



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

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	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

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Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
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)	
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)	
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)	

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Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	52,363	55,814	57,324	58,656	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,115	47,679	48,481	48,864	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,976	10,091	10,264	10,476	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	40,781	43,929	44,342	44,565	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4	-252	-60	-141	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	375	387	392	396	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-69	-117	-139	-162	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,395	-5,915	-5,926	-5,962	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	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 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-499	-433	-500	-453	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	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 (430,010)	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 (440,010)	Article 36(1) point (f) 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 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (a) (ii) and 37(2)(3) of CRR, Articles 36(1) point (a) (iv) and 153(8) of CRR and Articles 36(1) point (a) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-231	-172	-71	-26	C 01.00 (460,010)	Articles 36(1) point (a) (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 (480,010)	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 (490,010)	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 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	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 (220,010)	Articles 48(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 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	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	780	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	48	49	50	51	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	972	972	729	729	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	45,135	48,700	49,260	49,644	C 01.00 (015,010)	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 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,129	8,049	9,028	9,960	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-937	-972	-992	-976	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	37	37	28	28	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	267,212	272,038	279,896	275,468	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.51%	17.53%	17.32%	17.74%	CA3 (1)	-
	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%	CA3 (5)	-
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]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



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Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
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, c010)
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_110)*12.5
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	

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P&L

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(min 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 subsidiaries, 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 subsidiaries, 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."

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Total Assets: fair value and impairment distribution

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ASSETS:		As of 30/09/2018			As of 31/12/2018			As of 31/03/2019			As of 30/06/2019			References				
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				Carrying amount	Fair value hierarchy		
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3			Level 1	Level 2	Level 3
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	14,541	9,314	4,133	16,950	11,239	4,615	29,690	9,861	18,990	839	IFRS 7.8(a)(i); IFRS 9. Appendix A			
Non-trading financial assets mandatorily at fair value through profit or loss		6,118	1,267	1,103	6,900	2,043	1,027	6,928	1,967	1,072	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	544	154	27	568	154	21	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	42,169	34,635	5,740	46,994	37,724	7,581	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	3,409	0	3,397	3,558	0	3,555	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"

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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 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 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 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 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 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 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 credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	41,004	102	2	-20	-1	-1	39,908	1,367	3	-19	0	-1	44,531	1,547	2	-21	0	-1	40,126	1,798	2	-19	0	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	9,968	20	496	-1	-1	-225	9,877	20	399	-1	0	-217	10,078	25	288	-1	0	-199	10,208	21	200	-1	0	-172	Annex V. Part 1.31, 44(b)
	Loans and advances	480,580	26,031	14,560	-1,017	-1,211	-7,977	487,204	25,774	14,573	-1,039	-1,245	-7,894	504,789	25,038	14,577	-1,057	-1,235	-7,882	499,884	25,352	14,723	-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.



2019 EU-wide Transparency Exercise

Market Risk

Confédération Nationale du Crédit Mutuel

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			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 AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	1,758	1,554	0	0	0	0							0	0	0	0								
Of which: General risk	550	378	0	0	0	0							0	0	0	0								
Of which: Specific risk	1,127	1,137	0	0	0	0							0	0	0	0								
Equities	1,262	874	0	0	0	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								
Foreign exchange risk	0	763	0	0	0	0							0	0	0	0								
Commodities risk	7	0	0	0	0	0							0	0	0	0								
Total	3,027	3,191	0	0	0	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											
Traded Debt Instruments	1,809	1,615	0	0	0	0							0	0	0	0								
Of which: General risk	479	451	0	0	0	0							0	0	0	0								
Of which: Specific risk	1,313	1,141	0	0	0	0							0	0	0	0								
Equities	844	1,486	0	0	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								
Foreign exchange risk	617	608	0	0	0	0							0	0	0	0								
Commodities risk	4	5	0	0	0	0							0	0	0	0								
Total	3,275	3,714	0	0	0	0	0	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.

		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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	96,513	95,135	2,027		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	19,056		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	26,248		51,123	37,373	26,958	
	of which: SME	8,714	5,304	3,031		10,220	6,000	3,429	
	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	5,810	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 Total²	263,314	220,484	59,943	4,588	263,793	218,886	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 Securitisation position unlike in the previous Transparency exercises' results.

