	0	2	0	0	ין
	Retail - Other Retail	57	1 53	6		1	55	1	52	5	0	ין
	Retail - Other Retail - Of Which: SME	6	5	1		0	6	0	5	1	0	ין
	Retail - Other Retail - Of Which: non-SME	51	1 49	5	0	0	49	1	47	4	0	ال
	Equity	0	0	0		0	0	0	0	0		ון
	Other non credit-obligation assets											
	IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	C	0 0	0	0	deradieda (0
	Institutions	0 0	0	0	0	0	c) o	0	0		٥
	Corporates	0 0	0	0	0	0	C	0	0	0		ง
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	C	0	0	0		ა
	Corporates - Of Which: SME	0 0	0	0	0	0	C	0	0	0		ა
	Retail	0 0	0	0	0	0	C	0	0	0		J
	Retail - Secured on real estate property	0 0	0	0	0	0	C	0	0	0		J
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	C	0	0	0		J
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		ט
	Retail - Qualifying Revolving	0 0	0	0	0	0	C		0	0)
	Retail - Other Retail	0	0	0	0	0	0		0	0)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0			0	0		J
	Equity	U	0	0	0	0			U	0		ار
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

						Conféd	lération Nationale du Cré							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 32 8 0 225 74 4	0 32 8 0 225 74 4	0 0 0 0 0 0 4	0 0 0 0 0 0	0 0 0 0 153 50 0	0 32 8 0 72 24 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	55 0 13 0 61 282 233	55 0 13 0 61 282 233	0 0 0 0 0 0 0 7	0 0 0 0 0 0	41 0 0 0 23 228 209	13 0 13 0 39		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 3	0 0 0 0 0 0	J
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia	U	U	J			U		U	U	J	U	Ū	v



General governments exposures by country of the counterparty

Careful Ray Part Ray Part Ray Part Ray Part Ray Part Ray Ray Part Ray
Feedback Materials Country / Region Total control according of the country / Regions Total co
Residual Hamerly Country / Region Table grows perspective feet call and the feet of the country of department of the country
Country Region Total system assembly Country Region Total system assembly Country Region Country Region Total system assembly Country Region R
Benicked Maturity Country / Region Total quote carrying amount of new districtions friendle states Total quote carrying amount of new districtions friendle states of of \$1. Fluvial leaves of of \$
Total process conving account of months Total process Tota
Country / Region Total general contents Country / Region Regio
Country / Region Total general contents Country / Region Regio
Total price on ying amount of purchase and derivative function seeds of which of purchase and derivative f
Continue
Affice Process Assert Service Process Asse
16 - 34 17 - 37 18 18 18 18 18 18 18 1
197- Brill 198
13
13
13
13
Ca-34(
190 190
Control Cont
Control Cont
U-3Pt
[0 - 3M [
[0 - 3M [
[0 - 3M[
Total [0 - 3M [[3M - 1Y [[11' - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more
Total [0 - 3M [[3M - 1Y [[11' - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more
[0 - 3M [
[0-3M[
$\begin{array}{cccccccccccccccccccccccccccccccccccc$
[2Y - 3Y [
[5Y - 10Y [
[0-3M[0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[1Y-2Y[
[5Y - 5Y [
Total 226 226 0 139 87 0 <t< td=""></t<>
[3M-1Y] 219 219 0 101 118 0
[1Y-2Y[
[10Y - more 23 23 23 0 0 0 0 0 0 Total Total 431 431 431 431 50 0 [0 - 3M[] 0 0 0 0 0 0 0 0
[3M - 1Y [
[3M - 1Y [
[5Y - 10Y [[10Y - more Total



