



2016 EU-wide Transparency Exercise

Bank Name	Crédit Mutuel Group
LEI Code	9695000CG7B84NLR5984
Country Code	FR

2016 EU-wide Transparency Exercise

Capital

Crédit Mutuel Group

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	43,097	47,297	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	36,199	39,344	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,436	9,627	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	33,288	36,390	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	844	488	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	597	671	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-63	-45	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,514	-6,474	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-12	-15	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-858	-992	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-497	-430	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-497	-430	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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	C 01.00 (r480,d10)	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	C 01.00 (r490,d10)	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	C 01.00 (r500,d10)	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	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-23	124	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 (+/-)	411	301	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	91	105	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-525	-281	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,607	1,403	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,607	1,403	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	37,806	40,747	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,291	6,550	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,469	5,920	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	343	330	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	479	300	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	243,972	254,162	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	99	58	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.84%	15.48%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.50%	16.03%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	18.61%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	36,222	39,220	[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))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.85%	15.43%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Crédit Mutuel Group

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	206,656	215,987
Risk exposure amount for securitisation and re-securitisations in the banking book	771	926
Risk exposure amount for contributions to the default fund of a CCP	19	91
Risk exposure amount Other credit risk	205,866	214,970
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,451	4,614
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	405	264
Risk exposure amount for Credit Valuation Adjustment	1,211	1,226
Risk exposure amount for operational risk	19,009	19,790
Other risk exposure amounts	12,645	12,546
Total Risk Exposure Amount	243,972	254,162

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Crédit Mutuel Group

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	19,770	8,079
Of which debt securities income	1,007	488
Of which loans and advances income	16,714	6,581
Interest expenses	12,792	4,520
(Of which deposits expenses)	3,983	1,837
(Of which debt securities issued expenses)	2,949	1,431
(Expenses on share capital repayable on demand)	0	0
Dividend income	108	109
Net Fee and commission income	5,385	2,693
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	273	333
Gains or (-) losses on financial assets and liabilities held for trading, net	573	283
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	178	147
Gains or (-) losses from hedge accounting, net	-8	-41
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	733	365
TOTAL OPERATING INCOME, NET	14,219	7,449
(Administrative expenses)	8,918	4,755
(Depreciation)	659	309
(Provisions or (-) reversal of provisions)	14	-39
(Commitments and guarantees given)	-7	-6
(Other provisions)	21	-33
Of which pending legal issues and tax litigation ¹	55	
Of which restructuring ¹	2	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,037	438
(Loans and receivables)	1,020	456
(Held to maturity investments, AFS assets and financial assets measured at cost)	17	-17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	43	186
(of which Goodwill)	35	187
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	862	234
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,411	2,033
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,118	1,461
Profit or (-) loss after tax from discontinued operations	-23	46
PROFIT OR (-) LOSS FOR THE YEAR	3,096	1,508
Of which attributable to owners of the parent	3,020	1,471