		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, %)									
FRANCE	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	
	of which: SME	3,691	3,225	1,843		4,240	3,660	2,091	
	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	1,286
	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 Total²	174,000	158,000	45,000	1,701	174,000	158,000	45,000	1,710	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
GERMANY	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	465	318	302		680	557	531	
	Retail	22,861	14,894	11,033		23,530	15,233	11,266	
	of which: SME	3,129	768	439		3,560	889	508	
	Secured by mortgages on immovable property	23	23	10		25	25	11	
	of which: SME	3	3	1		4	4	1	
	Exposures in default	1,435	388	404	1,043	1,444	390	404	1,043
	Items associated with particularly high risk	0	0	0		11	11	17	
	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		22	22	23		
Other exposures	455	455	455		400	400	400		
Standardised Total²	19,300	18,000	5,000	1,494	19,300	18,000	5,000	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
LUXEMBOURG	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	
	of which: SME	4	1	1		12	0	0	
	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 Total²	12,000	11,000	3,000	21	12,000	11,000	3,000	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
UNITED STATES	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	
	of which: SME	1	0	0		10	2	1	
	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		1	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	0	0		0	0	0		
Equity	156	156	156		138	138	138		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				0				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
SWITZERLAND	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	141	141	140		191	191	191	
	Retail	849	395	249		892	359	220	
	of which: SME	565	265	151		611	275	157	
	Secured by mortgages on immovable property	4,342	4,335	1,638		4,502	4,493	1,702	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	91	62	79	29	109	78	96	31
	Items associated with particularly high risk	0	0	0		25	35	52	
	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	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
BELGIUM	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	
	of which: SME	312	285	163		421	345	197	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
UNITED KINGDOM	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	0	0	0		0	0	0	
	Institutions	1,244	863	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	
	of which: SME	6	5	3		66	17	10	
	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	2	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
SPAIN	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	
	of which: SME	730	610	349		748	596	341	
	Secured by mortgages on immovable property	952	917	388		997	961	419	
	of which: SME	458	434	177		449	429	179	
	Exposures in default	531	160	175	368	516	168	182	344
	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		3	3	3		
Other exposures	194	194	194		147	147	146		
Standardised Total²				444				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
Country of Counterpart 9	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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 Total²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		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, %)									
Country of Counterpart 10	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	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 Total²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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, %)									
Consolidated data	Central governments or central banks	91,502	90,189	2,096		97,933	96,673	1,865	
	Regional governments or local authorities	12,323	11,351	2,162		12,221	11,322	2,157	
	Public sector entities	38,145	38,902	54		40,704	41,415	60	
	Multilateral Development Banks	830	830	0		708	708	0	
	International Organisations	1,143	1,143	0		1,110	1,110	0	
	Institutions	6,469	4,405	807		6,426	4,453	742	
	Corporates	47,793	22,006	20,454		47,317	21,450	19,597	
	of which: SME	5,203	4,752	4,602		4,880	4,575	4,418	
	Retail	51,896	38,048	27,461		52,806	38,765	27,964	
	of which: SME	10,231	6,021	3,440		10,576	6,213	3,550	
	Secured by mortgages on immovable property	13,224	12,981	5,339		13,847	13,585	5,655	
	of which: SME	958	930	478		976	934	483	
	Exposures in default	5,708	2,180	2,471	3,474	5,911	2,326	2,672	3,519
	Items associated with particularly high risk	466	443	657		531	505	748	
	Covered bonds	58	58	6		75	75	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,251	298	191		1,357	321	204		
Equity	592	592	619		637	637	652		
Other exposures	2,675	2,671	2,646		2,763	2,763	2,739		
Standardised Total ²	274,075	226,097	64,961	4,624	284,346	236,107	65,064	4,668	

(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 Securitisation position unlike in the previous Transparency exercises' results.