General governments exposures by country of the counterparty

						Conféd	ération Nationale du Cré	dit Mutuel						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
								belivatives with p	ositive ian value	Derivatives with	i negative fair value			
														Risk weighted
Basidas Matarita	Country / Basis	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonniai	PIOVISIOIIS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[0 - 3M [Lithuania													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
Total [0 - 3M [[3M - 1Y [1 4	1 4	0	0	0	1 4	C		0	0	2	0	
[1Y - 2Y [[2Y - 3Y [Luxembourg	74	74	0	0	56 0	17 0	C	0 0	0	0	0	0	
[0 - 3M [232 0	232 0	0 80 0	0 0	4 40 0	93 112 0) () ()	0 0 0	0 0	0 0 0	0 0 0	0 0 0	
		407	407	80	0	100	227	0	1	0	0	2	0	1
[1Y - 2Y [[2Y - 3Y [Malta													
[0 - 3M [
Total [0 - 3M [[3M - 1V [101	101	0	0	101	0	C	0	0	0	0	0	
[0 - 3M [Netherlands	26 51	26 51	0	0	0 51	26 0	C	0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		211 0	211 0	0 0 0	0 0	10 175 0	35 0		0 0	0 0	0 0	0 0 0	0 0 0	
Total [0 - 3M [484 10	10 0	0	0	363 10	121 0	0	0 0	0	0	0 0	0	0
[1Y - 2Y [[2Y - 3Y [Poland	68 0	68 0	0	0	68 0	0	C	0 0	0	0	0	0	
[0 - 3M [2	2 0	0 0 0	0 0	2 0	0 0 0) () ()	0 0 0	0 0	0 0 0	0 0 0	0 0 0	
I IATAI		81 0	81 0	0	0	81 0	0	0	0 0	0 0	0	0	0	16
[0 - 3M [Portugal	0 0	0 0	0	0 0	0 0	0 0	C	0 0	0 0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		0 19 7	0 19 7	0 19 7	0 0	0 0 0	0 0 0	C C C	0 0 0	0 0	0 0 0	0 0 0	0 0 0	
I IO-3MI		26	26	26	0	0	0	Ö	0	0	0	0	0	0
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Romania													
[3M - 1Y [Komania													
Total		0	0	0	0	0	0	C	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Slovakia	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	C C C	0 0	0 0	0 0	0 0 0	0 0 0	
[0 - 3M [Jiovakia	0 0	0 0 0	0 0 n	0 0	0 0 0	0 0 0	() () ()	0 0	0 0 0	0 0	0 0 0	0 0 0	
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	, o	0	0
[0 - 3M [Clauser!-													
[3Y - 5Y [[5Y - 10Y [Slovenia													
Total														



General governments exposures by country of the counterparty

						Confec	lération Nationale du Cré As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sh	heet	<u> </u>			Deriva	tives		Off bala	nce sheet	
	(IIIII LOK)												heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	5 13 31 25 175 367 19	5 13 51 25 175 429 68 766	0 0 19 0 0 62 49	0 0 0 0 0 0	0 0 0 25 175 367 7 574	5 13 31 0 0 0 12 62	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Sweden	0 7 28 0 5 0 5	0 7 28 0 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 3 20 0 0 0	0 4 9 0 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 4 16 0 0	0 0 0 4 16 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 16 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0 0 0 0 9 0 0	0 0 0 0 9 0 0	0 0 0 0 9 0 0 9	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 7 0 0 0 0 0	0 7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 35 40	0 0 0 0 0 35 40	0 0 0 0 0 35 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 90 13 39 334 60			0 0 0 0 0 0	0 0 80 0 28 195 58	0 0 10 13 4 20 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	21
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong	178 11 0 0 0 0 0 189	178 11 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	178 11 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