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	107,970	106,879	1,706		95,922	94,666	1,573	
	Regional governments or local authorities	10,870	9,917	1,955		10,239	9,532	1,881	
	Public sector entities	2,361	3,237	5		34,656	34,713	6	
	Multilateral Development Banks	531	531	0		528	528	0	
	International Organisations	1,000	1,000	0		1,275	1,275	0	
	Institutions	4,342	3,622	1,034		5,288	4,326	1,088	
	Corporates	18,221	11,638	11,599		20,328	12,306	12,180	
	of which: SME	1,444	1,100	1,066		2,430	2,012	1,979	
	Retail	39,792	30,254	22,335		38,511	29,582	21,746	
	of which: SME	3,553	2,665	1,568		3,242	2,751	1,623	
	Secured by mortgages on immovable property	10,003	9,535	4,505		11,009	10,508	4,980	
	of which: SME	2,239	2,223	939		2,262	2,251	929	
	Exposures in default	6,627	1,883	2,119	4,732	7,139	2,032	2,287	5,101
	Items associated with particularly high risk	167	167	250		27	27	41	
	Covered bonds	296	296	37		749	749	96	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	74	73	63		56	56	55	
Equity	224	222	225		197	195	200		
Securitisation	229	225	165		218	214	168		
Other exposures	1,104	1,104	1,086		1,152	1,152	1,134		
Standardised Total²	203,829	180,702	47,084	5,106	227,295	201,863	47,435	5,135	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
FRANCE	Central governments or central banks	90,384	90,385	1,605		72,198	72,196	1,480	
	Regional governments or local authorities	10,485	9,531	1,906		9,871	9,165	1,833	
	Public sector entities	2,359	3,236	5		34,655	34,570	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,275	911	296		1,754	1,244	281	
	Corporates	8,386	6,787	6,754		8,186	6,546	6,515	
	of which: SME	740	543	511		1,084	897	866	
	Retail	11,584	9,182	6,649		13,988	11,794	8,618	
	of which: SME	1,562	1,346	772		1,511	1,281	733	
	Secured by mortgages on immovable property	4,159	3,758	2,484		4,474	4,040	2,885	
	of which: SME	349	333	281		334	324	276	
	Exposures in default	2,622	1,186	1,340	1,423	3,165	1,143	1,270	2,016
	Items associated with particularly high risk	166	166	249		27	27	41	
	Covered bonds	44	44	4		136	136	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	74	73	63		56	56	55	
Equity	17	15	15		9	7	7		
Securitisation									
Other exposures	457	457	439		449	449	430		
Standardised Total²				1,491				2,082	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
GERMANY	Central governments or central banks	3,914	3,914	0		3,055	3,055	0	
	Regional governments or local authorities	231	231	21		233	233	22	
	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	759	759	175		915	915	188	
	Corporates	739	735	735		731	727	727	
	of which: SME	58	58	58		32	32	32	
	Retail	16,524	11,182	8,379		12,271	6,927	5,188	
	of which: SME	49	49	29		44	44	25	
	Secured by mortgages on immovable property	14	13	5		18	16	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2,817	314	318	2,503	1,643	175	179	1,467
	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	11	11	11		5	5	5		
Securitisation									
Other exposures	208	208	208		208	208	208		
Standardised Total²				2,660				1,627	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
LUXEMBOURG	Central governments or central banks	578	578	0		1,049	1,049	0	
	Regional governments or local authorities	9	8	2		9	8	2	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	421	421	0		405	405	0	
	International Organisations	1,000	1,000	0		1,275	1,275	0	
	Institutions	194	194	37		266	266	53	
	Corporates	6,177	1,410	1,409		7,497	1,426	1,425	
	of which: SME	30	30	28		45	45	42	
	Retail	175	150	111		142	123	91	
	of which: SME	21	17	14		13	9	5	
	Secured by mortgages on immovable property	622	569	201		868	813	313	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	62	48	64	14	128	118	174	9
	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	81	81	81		92	92	92		
Securitisation									
Other exposures	175	175	175		153	153	153		
Standardised Total²				25				23	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
BELGIUM	Central governments or central banks	904	904	17		2,117	2,117	0	
	Regional governments or local authorities	20	20	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	168	168	34		209	298	128	
	Corporates	992	968	968		1,182	1,149	1,055	
	of which: SME	54	54	54		20	20	20	
	Retail	5,613	4,501	3,223		5,181	4,407	3,246	
	of which: SME	1,264	855	489		337	236	193	
	Secured by mortgages on immovable property	888	883	309		1,003	997	338	
	of which: SME	0	0	0		137	136	36	
	Exposures in default	222	89	105	134	692	231	246	461
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		148	148	22	
	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	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	117	117	117	523	155	155	155	493	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	3,816	3,816	0		7,640	7,640	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	110	110	0		124	124	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	461	461	160		159	159	61	
	Corporates	85	85	80		91	91	91	
	of which: SME	3	3	3		5	5	5	
	Retail	8	8	5		17	17	11	
	of which: SME	8	8	5		8	8	4	
	Secured by mortgages on immovable property	28	28	21		1	1	0	
	of which: SME	27	27	21		0	0	0	
	Exposures in default	0	0	1	0	0	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	5		31	31	3	
	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	106	106	106		81	81	81		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	1,958	1,958	0		1,993	1,993	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	170	170	34		269	269	79	
	Corporates	960	957	957		969	968	968	
	of which: SME	110	110	110		58	58	58	
	Retail	613	453	339		2,665	2,559	1,919	
	of which: SME	376	218	163		577	273	205	
	Secured by mortgages on immovable property	3,824	3,824	1,312		3,879	3,879	1,347	
	of which: SME	1,836	1,836	616		1,772	1,772	609	
	Exposures in default	89	76	113	13	589	113	142	476
	Items associated with particularly high risk	1	1	1		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	3	3	6		3	3	8		
Securitisation									
Other exposures									
Standardised Total ²	46	46	46	15	16	16	16	476	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	66	66	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	142	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	800	445	123		994	548	107	
	Corporates	75	75	75		87	87	86	
	of which: SME	20	20	20		13	13	13	
	Retail	21	20	12		39	34	22	
	of which: SME	17	17	10		23	23	13	
	Secured by mortgages on immovable property	30	30	10		28	27	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	1	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	10	10	1		109	109	17	
	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	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Country of Counterpart 8	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		
Securitisation	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ 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		
Securitisation	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ 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		
Securitisation	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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Crédit Mutuel Group

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	54,155	11	52,531	9,199	0	1	55,866	8	54,502	9,230	0	1
	Corporates	119,946	2,526	97,300	58,763	1,139	1,374	125,117	2,531	102,798	62,462	1,490	1,343
	Corporates - Of Which: Specialised Lending	7,988	93	7,874	6,035	0	20	7,896	100	7,693	5,873	0	12
	Corporates - Of Which: SME	29,450	1,044	27,389	12,197	585	531	31,835	1,245	29,653	13,989	938	641
	Retail	281,430	7,144	264,129	30,702	933	3,734	287,901	7,184	270,186	29,952	931	3,689
	Retail - Secured on real estate property	150,265	3,260	146,441	19,224	496	1,136	153,501	3,348	151,623	17,889	495	1,148
	Retail - Secured on real estate property - Of Which: SME	20,931	855	20,713	4,243	122	310	21,407	878	21,182	4,182	125	315
	Retail - Secured on real estate property - Of Which: non-SME	129,354	2,425	127,729	14,981	374	828	132,094	2,470	130,441	13,707	370	833
	Retail - Qualifying Revolving	16,217	179	8,794	962	20	141	16,515	176	9,183	1,066	19	138
	Retail - Other Retail	114,928	3,685	106,894	10,516	418	2,456	117,884	3,660	109,380	10,996	417	2,404
	Retail - Other Retail - Of Which: SME	36,543	2,428	32,956	5,213	271	1,495	37,118	2,412	33,602	5,293	275	1,470
	Retail - Other Retail - Of Which: non-SME	78,385	1,257	73,938	5,303	146	960	80,767	1,247	75,778	5,703	142	934
	Equity	16,577	0	16,093	54,196	0	0	18,223	10	17,524	59,222	38	0
	Securitisation	5,677	0	5,677	606	0	0	5,956	0	5,956	757	0	0
Other non credit-obligation assets													
IRB Total			159,553							168,461			

⁽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 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	38,030	2	36,966	5,369	0	1	37,636	1	36,673	4,945	0	1
	Corporates	99,272	2,254	81,173	45,547	1,120	1,314	102,685	2,243	84,963	48,143	1,477	1,286
	Corporates - Of Which: Specialised Lending	3,291	0	3,230	2,522	0	9	3,590	2	3,590	2,707	0	0
	Corporates - Of Which: SME	28,444	1,035	26,519	11,624	581	526	30,063	1,233	28,007	12,784	928	636
	Retail	278,569	7,056	261,423	30,375	922	3,688	283,738	7,096	266,195	29,049	920	3,643
	Retail - Secured on real estate property	148,476	3,223	146,651	18,999	487	1,113	151,639	3,291	149,780	17,684	488	1,124
	Retail - Secured on real estate property - Of Which: SME	20,891	853	20,673	4,232	121	309	21,367	875	21,143	4,172	125	314
	Retail - Secured on real estate property - Of Which: non-SME	127,585	2,370	125,978	14,766	366	804	130,272	2,416	128,637	13,512	363	810
	Retail - Qualifying Revolving	16,156	176	8,760	957	20	139	16,453	173	9,147	1,061	18	135
	Retail - Other Retail	113,938	3,657	106,013	10,419	415	2,436	115,646	3,631	107,267	10,304	415	2,384
	Retail - Other Retail - Of Which: SME	36,435	2,422	32,882	5,197	271	1,491	37,008	2,407	33,529	5,278	274	1,466
	Retail - Other Retail - Of Which: non-SME	77,502	1,235	73,131	5,222	144	945	78,638	1,224	73,738	5,026	140	918
	Equity	16,348	0	15,683	52,895	0	19	17,833	10	17,134	57,952	37	17
	Securitisation												
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 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,864	0	1,863	519	0	0	2,180	0	2,179	0	705	0
	Corporates	2,860	12	2,346	1,918	5	3	2,981	13	2,413	1,935	1	4
	Corporates - Of Which: Specialised Lending	165	0	165	125	0	0	158	0	152	113	0	0
	Corporates - Of Which: SME	198	1	168	156	1	1	354	1	319	291	1	0
	Retail	292	9	282	38	1	6	269	8	255	34	1	5
	Retail - Secured on real estate property	194	6	194	25	1	3	175	6	175	20	1	3
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	190	6	190	23	1	3	172	5	171	19	1	3
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	3	3	0	0	0
	Retail - Other Retail	93	2	85	13	0	2	88	2	78	14	0	2
	Retail - Other Retail - Of Which: SME	18	1	12	3	0	1	18	1	13	3	0	1
	Retail - Other Retail - Of Which: non-SME	76	2	73	10	0	1	69	2	64	11	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	211	0	187	43	0	0	207	0	185	56	0	0
	Corporates	1,295	29	1,029	928	7	22	1,336	20	1,030	888	6	15
	Corporates - Of Which: Specialised Lending	120	0	112	90	0	0	140	0	131	116	0	0
	Corporates - Of Which: SME	149	3	115	58	1	1	130	6	99	54	6	1
	Retail	150	4	139	22	0	3	152	5	139	20	1	3
	Retail - Secured on real estate property	93	2	93	14	0	1	90	2	89	12	0	1
	Retail - Secured on real estate property - Of Which: SME	7	1	7	2	0	0	7	1	7	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	86	1	85	12	0	1	82	1	82	10	0	1
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	3	0	0	0
	Retail - Other Retail	52	2	43	7	0	2	58	3	47	7	0	2
	Retail - Other Retail - Of Which: SME	17	1	14	4	0	0	19	1	15	4	0	0
	Retail - Other Retail - Of Which: non-SME	35	1	30	3	0	1	39	2	32	3	0	1
	Equity	197	0	197	685	0	0	179	0	179	624	0	0
	Securitisation												
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Crédit Mutuel Group

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	190	0	190	39	0	557	0	509	193	0
	Corporates	1,245	3	720	442	1	3	907	3	590	391
	Corporates - Of Which: Specialised Lending	39	0	39	41	0	0	23	0	19	19
	Corporates - Of Which: SME	77	3	76	41	1	3	141	3	137	86
	Retail	290	11	270	37	1	7	284	10	264	32
	Retail - Secured on real estate property	129	6	127	18	3	3	128	6	127	16
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	124	6	123	17	1	3	124	6	123	15
	Retail - Other Retail	11	1	6	1	0	1	11	1	6	1
	Retail - Other Retail - Of Which: SME	151	4	137	18	0	3	145	3	130	15
	Retail - Other Retail - Of Which: non-SME	19	0	12	2	0	0	18	0	10	2
	Equity	131	4	125	16	0	3	127	3	119	14
	Securitisation	31	0	31	98	0	8	0	0	9	16
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,190	0	1,126	305	0	0	1,456	0	1,455	313
	Corporates	4,479	159	3,725	3,492	0	19	4,955	183	4,126	3,572
	Corporates - Of Which: Specialised Lending	731	40	695	508	0	0	691	34	664	492
	Corporates - Of Which: SME	38	0	38	24	0	0	38	0	38	25
	Retail	215	6	210	23	1	3	222	6	216	16
	Retail - Secured on real estate property	146	5	146	18	1	2	153	5	152	11
	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-Retail - Qualifying Revolving	146	5	145	18	1	2	152	5	152	11
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	67	1	63	5	0	1	67	1	62	4
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0
	Equity	65	1	62	4	0	1	65	1	61	4
	Securitisation	65	0	65	137	0	5	117	0	117	366
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	221	0	220	69	0	0	200	0	199	75
	Corporates	517	0	379	223	0	0	558	0	419	232
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43	0	39	22	0	0	52	0	46	30
	Retail	650	21	603	83	3	11	666	23	621	76
	Retail - Secured on real estate property	461	15	451	67	2	7	483	17	472	62
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	3	0	3	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	457	15	447	66	2	7	481	16	470	62
	Retail - Other Retail	9	1	5	1	0	0	10	1	6	1
	Retail - Other Retail - Of Which: SME	180	5	146	16	0	4	172	6	143	13
	Retail - Other Retail - Of Which: non-SME	10	0	4	1	0	0	10	0	4	1
	Equity	170	5	142	15	0	4	162	6	139	12
	Securitisation	0	0	0	0	0	0	1	0	1	3
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,766	0	4,760	909	0	0	5,397	0	5,392	906
	Corporates	2,283	0	1,714	1,426	0	0	2,246	0	1,782	1,471
	Corporates - Of Which: Specialised Lending	345	0	345	243	0	0	386	0	368	268
	Corporates - Of Which: SME	75	0	73	21	0	0	68	0	66	19
	Retail	300	13	291	36	1	5	301	13	293	34
	Retail - Secured on real estate property	179	8	178	21	1	3	191	8	190	22
	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-Retail - Qualifying Revolving	178	8	177	21	1	3	190	8	189	22
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	119	5	112	14	0	1	108	5	101	11
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	3	0	2	1
	Equity	116	5	109	14	0	1	105	5	99	11
	Securitisation	35	0	35	118	0	0	28	0	28	94
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
Country of Counterpart 8	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-	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
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	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).

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m 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-	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
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	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).

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m 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-	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
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	43,248.5	8,507.0	34,741.5	2,171.5	0.0	2,171.5	45.5	0.8	44.7	31,348.8	0.0	31,348.8	8,506.2	8,506.2	0.0	1,176.6	0.0	1,176.6
Austria	363.7	0.0	363.7															
Belgium	733.1	0.0	733.1															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	32,535.3	8,067.2	24,468.1															
Germany	2,270.4	0.0	2,270.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	99.9	0.0	99.9															
Italy	1,049.6	0.0	1,049.6															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,146.7	8.1	1,138.6															
Malta	0.0	0.0	0.0															
Netherlands	596.1	0.0	596.1															
Poland	0.0	0.0	0.0															
Portugal	118.3	0.0	118.3															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	720.1	21.3	698.9															
Sweden	0.0	0.0	0.0															
United Kingdom	320.7	0.0	320.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	24.4	0.0	24.4															
Australia	0.0	0.0	0.0															
Canada	384.9	0.0	384.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	4.4	0.0	4.4															
U.S.	1,558.1	0.0	1,558.1															
Other advanced economies non EEA	498.1	0.0	498.1															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	824.7	410.4	414.3															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments	of which:					
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	45,859.8	8,390.2	37,469.6	1,656.5	0.0	1,656.5	70.6	0.7	69.9	34,566.4	0.0	34,566.4	8,389.5	8,389.5	0.0	1,176.8	0.0	1,176.8
Austria	444.7	0.0	444.7															
Belgium	1,516.4	0.0	1,516.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	33,323.5	7,683.6	25,639.9															
Germany	1,569.5	0.0	1,569.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	128.5	0.0	128.5															
Italy	1,597.4	0.0	1,597.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,225.2	8.0	1,217.2															
Malta	0.0	0.0	0.0															
Netherlands	756.2	0.0	756.2															
Poland	0.0	0.0	0.0															
Portugal	152.0	0.0	152.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	793.8	23.2	770.6															
Sweden	0.0	0.0	0.0															
United Kingdom	8.9	0.0	8.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	7.3	0.0	7.3															
Switzerland	23.2	0.0	23.2															
Australia	41.6	0.0	41.6															
Canada	346.0	0.0	346.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	210.7	0.0	210.7															
U.S.	2,405.1	0.0	2,405.1															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	1,309.8	675.3	634.5															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Crédit Mutuel Group

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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					
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	72,570	0	761	761	0	135	0	78,043	0	701	701	0	130	0
Central banks	3	0	0	0	0	0	0	654	0	0	0	0	0	0
General governments	32,570	0	0	0	0	0	0	35,813	0	0	0	0	0	0
Credit institutions	15,599	0	539	539	0	91	0	16,946	0	489	489	0	87	0
Other financial corporations	20,576	0	160	160	0	5	0	21,048	0	163	163	0	8	0
Non-financial corporations	3,822	0	63	63	0	39	0	3,582	0	49	49	0	34	0
Loans and advances (including at amortised cost and fair value)	484,446	1,477	16,302	16,302	632	9,716	2,137	516,450	1,388	16,324	16,324	610	9,735	3,049
Central banks	13,878	0	0	0	0	0	0	14,921	0	0	0	0	0	0
General governments	8,508	30	10	10	0	1	3	8,391	41	3	3	0	1	0
Credit institutions	73,553	1	1	1	0	0	0	91,052	0	1	1	0	0	0
Other financial corporations	21,221	66	551	551	2	354	33	24,476	110	553	553	10	324	90
Non-financial corporations	78,653	248	2,675	2,675	209	1,275	318	82,962	223	2,645	2,645	181	1,308	257
of which: small and medium-sized enterprises at amortised cost	18,602	93	913	913	2	402	12	22,116	113	961	961	1	444	129
Households	288,633	1,133	13,065	13,065	421	8,086	1,784	294,649	1,014	13,122	13,122	420	8,102	2,703
DEBT INSTRUMENTS other than HFT	557,017	1,477	17,063	17,063	632	9,851	2,137	594,493	1,388	17,024	17,024	610	9,865	3,049
OFF-BALANCE SHEET EXPOSURES	118,668		497	497	0	168	0	132,014		560	560	0	164	24

⁽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)

2016 EU-wide Transparency Exercise

Forborne exposures

Crédit Mutuel Group

	As of 31/12/2015					As of 30/06/2016				
	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		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		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			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	150	150	0	0	0	142	142	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	150	150	0	0	0	142	142	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)	4,112	2,838	1,448	1,430	7	3,960	2,915	1,460	1,447	871
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	1	0	0	0	2	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	144	96	51	51	0	122	76	46	46	4
Non-financial corporations	757	493	171	168	4	648	521	180	180	142
of which: small and medium-sized enterprises at amortised cost	146	104	34	34	0	137	104	36	36	42
Households	3,209	2,248	1,226	1,211	3	3,188	2,317	1,234	1,221	726
DEBT INSTRUMENTS other than HFT	4,262	2,988	1,448	1,430	7	4,102	3,056	1,460	1,447	871
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□