		Standardised 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, %)									
FRANCE	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	
	of which: SME	4,163	3,569	2,039		4,371	3,754	2,145	
	Secured by mortgages on immovable property	4,170	4,039	1,790		4,600	4,448	2,005	
	of which: SME	216	214	185		210	207	180	
	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	359	336	496		394	368	543	
	Covered bonds	27	27	3		38	38	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,201	248	141		1,306	270	153		
Equity	296	296	321		323	323	338		
Other exposures	1,334	1,329	1,306		1,292	1,292	1,268		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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, %)									
GERMANY	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	
	of which: SME	3,605	963	550		3,601	928	531	
	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	1,040
	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	572	572	572		669	669	669		
Standardised Total ²				1,510				1,518	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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, %)									
LUXEMBOURG	Central governments or central banks	648	648	0		1,275	1,275	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	9	9	0		2	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	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	
	of which: SME	12	1	0		10	1	0	
	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	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		26	26	26		
Equity	84	84	84		86	86	86		
Other exposures	238	238	238		256	256	256		
Standardised Total ²				18				18	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m€ EUR, %)									
UNITED STATES	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	
	of which: SME	10	2	1		6	2	1	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	7	10	0	7	7	10	0
	Items associated with particularly high risk	1	1	1		1	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	0	0		0	0	0		
Equity	164	164	164		180	180	180		
Other exposures	1	1	1		3	3	3		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m€ EUR, %)									
SWITZERLAND	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	
	of which: SME	612	270	154		697	259	148	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m€ EUR, %)									
BELGIUM	Central governments or central banks	1,259	1,259	37		1,514	1,514	75	
	Regional governments or local authorities	145	145	0		128	128	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	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	
	of which: SME	413	343	196		412	343	196	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m€ EUR, %)									
UNITED KINGDOM	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	
	of which: SME	338	332	331		335	324	323	
	Retail	85	34	22		69	29	19	
	of which: SME	66	19	11		52	14	8	
	Secured by mortgages on immovable property	39	39	16		30	29	13	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	24	22	32	2	34	32	46	2
	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	9	9	9		7	7	7		
Standardised Total ²				2				2	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