						Conred	lération Nationale du Cré							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	ntives		Off balan	ce sheet	
												Off balance ch		
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
			T-1-1									-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
residual Hatarity	country / region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [64 95	64 95	0 0	0	64 95	0 0		0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Japan	0	0	0	0	0	0 0	(0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0 0	(0 0	0	0	0 0	0	
I Iofal		239 0 233	239 0 233	0	0	239	0		0 0	0	0	0	0	48
[0 - 3M [3	3	3 0	0	0	233 0	(0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [U.S.	1 21	1 21	0 12	0	1 9	0 0	(0 0	0	0	0 0	0	
i iorai		1,885 2,144	1,885 2,144	76 90	0 0	1,810 1,820	0 233	(0	0 0	0 0	0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [China													
[5Y - 10Y [_													
[0 - 3M [[3M - 1Y [1,976 0	1,976 0	0	0	0	1,976 0	(0 0	0	0	1 0	0	
[1Y - 2Y [[2Y - 3Y [Switzerland	0	0	0	0	0	0	(0 0	0	0	0 0	0	
[0 - 3M [0 0 5	0	0	0	0	0 0 5	(0 0	0	0	0 0	0	
I IOTAI		1,981	1,981	0	0	0	1,981	(0 0 0	0	0	1	0	0
[3M - 1Y [[1Y - 2Y [Other a description	32 7	32 7	29 7	0	3 0	0	(0 0	0	0	0	0	
[0 - 3M [Other advanced economies non EEA	58 20 51	58 20 51	53 20 6	0	5 0 45	0 0	(0 0	0	0	0 0	0	
lotai	-	29 199	29 199	29 145	0 0	0 54	0		0 0	0	0	0	0	0
[0 - 3M [0 21	0 21	0 21	0	0	0	(0 0	0	0	0	0	
[3M - 1Y [Other Central and eastern Europe countries non EEA	0	0	0 0	0	0	0 0	(0 0	0	0	0 0	0	
[5Y - 10Y [Larope countries non LLA	0	0	0	0	0	0 0	(0 0	0	0	0 0	0 0	
Total [0 - 3M [[3M - 1Y [21 1	21 1	21	0	0	0 1		0 0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]		17 36 37	17 36 37	0 0	0	0	17 36 37	(0 0	0	0	15 29	0	
[1Y - 2Y [Middle East	93 132	93 132	0 0	0	0	93 132	(0 0	0 0	0 0	452 138	0	
Total		316	0 316	0 0	0 0	0	0 316	(0	0 0	0 0	634	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [6 22	6 22	0 0	0	0	6 22	(0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean	16 14 14	14 14	0 0	0	0	14 14 14	(0 0	0	0 0	0	
[5Y - 10Y [[10Y - more Total		0	0	0	0 0	0	0	(0 0	0	0	247 0 247	0	
Total		73	73	0	0	0	73		0	0	0	247	0	10



General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

							acracion Nacionale da ere	die i ideaei						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives witl	h negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	1 74 75 75 100 26 0	26 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 74 75 75 100 26 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 51 9 13 8 0 0	0 0 0 0 0 0	26
[0 - 3M [Others	49 128 200 79 29 327 0	49 128 200 79 29 327 0	0 0 0 19 0 5 0	0 0 0 0 0 0	43 114 181 43 14 318	6 14 19 17 15 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 12 0 0 0	0 0 0 0 0	

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						Conféd	lération Nationale du Cré							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 32 9 0 243 105 7	0 32 9 0 243 105 7	0 0 0 0 0 26 7	0 0 0 0 0 0	0 0 0 0 157 50 0	0 32 9 0 85 28 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	393 34 24 7 104 220 398 3	34 24 7 104 220 398 3	0 0 0 0 0 0 0 3	0 0 0 0 0 0	0 0 3 104 137 363 0	34 9 4 0 83 35 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	J
[0 - 3M [Bulgaria	731	731	3			103			J			· ·	
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia	U					U			J		J	U	