		Standardised 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, %)									
SPAIN	Central governments or central banks	1,645	1,645	0		1,712	1,711	0	
	Regional governments or local authorities	18	18	4		8	8	2	
	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	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	
	of which: SME	780	617	353		837	660	377	
	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		141	141	140		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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, %)									
Country of Counterpart 9	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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, %)									
Country of Counterpart 10	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2018					As of 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
Consolidated data	Central banks and central governments	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
	Corporates	151,789	2,496	125,055	67,412	1,276	1,725	152,362	2,506	124,780	67,912
	Corporates - Of Which: Specialised Lending	9,480	98	9,208	7,138	0	17	9,812	89	9,482	7,328
	Corporates - Of Which: SME	36,091	1,198	33,777	15,372	786	739	37,059	1,189	34,598	15,711
	Retail	318,120	6,683	296,651	34,923	1,730	3,978	323,952	6,507	301,741	35,131
	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
	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
	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	149,713	16,727
	Retail - Qualifying Revolving	19,982	168	10,660	1,372	36	155	20,263	164	10,791	1,372
	Retail - Other Retail	123,763	3,320	114,497	12,000	759	2,378	126,006	3,262	116,180	12,105
	Retail - Other Retail - Of Which: SME	39,462	2,226	35,596	5,707	508	1,590	39,944	2,201	35,872	5,749
	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
	Equity	18,574	1	18,574	62,955	5		18,758	3	18,758	63,132
Other non credit-obligation assets											
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 Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 30/09/2018					As of 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
FRANCE	Central banks and central governments	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
	Corporates	124,332	2,325	103,047	53,264	1,268	1,900	124,099	2,319	102,203	53,606
	Corporates - Of Which: Specialised Lending	3,959	21	3,837	3,156	0	7	4,172	16	4,035	3,181
	Corporates - Of Which: SME	34,404	1,185	32,192	14,447	779	726	35,406	1,169	33,071	14,845
	Retail	314,780	6,595	293,511	34,546	1,707	3,941	320,527	6,423	298,514	34,750
	Retail - Secured on real estate property	172,220	3,140	169,376	21,281	919	1,388	175,493	3,026	172,614	21,387
	Retail - Secured on real estate property - Of Which: SME	24,870	828	24,528	4,856	233	411	25,362	805	25,008	4,911
	Retail - Secured on real estate property - Of Which: non-SME	147,350	2,312	144,847	16,425	686	977	150,131	2,221	147,607	16,476
	Retail - Qualifying Revolving	19,900	165	10,614	1,364	35	149	20,177	161	10,743	1,366
	Retail - Other Retail	122,660	3,290	113,521	11,901	753	2,404	124,857	3,235	115,157	11,997
	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
	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
	Equity	17,681	1	17,681	60,460	5		17,598	3	17,598	59,954
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 Approach									
		As of 30/09/2018					As of 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	810	0	807	155	0	0	700	0	709	129
	Corporates	3,903	1	3,216	1,943	0	16	3,694	2	3,076	1,920
	Corporates - Of Which: Specialised Lending	246	0	240	177	0	0	242	0	236	188
	Corporates - Of Which: SME	254	1	239	151	0	0	209	2	193	107
	Retail	219	5	201	24	1	4	223	6	205	24
	Retail - Secured on real estate property	134	3	132	17	1	2	133	4	131	16
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1
	Retail - Secured on real estate property - Of Which: non-SME	133	3	130	16	1	2	132	3	129	15
	Retail - Qualifying Revolving	7	0	4	1	0	0	7	0	4	1
	Retail - Other Retail	78	2	65	7	0	2	83	2	70	7
	Retail - Other Retail - Of Which: SME	18	1	12	2	0	1	19	1	12	2
	Retail - Other Retail - Of Which: non-SME	60	1	54	4	0	1	64	1	59	5
	Equity	13	0	13	28	0	0	2	0	2	7
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 Approach									
		As of 30/09/2018					As of 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	349	0	342	35	0	0	890	0	870	85
	Corporates	2,075	4	1,602	1,429	1	7	2,171	3	1,796	1,360
	Corporates - Of Which: Specialised Lending	321	0	312	290	0	0	360	0	347	361
	Corporates - Of Which: SME	237	4	208	93	1	1	444	3	396	224
	Retail	177	6	159	22	1	4	173	6	157	20
	Retail - Secured on real estate property	105	3	103	13	1	1	106	3	103	13
	Retail - Secured on real estate property - Of Which: SME	9	1	9	3	0	1	9	1	9	3
	Retail - Secured on real estate property - Of Which: non-SME	96	1	94	10	0	1	97	2	94	10
	Retail - Qualifying Revolving	5	0	3	0	0	0	6	0	3	1
	Retail - Other Retail	24	3	21	9	1	2	21	3	20	6
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: non-SME	43	1	37	4	0	1	45	1	39	4
	Equity	163	0	163	554	0	0	107	0	107	389
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 Approach									
		As of 30/09/2018					As of 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		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,146	0	1,125	254	0	0	1,233	0	1,212	405
	Corporates	5,499	71	3,959	3,214	0	45	5,773	75	4,106	3,441
	Corporates - Of Which: Specialised Lending	729	23	701	508	0	2	831	19	773	609
	Corporates - Of Which: SME	51	0	49	42	0	0	81	6	69	56
	Retail	238	4	229	19	1	2	263	3	253	29
	Retail - Secured on real estate property	153	3	152	14	1	1	162	3	161	16
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	152	3	151	14	1	1	162	3	161	16
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0
	Retail - Other Retail	82	1	76	5	0	0	98	1	91	13
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	3	0	2	0
	Retail - Other Retail - Of Which: non-SME	79	1	73	5	0	0	95	1	89	13
	Equity	93	0	93	332	0	0	91	0	91	327
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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,084	0	263	51	0	0	1,143	0	282	57
	Corporates	735	0	458	169	0	0	973	0	577	243
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	74	0	71	34	0	0	79	0	75	36
	Retail	762	28	707	103	8	13	773	27	719	101
	Retail - Secured on real estate property	555	22	538	83	7	8	565	22	549	82
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	554	22	537	83	7	8	564	22	548	81
	Retail - Qualifying Revolving	16	1	9	2	0	1	17	1	10	2
	Retail - Other Retail	190	6	160	17	1	5	191	5	160	17
	Retail - Other Retail - Of Which: SME	7	0	4	1	0	0	8	0	4	1
	Retail - Other Retail - Of Which: non-SME	183	6	155	17	1	5	183	5	156	17
	Equity	35	0	35	66	0	0	1	0	1	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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	512	0	512	70	0	0	489	0	489	64
	Corporates	1,624	5	1,284	611	2	6	1,445	5	1,060	482
	Corporates - Of Which: Specialised Lending	44	0	35	32	0	0	44	0	35	32
	Corporates - Of Which: SME	342	5	332	199	2	5	180	5	170	90
	Retail	310	12	290	37	3	7	327	12	303	39
	Retail - Secured on real estate property	157	7	155	21	2	3	158	7	157	21
	Retail - Secured on real estate property - Of Which: SME	7	1	7	2	0	0	7	1	7	2
	Retail - Secured on real estate property - Of Which: non-SME	150	6	149	20	2	3	151	6	150	19
	Retail - Qualifying Revolving	12	1	7	1	0	1	13	1	7	1
	Retail - Other Retail	141	4	128	15	1	3	156	4	138	17
	Retail - Other Retail - Of Which: SME	14	0	10	2	0	0	13	0	9	2
	Retail - Other Retail - Of Which: non-SME	127	4	118	12	1	3	142	4	129	15
	Equity	19	0	19	38	0	0	18	0	18	36
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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	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
	Corporates	2,347	0	1,952	1,179	0	10	2,508	11	2,094	1,249
	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
	Retail - Secured on real estate property	254	7	251	25	2	4	262	5	259	27
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	1
	Retail - Secured on real estate property - Of Which: non-SME	252	7	249	25	2	4	261	5	258	27
	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
	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
	Equity	9	0	9	35	0	0	10	0	10	37
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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	232	0	228	53	0	0	299	0	295	48
	Corporates	687	0	398	260	0	2	664	0	384	210
	Corporates - Of Which: Specialised Lending	119	0	118	137	0	0	110	0	110	91
	Corporates - Of Which: SME	59	0	43	27	0	0	60	0	47	29
	Retail	94	2	89	9	0	1	102	1	94	11
	Retail - Secured on real estate property	42	1	41	4	0	0	42	0	42	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	41	1	40	4	0	0	42	0	41	5
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0
	Retail - Other Retail	48	1	45	4	0	1	55	1	50	6
	Retail - Other Retail - Of Which: SME	7	0	5	1	0	0	5	0	4	1
	Retail - Other Retail - Of Which: non-SME	42	1	40	3	0	0	51	1	47	6
	Equity	0	0	0	0	0	0	0	0	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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	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 Approach									
		As of 30/09/2018					As of 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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Confédération Nationale du Crédit Mutuel