General governments exposures by country of the counterparty

						Conféd	lération Nationale du Cré	édit Mutuel						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off balance of	.	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
												-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Naminal	Dunyiniana	
			,	of which. Financial conta	of which: Financial assets	of which: Financial assets at	of which the control of the control of					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of 1033	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [52 30	52 30	0	0	52 30	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Finland	7 0	7 0	0	0	5 0	2 0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		22	22	10 15	0	110 0 0	11 0			0	0	0	0	
[10Y - more Total [0 - 3M [240 1,308	240 1,308	25	0	424	814		0 0 0	0	0	0 499		0
Г 3М - 1 У Г		861 1,059	861 1,059	0 64	0	322 418	540 577		250	2 0	250 2	849 336	0	
[1Y - 2Y [France	1,519 3,652 4,605 1,764	1,519 3,652 4,605	19 38	41 13 0	960 2,589 2,714	517 1,030 1,853		7 56 2 221	0 0 25	8 250	7	0	
[10Y - more Total		1,764 14,769	1,764 14,769	21 147	0 120	2,589 2,714 526 7,95 4	1,030 1,853 1,218 6,549	58	9 111		678 1,187	271 1,998	0	1,227
[0 - 3M [[3M - 1Y [21 265	21 265	0 141	0	0 42	21 82		0 0	0	0	87 0		
[1Y - 2Y [Germany	303 231 409	303 231 409	0 45	0	229 183 291	74 2			0	0	0	0	
[1Y - 2Y [553 34	553 34	28 34	0	379 0	116 146 0		0 0	0	0	0	0	
Total		1,815	1,815	249	0	1,123	444		0	0	0	88	0	17
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Croatia													
Total														
[0 - 3M [18 9	18 9 0	18 9 0	0	0	0		0 0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Greece	0	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0		0 0	0	0	0	0	
I Iotal		27	27 0	27 0	0	0	0		0 0	0	0	0	0	0
[0 - 3M [0	0 0	0 0	0	0	0 0		0 0 0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Hungary	0	0 0	0 0	0	0	0 0		0 0	0 0	0 0	0 0	0 0	
[10Y - more Total [0 - 3M [0 0	0 0	0 0	0 0	0 0	0 0		0 0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [0	0 0	0 0	0	0	0		0 0 0	0 0	0 0	0 0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland	30 24	30 24	0 0	0	30 24	0 0		0 0	0 0	0 0	0 0	0	
[5Y - 10Y [[10Y - more		118 2	118 2 174	0 2	0	118 0 172	0 0		0 0	0 0	0	0	0 0	
Total [0 - 3M [[3M - 1Y [174 394 91	394 91	200 25	0	101 25				0 0	0	0	0 0	U
「 1Y - 2Y 「	Italy	50 26	50 26	0 26	0	50	0		0 0	0	0 0	0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	59 0	59	42 0	0	17 0	0		0 0 0	0	0 0	0	0 0	
[10Y - more Total [0 - 3M [38 658	38 658	38 331	0 0	193 0	133 0		0 0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [0	0 0	0 0	0	0	0 0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Latvia	0	0	0	0	0	0		0 0 0	0	0 0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		9	0 9	0 9	0	0	0		0 0	0	0	0	0	0
ividi	Ī	<u>1</u> 9	<u>, </u>	9	U	ı	U	<u>. </u>	, ₁	U	U	U	U	U



General governments exposures by country of the counterparty

						Conféd	lération Nationale du Cré	edit Mutuel						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
										Off-balance sheet exposures				
												Off Balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of the French contra	of the French control						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tall Value till bagil baller	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0		0 0 0	0	0	0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Lithuania	0 0	0 0	0 0	0 0	0	0 0		0 0 0	0 0	0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		0 5	0 5	0 5	0	0	0	(0 0	0	0	0	0	
[0 - 3M [3 65	3 65	0 0	0 0 0	0 0 55	3 9		0 0 2 0 0	0 0 0	0 0 0	2 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [Luxembourg	28 0	28	0	0	0	28		0 0 0	0	0	0	0	
[0 - 3M [108 88 16	108 88 16	0 0 15	0 0	4000	103 48 1		0 0 0	0 0	0 0	0 0	0 0	
10tai		309	309	15	0	100	193		2	0	0	2	0	1
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Malta													
[10Y - more Total [0 - 3M [27	27	0	0	26	1		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0 28	0 28	0	0	0	0 28		0 0 0	0	0	0	0	
[0 - 3M [Netherlands	96 212	96 212	0 0	0 0	16 176	80 36		0 0 0	0 0	0 0	0 0	0 0	
Total		0 414	0 414	0 0	0	269	0 145		0 0	0	0 0	0 0	0 0	0
[0 - 3M [66 0	66 0	0 0	0 0	66 0	0 0		0 0 0	0 0	0 0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [Poland	44 0	44 0	44	0	0	0		0 0 0	0	0	0	0	
I I OF 2 I		2 0 112	2 0 112	0 0 44	0	68	0 0 0		0 0	0	0 0	0 0 0	0 0	14
[0 - 3M [0	0 0	0	0	0	0		0 0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Portugal	0 0 39	0 0 39	0 0	0 0	0 0 39	0 0		0 0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [[10Y - more		105	105 0 144	21 0	0 0	84 0 123	0	(0 0 0	0	0	0	0	
I IO-3MI		144	144	21	0	123	0		0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Romania													
[3M - 1Y [-													
I Total		0	0	0	0	0	0		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Classel !	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0		0 0 0 0	0 0	0 0 0	0 0	0 0	
[0 - 3M [Slovakia	0 0	0	0	0	0	0		0 0 0	0	0	0	0	
[10Y - more Total [0 - 3M [2 2	2 2	2 2	0	0 0	0 0		0 0	0	0 0	0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovenia													
[10Y - more Total														