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	44,038	1	42,222	7,576	6	46,075	1	44,037
	Corporates	158,635	2,499	131,174	72,415	1,322	158,896	2,720	130,707
	Corporates - Of Which: Specialised Lending	10,112	79	9,843	7,647	0	10,656	67	10,104
	Corporates - Of Which: SME	37,898	1,157	35,500	16,042	760	38,112	1,166	35,609
	Retail	328,661	6,460	306,023	35,054	1,641	333,597	6,360	310,538
	Retail - Secured on real estate property	180,897	3,057	177,889	21,637	875	185,901	3,022	182,913
	Retail - Secured on real estate property - Of Which: SME	25,923	805	25,548	4,986	222	27,067	814	26,681
	Retail - Secured on real estate property - Of Which: non-SME	154,974	2,253	152,342	16,651	653	158,834	2,208	156,229
	Retail - Qualifying Revolving	20,702	165	19,912	1,348	35	21,102	169	20,702
	Retail - Other Retail	127,062	3,238	117,222	12,069	730	126,594	3,174	116,463
	Retail - Other Retail - Of Which: SME	40,432	2,188	36,331	5,795	495	40,278	2,153	36,135
	Retail - Other Retail - Of Which: non-SME	86,630	1,050	80,891	6,274	235	86,316	1,021	80,328
	Equity	19,219	0	19,219	64,764	0	18,215	0	18,215
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 Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	27,401	1	26,799	4,929	0	27,807	1	27,222
	Corporates	128,525	2,322	106,592	56,888	1,303	129,944	2,552	107,422
	Corporates - Of Which: Specialised Lending	4,311	11	4,182	3,270	0	4,713	8	4,325
	Corporates - Of Which: SME	35,906	1,139	33,632	14,907	743	36,306	1,148	33,969
	Retail	325,157	6,372	302,726	34,680	1,618	330,047	6,276	307,193
	Retail - Secured on real estate property	178,659	2,999	175,689	21,374	859	183,631	2,966	180,680
	Retail - Secured on real estate property - Of Which: SME	25,869	801	25,495	4,970	221	27,016	811	26,630
	Retail - Secured on real estate property - Of Which: non-SME	152,790	2,198	150,194	16,404	638	156,615	2,155	154,051
	Retail - Qualifying Revolving	20,613	163	19,863	1,340	35	21,009	161	20,613
	Retail - Other Retail	125,886	3,211	116,174	11,966	725	125,407	3,149	115,402
	Retail - Other Retail - Of Which: SME	40,236	2,182	36,263	5,782	494	40,176	2,148	36,065
	Retail - Other Retail - Of Which: non-SME	85,550	1,029	79,911	6,184	231	85,232	1,001	79,337
	Equity	18,089	0	18,089	61,658	0	17,061	0	17,061
Other non credit-obligation assets								57,703	
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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,026	0	1,024	182	0	1,178	0	1,176
	Corporates	4,058	2	3,397	2,030	2	4,104	0	3,456
	Corporates - Of Which: Specialised Lending	265	0	258	208	0	250	0	244
	Corporates - Of Which: SME	183	2	167	99	2	257	0	219
	Retail	224	6	206	23	1	224	6	204
	Retail - Secured on real estate property	138	4	135	15	1	135	4	132
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	2	0	2
	Retail - Secured on real estate property - Of Which: non-SME	136	3	133	15	1	133	3	130
	Retail - Qualifying Revolving	7	0	4	1	0	7	0	4
	Retail - Other Retail	79	2	67	7	0	82	2	68
	Retail - Other Retail - Of Which: SME	19	1	12	2	0	18	1	11
	Retail - Other Retail - Of Which: non-SME	60	1	55	5	0	64	1	57
	Equity	3	0	3	9	0	3	0	3
Other non credit-obligation assets								9	
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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	703	0	683	65	0	1,325	0	1,315
	Corporates	2,566	3	2,076	1,413	1	2,398	5	1,903
	Corporates - Of Which: Specialised Lending	432	0	420	418	0	518	0	507
	Corporates - Of Which: SME	535	3	483	285	1	416	5	359
	Retail	173	6	157	19	1	176	6	158
	Retail - Secured on real estate property	108	3	105	13	1	107	3	104
	Retail - Secured on real estate property - Of Which: SME	9	1	9	3	0	8	1	8
	Retail - Secured on real estate property - Of Which: non-SME	99	2	96	10	0	98	2	96
	Retail - Qualifying Revolving	6	0	3	0	0	6	0	3
	Retail - Other Retail	16	3	11	6	1	63	3	51
	Retail - Other Retail - Of Which: SME	19	1	11	2	0	16	1	11
	Retail - Other Retail - Of Which: non-SME	43	1	38	4	0	47	1	40
	Equity	109	0	109	396	0	110	0	110
Other non credit-obligation assets								401	
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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,032	0	1,032	315	0	1,174	0	1,153
	Corporates	6,054	65	4,339	3,943	9	5,784	69	4,134
	Corporates - Of Which: Specialised Lending	707	14	677	543	0	647	14	619
	Corporates - Of Which: SME	44	6	43	30	9	49	6	48
	Retail	269	3	260	22	1	273	3	264
	Retail - Secured on real estate property	165	2	164	14	1	167	2	166
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	165	2	164	13	1	167	2	166
	Retail - Qualifying Revolving	3	0	1	0	0	3	0	1
	Retail - Other Retail	101	1	94	8	0	103	1	96
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	2
	Retail - Other Retail - Of Which: non-SME	99	1	93	8	0	101	1	95
	Equity	95	0	95	342	0	96	0	96
Other non credit-obligation assets								345	
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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Confédération Nationale du Crédit Mutuel

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	906	0	226	51	0	0	1,300	0
	Corporates	740	0	501	177	0	0	744	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	79	0	74	37	0	0	97	0
	Retail	762	29	726	99	8	14	798	29
	Retail - Secured on real estate property	576	23	559	80	7	9	586	23
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	574	23	557	80	7	9	585	23
	Retail - Qualifying Revolving	18	1	10	2	0	1	19	1
	Retail - Other Retail	188	5	157	16	1	4	193	6
	Retail - Other Retail - Of Which: SME	8	0	5	1	0	0	10	0
	Retail - Other Retail - Of Which: non-SME	179	5	152	16	1	4	183	6
Equity	1	0	1	2	0	0	2	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	434	0	434	57	0	0	506	0
	Corporates	1,700	3	1,295	562	2	4	1,572	3
	Corporates - Of Which: Specialised Lending	44	0	35	32	0	0	64	0
	Corporates - Of Which: SME	258	3	249	152	2	3	213	3
	Retail	332	12	306	40	3	7	327	12
	Retail - Secured on real estate property	161	7	159	22	2	3	164	7
	Retail - Secured on real estate property - Of Which: SME	7	1	7	1	0	0	7	1
	Retail - Secured on real estate property - Of Which: non-SME	154	6	152	21	2	3	157	6
	Retail - Qualifying Revolving	13	1	8	1	0	1	13	1
	Retail - Other Retail	158	4	140	17	1	3	150	4
	Retail - Other Retail - Of Which: SME	13	0	9	2	0	0	19	0
	Retail - Other Retail - Of Which: non-SME	145	4	131	15	1	3	132	4
Equity	17	0	17	32	0	0	15	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	4,321	0	4,314	379	0	0	4,080	0
	Corporates	2,636	12	2,199	1,231	0	15	2,435	11
	Corporates - Of Which: Specialised Lending	475	0	452	352	0	0	460	0
	Corporates - Of Which: SME	202	0	197	107	0	0	115	0
	Retail	402	9	385	36	2	3	404	6
	Retail - Secured on real estate property	268	5	266	26	1	3	274	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	267	5	264	25	1	3	273	5
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0
	Retail - Other Retail	131	4	117	11	1	1	127	11
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0
	Retail - Other Retail - Of Which: non-SME	127	4	114	10	1	1	123	11
Equity	9	0	9	31	0	0	8	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	455	0	451	49	0	0	263	0
	Corporates	756	0	473	254	0	2	671	0
	Corporates - Of Which: Specialised Lending	109	0	108	89	0	0	95	0
	Corporates - Of Which: SME	86	0	70	43	0	1	81	0
	Retail	104	2	98	11	1	1	103	2
	Retail - Secured on real estate property	43	1	42	4	0	0	44	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	42	1	41	4	0	0	43	1
	Retail - Qualifying Revolving	4	0	2	0	0	0	5	0
	Retail - Other Retail	57	1	53	6	0	1	55	1
	Retail - Other Retail - Of Which: SME	6	0	5	1	0	0	6	0
	Retail - Other Retail - Of Which: non-SME	51	1	49	5	0	1	49	1
Equity	0	0	0	0	0	0	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	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	0
Equity	0	0	0	0	0	0	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		(min EUR, %)							
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	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	0
Equity	0	0	0	0	0	0	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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	0	26
[3M - 1Y [74	74	0	0	0	74	0	0	0	0	0	51	0		
[1Y - 2Y [75	75	0	0	0	75	0	0	0	0	0	9	0		
[2Y - 3Y [75	75	0	0	0	75	0	0	0	0	0	13	0		
[3Y - 5Y [100	100	0	0	0	100	0	0	0	0	0	8	0		
[5Y - 10Y [26	26	0	0	0	26	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		352	352	0	0	0	352	0	0	0	0	0	80	0		
[0 - 3M [Others	49	49	0	0	43	6	0	0	0	0	0	0	0	12	
[3M - 1Y [		128	128	0	0	114	14	0	0	0	0	0	0	
[1Y - 2Y [		200	200	0	0	181	19	0	0	0	0	0	12	
[2Y - 3Y [		79	79	19	0	43	17	0	0	0	0	0	0	
[3Y - 5Y [		29	29	0	0	14	15	0	0	0	0	0	0	
[5Y - 10Y [		327	327	5	0	318	3	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		810	810	24	0	713	74	0	0	0	0	0	12			

Notes and definitions

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 hold non-domestic 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 counterparties 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 counterparties (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 counterparties (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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[0 - 3M [Japan	114	114	0	0	114	0	0	0	0	0	0	0	0	0	42
[3M - 1Y [		16	16	0	0	16	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		82	82	0	0	82	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		3	3	0	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	215	215	3	0	212	0	0	0	0	0	0	0	0	0		
[0 - 3M [U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		67	47	0	0	67	20	0	0	0	0	0	0	0	0
[1Y - 2Y [		32	32	0	0	32	32	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		146	146	121	0	2	23	0	0	0	0	0	0	0	0
[5Y - 10Y [		98	98	0	0	15	83	0	0	0	0	0	0	0	0
[10Y - more		2,048	2,048	80	0	1,968	0	0	0	0	0	0	0	0	0	
Total	2,392	2,392	248	0	1,985	158	0	0	0	0	0	0	0	0		
[0 - 3M [China															0
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Switzerland	1,494	1,494	0	0	0	1,494	0	0	0	0	0	0	0	0	0
[3M - 1Y [		7	7	0	0	7	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		5	5	0	0	5	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		23	23	0	0	23	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		11	11	0	0	11	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		16	16	0	0	16	0	0	0	0	0	0	0	0	0
[10Y - more		14	14	0	0	14	0	0	0	0	0	0	0	0	0	
Total	1,569	1,569	0	0	0	1,569	0	0	0	0	0	0	0	0		
[0 - 3M [Other advanced economies non EEA	2	2	1	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		19	19	19	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		50	50	23	0	27	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		39	39	34	0	5	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		46	46	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		106	106	37	0	69	0	0	0	0	0	0	0	0	0
[10Y - more		48	48	48	0	0	0	0	0	0	0	0	0	0	0	
Total	309	309	207	0	75	27	0	0	0	0	0	0	0	0		
[0 - 3M [Other Central and eastern Europe countries non EEA	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
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	5	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Middle East	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		40	40	0	0	40	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		53	53	0	0	53	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		53	53	0	0	53	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		118	118	0	0	118	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		164	164	0	0	164	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	430	430	0	0	430	0	0	0	0	0	0	0	498	0		
[0 - 3M [Latin America and the Caribbean	3	3	0	0	3	0	0	0	0	0	0	0	0	0	9
[3M - 1Y [		17	17	0	0	17	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		17	17	0	0	17	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		14	14	0	0	14	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		12	12	0	0	12	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		11	11	11	0	0	0	0	0	0	0	0	0	251	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	75	75	11	0	0	64	0	0	0	0	0	0	251	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [	Africa	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		78	78	0	0	0	0	78	0	0	0	0	0	0	0	39	0	0
[1Y - 2Y [		78	78	0	0	0	0	78	0	0	0	0	0	0	0	9	0	0
[2Y - 3Y [		78	78	0	0	0	0	78	0	0	0	0	0	0	0	12	0	0
[3Y - 5Y [		78	78	0	0	0	0	78	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		337	337	0	0	0	0	337	0	0	0	0	0	0	59	0	0	24
[0 - 3M [	Others	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		100	100	0	0	83	17	100	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		209	209	11	0	174	24	209	0	0	0	0	0	0	0	12	0	0
[2Y - 3Y [		70	70	19	0	31	20	70	0	0	0	0	0	0	0	54	0	0
[3Y - 5Y [		131	131	8	0	109	14	131	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		463	463	6	0	450	7	463	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		983	983	44	0	847	93	93	0	0	0	0	0	66	0	0	15	

Notes and definitions

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 hold non-domestic 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 counterparties 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 counterparties (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 counterparties (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, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
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⁾ Institutions report here collective allowances for incurred 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⁾ Institutions 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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
Of which: defaulted							Of which: defaulted							
(mln EUR)														
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 incurred 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2018					As of 31/12/2018				
	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 received on exposures with forbearance measures	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 received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
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.

2019 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	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 received on exposures with forbearance measures	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 received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
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.