General governments exposures by country of the counterparty

		Confédération Nationale du Crédit Mutuel As of 30/06/2019													
						Direc	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	nce sheet		
								Derivatives with positive fair value Derivatives with negative fair value			h negative fair value	Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Spain	0 90 56 63 432 356 33 1,030	0 90 56 63 432 356 33 1,030	0 20 0 0 0 0 50 30	0 0 0 0 0 0	0 0 25 63 432 306 3	0 70 31 0 0 1 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2	
[0 - 3M [Sweden	4 20 12 0 8 0 0	4 20 12 0 8 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 20 0 0 0 0 0	4 0 12 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [United Kingdom	0 4 0 0 17 39 0	0 4 0 0 17 39 0	0 0 0 0 0 39 0 39	0 0 0 0 0 0	0 0 0 0 0 0	0 4 0 0 17 0 0 21	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0 0 0 0 12 0 0	0 0 0 0 12 0 0	0 0 0 0 12 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [Liechtenstein														
[0 - 3M [Norway														
[0 - 3M [Australia	0 0 0 0 0 0 20 78 98	0 0 0 0 0 20 78	0 0 0 0 0 20 78 98	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [Canada	0 129 10 18 225 309 8	0 129 10 18 225 309 8	0 51 0 0 50 147 8	0 0 0 0 0	0 77 0 0 150 155 0	0 0 10 18 25 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Hong Kong	187 0 0 0 0 5 0 193	187 0 0 0 5 0	0 0 0 0 5 0	0 0 0 0 0 0 0	187 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Conred	ération Nationale du Cré							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	ntives		Off balan	ce sheet	
											Off-balance sheet exposures			
												OIT-Dalance Sn	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
			Total carrying amount of									-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	non-derivative financial											exposure amount
,		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[11/	114	0	0	114	0			0	0	0	0	
[0 - 3M [114 16 82	114 16 82	0 0	0	114 16 82	0 0		0 0	0 0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Japan	0 3	0 3	0 3	0	0	0 0	(0 0	0	0	0 0	0	
Lotal		0 0 215	215	0 0 3	0 0	212	0	(0 0	0	0	0	0 0	42
[0 - 3M [0 67	0 67	0 47	0 0	0	0 20	(0 0	0	0	0	0	
[1Y - 2Y [U.S.	32 0 146	32 0 146	0 0 121	0	0	32 0	(0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more		98 2,048	98 2,048 2,392	0 80	0	15 1,968	83 0	(0 0	0	0	0 0	0	
I IOTAI		2,048 2,392	2,392	248	0	1,968 1,985	158		0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [China													
Total		1 404	1,494	0	0	0	1 404			0	0	1	0	
[0 - 3M [1,494 7 5	7 5	0 0	0	0	1,494 7 5	(0 0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Switzerland	23 11	23	0	0	0	23 11	(0 0	0	0	0	0	
I IOTAL		16 14 1,569	16 14 1,569	0	0 0 0	0	16 14 1,569	(0 0	0	0	0 0	0 0	0
[0 - 3M [[3M - 1Y [2 19	2 19	1 19	0	1 0	0 0	(0 0	0	0	0 0	0	, and the second
[1Y - 2Y [[2Y - 3Y [Other advanced economies	50 39	50 39	23 34	0	0 5	27 0		0 0	0	0	0 0	0	
[0 - 3M [non EEA	46 106 48	46 106 48	46 37 48	0 0 0	69 0	0 0 0	(0 0	0 0 0	0 0 0	0 0	0 0 0	
	1	309		207	0	75	27	C	0 0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [Other Central and eastern	0	0	0 0	0	0	0 0		0 0	0	0	0 0	0	
[3M - 1Y [Europe countries non EEA	0	0	0 0	0	0 0	0 0	(0 0	0 0	0 0	0	
[10Y - more Total		5 5	5 5	5 5	0 0	0	0	(0	0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [2 40 52	2 40	0 0	0	0	2 40		0 0	0	0	0 0	0	
[1Y - 2Y [Middle East	53 53 118	53 53 118	0 0	0	0	53 53 118		0 0	0 0	0	0 336	0	
[5Y - 10Y [[10Y - more		164 0	164	0	0	0 0	164 0	(0 0	0	0	134	0	
Total [0 - 3M [[3M - 1Y [430 3 17	430 3 17	0	0 0	0	430 3 17		0 0	0 0	0 0 0	498 0 0	0 0	0
[1Y - 2Y [[2Y - 3Y [Latin America and the	17 17 14	17 17 14	0 0	0	0	17 17 14		0 0	0 0	0	0 0	0	
[3Y - 5Y [Caribbean	12 11	12	0 11	0	0	12 0	(0 0	0	0	0 251	0	
[5Y - 10Y [[10Y - more Total	-	0 75	75	0 11	0 0	0	0 64	(((((((((((((((((((0 0	0	0	0 251	0 0	9



General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

						Coniec	ieration nationale du Cre	ait Mutuei						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
	Country / Region							Derivatives with po	ositive fair value	Derivatives witl	n negative fair value	Off-balance sheet exposures		
Residual Maturity		Total gross carrying amount of non- derivative financial assets	otal gross carrying amount of non- derivative financial assets derivative financial assets positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provis	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	1 78 78 78 78 78 25 0	1 78 78 78 78 78 25 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 78 78 78 78 78 25 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 39 9 12 0 0 0	0 0 0 0 0 0	24
[0 - 3M [Others	10 100 209 70 131 463	10	0 0 11 19 8 6 0	0 0 0 0 0 0	0 83 174 31 109 450	10 17 24 20 14 7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 12 54 0 0	0 0 0 0 0 0	£-7
Total	1	983	983	44	0	847	93	0	0	0	0	66	0	

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua Antigu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018								
		Gross carryii	ng amount		Accumulated in accumulated convalue due to cruprovisions ⁴	hanges in fair	Collaterals and financial guarantees		Gross carrying amount			Accumulated i accumulated c value due to c provisions ⁴	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing			
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	54,265	0	498	498	22	226	0	54,109	0	402	402	20	218	0		
Central banks	951	0	0	0	0	0	0	1,049	0	0	0	0	0	0		
General governments	21,630	0	0	0	6	0	0	21,323	0	0	0	7	0	0		
Credit institutions	15,715	0	302	302	6	57	0	16,242	0	204	204	5	48	0		
Other financial corporations	8,812	0	147	147	2	134	0	8,636	0	149	149	2	137	0		
Non-financial corporations	7,157	0	49	49	8	35	0	6,860	0	49	49	5	33	0		
Loans and advances(including at amortised cost and fair value)	594,281	1,475	14,560	14,560	2,228	7,977	3,431	594,083	2,179	14,573	14,573	2,283	7,894	3,372		
Central banks	70,593	0	0	0	0	0	0	62,594	0	0	0	0	0	0		
General governments	9,272	47	46	46	5	4	20	11,905	101	41	41	12	4	21		
Credit institutions	48,646	0	0	0	6	0	0	48,517	62	1	1	5	0	0		
Other financial corporations	25,199	11	205	205	31	140	28	22,436	19	207	207	30	138	33		
Non-financial corporations	208,884	707	7,485	7,485	929	3,739	2,146	212,887	1,301	7,478	7,478	934	3,660	2,100		
of which: small and medium-sized enterprises at amortised cost	131,018	564	5,394	5,394	557	2,686	1,870	130,721	748	5,144	5,144	564	2,580	1,794		
Households	231,686	710	6,823	6,823	1,256	4,094	1,236	235,745	695	6,847	6,847	1,302	4,092	1,219		
DEBT INSTRUMENTS other than HFT	648,546	1,475	15,057	15,057	2,250	8,203	3,431	648,192	2,179	14,975	14,975	2,303	8,112	3,372		
OFF-BALANCE SHEET EXPOSURES	154,230		424	424	197	167	79	157,067		418	418	152	177	76		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	s of 31/03/201	9			As of 30/06/2019								
		Gross carry	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial quarantees				Gross carryi	ing amount		Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non	On performi		On non- performing	received on non-performing exposures		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted					days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	59,041	0	290	290	23	200	0	54,968	0	202	202	21	173	0		
Central banks	1,045	0	0	0	0	0	0	998	0	0	0	0	0	0		
General governments	22,674	0	0	0	6	0	0	21,212	0	0	0	6	0	0		
Credit institutions	17,673	0	91	91	6	28	0	17,084	0	4	4	5	2	0		
Other financial corporations	9,131	0	151	151	2	139	0	8,817	0	149	149	3	138	0		
Non-financial corporations	8,518	0	48	48	9	33	0	6,857	0	49	49	7	33	0		
Loans and advances(including at amortised cost and fair value)	611,891	3,346	14,577	14,577	2,292	7,882	3,291	616,103	1,788	14,723	14,723	2,299	7,933	3,498		
Central banks	65,047	0	0	0	0	0	0	72,870	0	3	3	0	0	0		
General governments	12,187	66	31	31	15	4	18	11,256	56	50	50	11	4	16		
Credit institutions	50,043	72	0	0	5	0	0	48,352	15	1	1	4	0	0		
Other financial corporations	28,387	9	208	208	35	136	37	17,856	46	258	258	37	172	54		
Non-financial corporations	216,355	2,538	7,479	7,479	942	3,643	2,055	221,673	868	7,562	7,562	952	3,645	2,205		
of which: small and medium-sized enterprises at amortised cost	107,866	379	4,583	4,583	457	2,397	1,742	114,334	560	4,951	4,951	464	2,373	1,700		
Households	239,872	662	6,859	6,859	1,296	4,099	1,181	244,096	803	6,849	6,849	1,295	4,112	1,223		
DEBT INSTRUMENTS other than HFT	670,932	3,346	14,867	14,867	2,315	8,082	3,291	671,071	1,788	14,925	14,925	2,320	8,106	3,498		
OFF-BALANCE SHEET EXPOSURES	155,882		409	409	158	175	69	155,257		410	410	161	182	75		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

		,	As of 30/09/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted forbearance me	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		accumulated cha value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	134	134	132	132	0	134	134	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	134	134	132	132	0	134	134	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,460	2,599	1,324	1,247	1,140	3,551	2,603	1,334	1,253	1,199
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	39	30	14	14	19	36	30	17	17	17
Non-financial corporations	1,486	1,183	551	538	687	1,545	1,178	566	550	714
of which: small and medium-sized enterprises at amortised cost	793	598	238	227	469	821	589	234	222	495
Households	1,935	1,385	759	695	434	1,969	1,394	751	686	468
DEBT INSTRUMENTS other than HFT	3,594	2,733	1,456	1,379	1,140	3,685	2,736	1,334	1,253	1,199
Loan commitments given	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	136	136	0	0	0	135	135	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	136	136	0	0	0	135	135	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,636	2,612	1,320	1,241	1,161	3,923	2,848	1,414	1,335	1,308
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	29	17	17	15	106	88	53	52	53
Non-financial corporations	1,660	1,199	568	553	687	1,812	1,341	614	599	795
of which: small and medium-sized enterprises at amortised cost	726	547	212	203	449	714	527	208	197	437
Households	1,941	1,384	735	671	459	2,005	1,418	748	683	461
DEBT INSTRUMENTS other than HFT	3,773	2,749	1,320	1,241	1,161	4,058	2,983	1,414	1,335	1,308
Loan commitments given	15	5	0	0	8	18	4	0	0	11

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign