



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Crédit Mutuel Group

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	47,086	50,895	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)	38,745	41,748	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)	9,702	9,792	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	35,886	38,816	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	370	709	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	679	460	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-56	-78	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,585	-6,448	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	-14	-6	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-947	-1,196	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	-395	-340	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 (-)	-395	-340	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	96	39	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 (+/-)	266	243	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 (+/-)	86	-14	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-255	-190	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)	1,377	1,221	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	63	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	1,377	1,158	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)	40,122	42,968	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,964	7,927	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,569	7,662	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	86	86	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	308	178	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	265,888	256,091	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	67	35	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.57%	16.30%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.09%	16.78%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.71%	19.87%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	38,649	41,709	[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)	14.54%	16.29%	[B.1]/[B-B.1]	-

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



2017 EU-wide Transparency Exercise

Leverage ratio

Crédit Mutuel Group

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	40,122	42,968	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	38,649	41,771	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	679,747	699,267	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	679,747	699,267	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	6.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	6.0%	C 47.00 (r330,c010)	



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Risk exposure amounts

Crédit Mutuel Group

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	228,964	230,399
Risk exposure amount for securitisation and re-securitisations in the banking book	849	737
Risk exposure amount for contributions to the default fund of a CCP	58	73
Risk exposure amount Other credit risk	228,057	229,589
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,803	3,427
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	299	222
Risk exposure amount for Credit Valuation Adjustment	1,147	1,056
Risk exposure amount for operational risk	20,503	21,207
Other risk exposure amounts	12,471	0
Total Risk Exposure Amount	265,888	256,091

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

2017 EU-wide Transparency Exercise

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Crédit Mutuel Group

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	16,427	7,879
Of which debt securities income	853	358
Of which loans and advances income	13,293	6,458
Interest expenses	9,414	4,282
(Of which deposits expenses)	3,756	1,656
(Of which debt securities issued expenses)	2,838	1,320
(Expenses on share capital repayable on demand)	0	0
Dividend income	138	69
Net Fee and commission income	5,522	3,000
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	809	150
Gains or (-) losses on financial assets and liabilities held for trading, net	566	358
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	220	179
Gains or (-) losses from hedge accounting, net	8	-47
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	755	437
TOTAL OPERATING INCOME, NET	15,031	7,743
(Administrative expenses)	9,266	4,976
(Depreciation)	621	299
(Provisions or (-) reversal of provisions)	117	-150
(Commitments and guarantees given)	4	-5
(Other provisions)	113	-145
Of which pending legal issues and tax litigation ¹	100	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,042	539
(Loans and receivables)	1,024	476
(Held to maturity investments, AFS assets and financial assets measured at cost)	18	63
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	190	-108
(of which Goodwill)	187	15
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	692	198
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	4,487	2,386
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,234	1,635
Profit or (-) loss after tax from discontinued operations	44	5
PROFIT OR (-) LOSS FOR THE YEAR	3,278	1,640
Of which attributable to owners of the parent	3,253	1,595

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

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Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	99,954	98,596	1,427		96,949	95,607	885	
	Regional governments or local authorities	10,338	9,372	1,846		10,435	9,510	1,856	
	Public sector entities	26,113	26,138	25		33,287	33,428	76	
	Multilateral Development Banks	475	475	0		918	918	1	
	International Organisations	1,194	1,194	0		1,225	1,225	0	
	Institutions	4,801	3,895	965		4,482	3,226	711	
	Corporates	41,945	21,054	20,129		42,974	21,660	20,837	
	of which: SME	2,695	2,148	2,068		3,481	2,911	2,776	
	Retail	44,601	32,717	23,722		46,981	35,542	25,658	
	of which: SME	8,616	5,117	3,021		9,283	5,869	3,402	
	Secured by mortgages on immovable property	11,384	10,895	5,165		12,227	11,709	5,559	
	of which: SME	541	519	304		700	675	316	
	Exposures in default	7,753	2,451	2,945	5,214	7,389	2,161	2,556	5,157
	Items associated with particularly high risk	0	0	0		2	1	2	
	Covered bonds	586	586	76		300	300	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	41	41	40		67	67	67	
Equity	233	232	237		240	239	245		
Securitisation	161	158	125		97	94	54		
Other exposures	1,542	1,542	1,521		1,801	1,801	1,779		
Standardised Total²	251,210	209,345	58,223	5,274	259,382	217,498	60,316	5,220	

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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
FRANCE	Central governments or central banks	79,288	79,275	1,338		72,429	72,414	779	
	Regional governments or local authorities	10,029	9,064	1,812		10,098	9,175	1,835	
	Public sector entities	25,461	25,318	23		32,416	32,386	69	
	Multilateral Development Banks	25	25	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,547	918	245		1,958	1,202	254	
	Corporates	12,768	10,585	9,742		12,761	10,373	9,644	
	of which: SME	1,337	1,124	1,066		1,453	1,212	1,115	
	Retail	16,544	14,187	10,114		14,011	11,654	8,127	
	of which: SME	3,739	3,254	1,914		3,954	3,438	1,965	
	Secured by mortgages on immovable property	4,299	3,851	2,436		4,527	4,060	2,540	
	of which: SME	146	135	99		141	131	92	
	Exposures in default	3,635	1,398	1,679	2,162	2,815	1,262	1,515	1,494
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	111	111	11		89	89	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	41	41	40		43	43	43	
Equity	23	23	23		34	34	34		
Securitisation									
Other exposures	481	481	461		511	511	490		
Standardised Total²	481	481	461	2,257	511	511	490	1,606	

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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
GERMANY	Central governments or central banks	4,250	4,167	0		4,398	4,343	0	
	Regional governments or local authorities	223	223	16		152	151	7	
	Public sector entities	641	641	0		676	676	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,036	971	198		550	489	102	
	Corporates	13,253	3,648	3,634		12,821	3,941	3,920	
	of which: SME	477	302	288		433	278	267	
	Retail	15,386	7,594	5,568		20,938	13,559	10,036	
	of which: SME	3,296	717	410		3,160	743	425	
	Secured by mortgages on immovable property	21	20	7		24	24	11	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	1,648	207	229	1,440	2,653	178	193	2,475
	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	3	3	4		3	3	4		
Securitisation									
Other exposures	471	471	471		538	538	538		
Standardised Total²	471	471	471	1,594	538	538	538	2,649	

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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
UNITED STATES	Central governments or central banks	3,576	3,576	0		7,016	7,016	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	112	112	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110	110	29		59	59	14	
	Corporates	559	262	262		533	273	261	
	of which: SME	32	26	26		26	26	26	
	Retail	21	10	6		47	46	30	
	of which: SME	10	10	6		29	28	16	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	4	3	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		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	89	89	89		100	100	100		
Securitisation									
Other exposures	1	1	1		3	3	3		
Standardised Total²	1	1	1	0	3	3	3	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

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
LUXEMBOURG	Central governments or central banks	1,180	1,180	0		1,994	1,994	0	
	Regional governments or local authorities	8	8	2		1	1	0	
	Public sector entities	4	3	1		9	8	0	
	Multilateral Development Banks	338	338	0		0	0	0	
	International Organisations	1,194	1,194	0		0	0	0	
	Institutions	104	104	24		158	154	31	
	Corporates	5,602	1,220	1,240		7,067	1,201	1,201	
	of which: SME	101	77	75		93	57	55	
	Retail	178	165	123		204	158	117	
	of which: SME	10	8	5		9	8	5	
	Secured by mortgages on immovable property	777	762	297		872	855	328	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	116	108	158	7	14	6	6	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	8	8	4		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	94	94	94		91	91	91		
Securitisation									
Other exposures									
Standardised Total²	183	183	183	16	236	236	236	14	

⁽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 31/12/2016				As of 30/06/2017			
		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	1,600	1,600	0		1,115	1,115	0	
	Regional governments or local authorities	0	0	0		112	112	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	280	280	90		81	81	16	
	Corporates	1,114	838	756		1,284	975	950	
	of which: SME	23	23	23		132	129	106	
	Retail	5,007	4,267	3,191		4,553	3,701	2,713	
	of which: SME	63	58	34		371	352	201	
	Secured by mortgages on immovable property	1,304	1,300	455		1,784	1,767	764	
	of which: SME	0	0	0		229	225	88	
	Exposures in default	745	295	345	450	770	308	364	461
	Items associated with particularly high risk	0	0	0		1	1	2	
	Covered bonds	163	163	26		14	14	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		24	24	24	
Equity	3	3	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total²	182	182	182	485	255	255	255	480	

⁽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 31/12/2016				As of 30/06/2017			
		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	2,649	2,649	0		2,135	2,135	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	160	113	23		172	23	97	
	Corporates	2,044	1,048	1,048		1,892	1,111	1,108	
	of which: SME	75	73	73		74	74	74	
	Retail	3,039	2,604	1,952		819	595	444	
	of which: SME	474	233	173		496	274	204	
	Secured by mortgages on immovable property	3,963	3,962	1,483		4,076	4,076	1,522	
	of which: SME	147	147	56		145	145	55	
	Exposures in default	607	123	144	483	93	69	87	22
	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	4	4	8		3	3	8		
Securitisation									
Other exposures									
Standardised Total²	14	14	14	483	18	18	18	22	

⁽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 31/12/2016				As of 30/06/2017			
		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	2	2	0		11	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	168	0		0	163	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,002	820	183		925	591	106	
	Corporates	886	570	568		804	509	505	
	of which: SME	38	38	36		38	38	38	
	Retail	56	51	31		64	59	36	
	of which: SME	47	43	25		48	44	25	
	Secured by mortgages on immovable property	36	36	13		31	31	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	9	13	1	11	9	13	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	98	98	15		55	55	6	
	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	13	13	13		3	3	3		
Securitisation									
Other exposures									
Standardised Total²	18	18	18	1	18	18	18	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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
SPAIN	Central governments or central banks	908	908	1		1,026	1,026	0	
	Regional governments or local authorities	50	50	10		34	34	7	
	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	67	66	18		50	48	13	
	Corporates	1,265	888	885		1,328	970	967	
	of which: SME	476	365	362		632	513	511	
	Retail	2,056	1,786	1,238		2,174	1,899	1,311	
	of which: SME	669	569	25		738	633	362	
	Secured by mortgages on immovable property	869	851	432		801	785	343	
	of which: SME	248	237	150		185	173	79	
	Exposures in default	511	209	257	297	512	188	206	320
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	2		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		
Securitisation									
Other exposures	139	139	139		150	150	149		
Standardised Total²				322				352	

⁽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 31/12/2016				As of 30/06/2017			
		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									
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 31/12/2016				As of 30/06/2017			
		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									
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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Crédit Mutuel Group

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		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	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	45,365	7	44,240	8,502	0	1	49,000	1	47,860	7,808	0	1
	Corporates	129,605	2,765	105,646	60,054	1,416	1,370	130,507	2,515	107,082	58,277	1,223	1,322
	Corporates - Of Which: Specialised Lending	8,556	91	8,307	6,305	0	15	8,749	0	8,508	6,495	0	18
	Corporates - Of Which: SME	32,129	1,241	30,059	14,135	889	639	33,530	1,169	31,248	14,104	801	609
	Retail	294,106	7,159	275,314	29,180	904	3,624	299,746	7,003	279,659	33,405	1,731	3,612
	Retail - Secured on real estate property	157,461	3,299	155,365	17,527	480	1,144	160,343	3,308	157,942	20,172	939	1,128
	Retail - Secured on real estate property - Of Which: SME	22,021	862	21,796	4,243	120	316	22,605	873	22,329	4,952	234	313
	Retail - Secured on real estate property - Of Which: non-SME	135,439	2,437	133,578	13,284	359	828	137,738	2,435	135,613	15,220	705	815
	Retail - Qualifying Revolving	17,020	173	9,441	1,055	18	135	18,000	168	9,850	1,108	33	131
	Retail - Other Retail	119,625	3,688	110,509	10,598	406	2,344	121,404	3,326	111,867	12,125	760	2,253
	Retail - Other Retail - Of Which: SME	37,394	2,484	33,675	5,108	271	1,449	38,474	2,345	34,729	6,352	501	1,415
	Retail - Other Retail - Of Which: non-SME	82,231	1,204	76,833	5,490	135	895	82,930	1,181	77,138	5,773	259	938
	Equity	19,246	10	18,417	62,504	37	0	19,792	10	18,829	63,785	37	0
	Securitisation	5,742	0	5,742	724	0	0	5,773	0	5,773	683	0	0
Other non credit-obligation assets													
IRB Total			170,682							170,010			

⁽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 31/12/2016						As of 30/06/2017					
		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	Of which: defaulted					
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	31,217	1	30,451	5,196	0	1	32,945	1	32,138	4,901	0	1
	Corporates	105,117	2,456	86,475	47,947	1,398	1,301	106,376	2,221	87,844	46,185	1,211	1,261
	Corporates - Of Which: Specialised Lending	3,780	13	3,670	2,802	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	30,457	1,228	28,498	13,044	878	632	32,280	1,157	30,119	13,472	794	603
	Retail	289,651	6,980	271,101	28,453	891	3,577	296,589	6,917	276,693	33,066	1,711	3,566
	Retail - Secured on real estate property	155,543	3,244	153,468	17,335	472	1,120	158,362	3,252	155,991	19,937	924	312
	Retail - Secured on real estate property - Of Which: SME	21,981	860	21,745	4,232	120	315	22,559	870	22,284	4,938	234	312
	Retail - Secured on real estate property - Of Which: non-SME	133,562	2,385	131,722	13,103	352	805	135,803	2,383	133,707	15,000	690	791
	Retail - Qualifying Revolving	16,953	170	9,402	1,050	18	133	17,929	166	9,809	1,102	32	128
	Retail - Other Retail	117,154	3,566	108,231	10,067	401	2,324	120,298	3,499	110,893	12,027	755	2,234
	Retail - Other Retail - Of Which: SME	37,193	2,384	33,557	5,089	268	1,444	38,371	2,340	34,657	6,334	500	1,411
	Retail - Other Retail - Of Which: non-SME	79,961	1,181	74,674	4,978	133	880	81,927	1,159	76,236	5,692	255	923
	Equity	18,876	10	18,047	61,267	37	21	19,422	10	18,458	62,559	37	21
	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 31/12/2016						As of 30/06/2017					
		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	Of which: defaulted					
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	809	0	989	219	0	0	618	0	617	160	0	0
	Corporates	3,012	12	2,405	1,861	0	3	3,218	12	2,603	1,687	0	4
	Corporates - Of Which: Specialised Lending	202	0	196	144	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	180	0	143	88	0	0	176	0	147	79	0	0
	Retail	251	9	239	25	1	5	241	7	224	26	1	5
	Retail - Secured on real estate property	165	5	164	17	1	3	150	4	148	17	1	3
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	162	5	161	16	1	3	147	4	146	16	1	3
	Retail - Qualifying Revolving	7	0	4	0	0	0	7	0	4	0	0	0
	Retail - Other Retail	79	3	72	8	0	2	84	3	72	8	0	2
	Retail - Other Retail - Of Which: SME	17	1	14	3	0	1	20	1	13	3	0	1
	Retail - Other Retail - Of Which: non-SME	62	1	58	5	0	1	65	1	59	5	0	1
	Equity	0	0	0	0	0	0	4	0	4	8	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 31/12/2016						As of 30/06/2017					
		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	Of which: defaulted					
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	878	0	879	265	0	0	1,151	0	1,151	289	0	0
	Corporates	4,997	176	3,682	3,325	0	21	5,179	120	3,916	3,054	0	13
	Corporates - Of Which: Specialised Lending	691	34	672	465	0	2	9	0	0	0	0	0
	Corporates - Of Which: SME	46	0	45	27	0	0	44	0	44	25	0	0
	Retail	220	6	212	14	1	3	242	5	232	18	1	3
	Retail - Secured on real estate property	155	5	155	11	1	2	158	4	158	14	1	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	154	5	154	10	1	2	157	4	157	14	1	2
	Retail - Qualifying Revolving	2	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	63	1	55	3	0	1	81	1	73	4	0	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	61	1	54	3	0	1	79	1	72	4	0	1
	Equity	109	0	109	357	0	0	106	0	106	347	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 31/12/2016					As of 30/06/2017					
		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		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	
	Institutions	209	0	184	58	0	200	0	173	47	0	
	Corporates	1,389	16	1,178	862	5	10	1,457	9	1,259	649	4
	Corporates - Of Which: Specialised Lending	151	0	143	122	0	0	0	0	0	0	3
	Corporates - Of Which: SME	153	6	130	67	5	1	189	6	163	78	4
	Retail	88	2	87	11	0	3	166	5	151	23	1
	Retail - Secured on real estate property	88	2	87	11	0	1	95	3	93	14	1
	Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	0	9	1	9	4	0
	Retail - Secured on real estate property - Of Which: non-SME	80	1	80	8	0	1	86	1	85	10	0
	Retail - Qualifying Revolving	5	0	3	0	0	5	0	3	0	0	0
	Retail - Other Retail	60	2	50	7	0	1	66	2	54	9	0
	Retail - Other Retail - Of Which: SME	19	1	15	4	0	0	21	1	14	5	0
	Retail - Other Retail - Of Which: non-SME	41	1	36	3	0	1	45	1	40	4	0
	Equity	170	0	170	596	0	0	152	0	152	544	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 31/12/2016					As of 30/06/2017					
		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		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	526	0	524	128	0	0	556	0	556	94	0
	Corporates	1,357	4	904	571	3	3	1,257	3	892	415	1
	Corporates - Of Which: Specialised Lending	46	0	38	38	0	0	0	0	0	0	0
	Corporates - Of Which: SME	200	4	189	114	3	3	147	3	142	74	1
	Retail	292	11	266	29	1	7	294	10	271	34	2
	Retail - Secured on real estate property	127	6	126	14	1	3	134	6	132	19	2
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	5	0	5	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	122	6	121	12	1	3	128	6	127	17	1
	Retail - Qualifying Revolving	11	1	7	1	0	1	11	1	7	1	0
	Retail - Other Retail	155	4	133	14	0	3	140	4	132	15	1
	Retail - Other Retail - Of Which: SME	20	0	11	2	0	0	17	0	11	2	0
	Retail - Other Retail - Of Which: non-SME	135	4	122	12	0	3	132	3	121	12	1
	Equity	8	0	8	17	0	0	13	0	13	26	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 31/12/2016					As of 30/06/2017					
		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		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	177	0	176	62	0	0	208	0	207	56	0
	Corporates	932	0	530	325	0	0	901	0	525	291	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	57	0	54	35	0	0	62	0	58	33	0
	Retail	695	24	649	74	3	13	735	28	682	90	8
	Retail - Secured on real estate property	502	18	491	58	3	8	529	21	516	73	7
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	499	18	488	58	3	8	527	21	514	72	6
	Retail - Qualifying Revolving	11	1	7	1	0	1	13	1	8	1	0
	Retail - Other Retail	182	6	151	14	1	4	192	6	157	16	1
	Retail - Other Retail - Of Which: SME	11	0	5	1	0	0	8	0	4	1	0
	Retail - Other Retail - Of Which: non-SME	171	6	146	13	1	4	185	6	153	16	1
	Equity	1	0	1	2	0	0	1	0	1	2	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 31/12/2016					As of 30/06/2017					
		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		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	4,079	0	4,079	806	0	0	5,079	0	5,076	738	0
	Corporates	2,527	0	1,990	1,669	0	0	2,494	0	2,110	1,182	0
	Corporates - Of Which: Specialised Lending	425	0	403	323	0	0	0	0	0	0	0
	Corporates - Of Which: SME	85	0	78	43	0	0	259	0	244	102	0
	Retail	321	9	311	30	1	5	345	10	330	36	2
	Retail - Secured on real estate property	199	4	197	20	0	3	209	5	205	24	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	198	4	196	20	0	3	208	5	204	24	1
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0
	Retail - Other Retail	121	5	113	10	0	2	134	5	124	12	1
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	3	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	118	5	111	9	0	2	131	4	122	12	1
	Equity	22	0	22	75	0	0	20	0	20	70	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 31/12/2016					As of 30/06/2017				
	(m EUR, %)	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		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	387	0	399	85	0	765	0	778		
	Corporates	446	0	333	310	0	503	1	354		
	Corporates - Of Which: Specialised Lending	124	0	124	157	0	0	0	226		
	Corporates - Of Which: SME	31	0	20	12	0	31	0	0		
	Retail	72	2	67	6	0	1	79	3		
	Retail - Secured on real estate property	35	1	35	3	0	0	37	2		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1		
	Retail - Secured on real estate property - Of Which: non-	34	1	34	2	0	36	2	36		
	Retail - Qualifying Revolving	3	0	2	0	0	3	0	2		
	Retail - Other Retail	34	1	31	3	0	39	1	35		
	Retail - Other Retail - Of Which: SME	7	0	6	1	0	7	0	5		
	Retail - Other Retail - Of Which: non-SME	27	1	25	2	0	32	1	30		
	Equity	3	0	3	6	0	1	0	1		
	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 31/12/2016					As of 30/06/2017				
	(m EUR, %)	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		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		
	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-	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		
	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 31/12/2016					As of 30/06/2017				
	(m EUR, %)	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		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		
	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-	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		
	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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)

Country / Region	As of 31/12/2016																	
	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	34,754.4	8,673.9	26,080.5	1,563.9	0.0	1,563.9	38.4	0.6	37.8	23,605.9	0.0	23,605.9	8,673.3	8,673.3	0.0	872.8	0.0	872.8
Austria	592.0	0.0	592.0															
Belgium	1,006.3	0.0	1,006.3															
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	23,035.8	7,946.3	15,089.5															
Germany	1,682.5	0.0	1,682.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	159.1	0.0	159.1															
Italy	1,334.3	0.0	1,334.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,090.8	8.4	1,082.4															
Malta	0.0	0.0	0.0															
Netherlands	905.6	0.1	905.6															
Poland	0.0	0.0	0.0															
Portugal	118.3	0.0	118.2															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	565.4	22.7	542.7															
Sweden	102.0	0.0	102.0															
United Kingdom	15.8	0.0	15.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	14.9	0.1	14.7															
Australia	27.4	0.0	27.4															
Canada	275.9	1.7	274.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	194.6	0.0	194.6															
U.S.	2,409.0	0.0	2,409.0															
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	1,224.8	694.4	530.4															

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, Dillibout, 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

2017 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: 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	36,636.3	8,759.2	27,877.0	1,812.2	0.0	1,812.2	46.4	0.5	46.0	25,351.3	0.0	25,351.3	8,758.7	8,758.7	0.0	667.6	0.0	667.6
Austria	616.0	0.0	616.0															
Belgium	885.6	0.0	885.6															
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	23,374.3	8,063.6	15,310.8															
Germany	2,198.4	0.0	2,198.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	154.3	0.0	154.3															
Italy	1,912.2	0.0	1,912.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,271.2	7.9	1,263.3															
Malta	0.0	0.0	0.0															
Netherlands	867.7	0.0	867.7															
Poland	0.0	0.0	0.0															
Portugal	607.1	0.0	607.1															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	920.8	3.7	917.1															
Sweden	101.1	0.0	101.1															
United Kingdom	41.2	0.0	41.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	5.2	0.0	5.2															
Australia	46.6	0.0	46.6															
Canada	347.5	2.6	344.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	160.7	0.0	160.7															
U.S.	1,711.0	0.0	1,710.9															
Other advanced economies non EEA	17.3	0.0	17.3															
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	1,397.8	681.3	716.5															

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, Dillbouth, 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Crédit Mutuel Group

	As of 31/12/2016							As of 30/06/2017						
	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	Of which: defaulted	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
												(min EUR, %)		
Debt securities (including at amortised cost and fair value)	60,068	0	664	664	0	119	0	60,336	0	591	591	0	115	0
Central banks	692	0	0	0	0	0	0	928	0	0	0	0	0	0
General governments	24,517	0	0	0	0	0	0	26,065	0	0	0	0	0	0
Credit institutions	17,363	0	451	451	0	81	0	15,292	0	391	391	0	73	0
Other financial corporations	13,968	0	165	165	0	4	0	14,092	0	153	153	0	4	0
Non-financial corporations	3,529	0	49	49	0	34	0	3,958	0	47	47	0	38	0
Loans and advances (including at amortised cost and fair value)	534,124	1,345	16,781	16,781	595	9,849	3,594	546,687	1,191	16,438	16,438	646	9,663	3,547
Central banks	66,572	0	0	0	0	0	0	68,240	0	0	0	0	0	0
General governments	8,675	40	6	6	0	1	0	8,761	49	18	18	0	2	0
Credit institutions	41,883	0	0	0	0	0	0	46,009	0	2	2	0	0	0
Other financial corporations	22,960	113	639	639	13	318	222	23,986	46	594	594	12	298	199
Non-financial corporations	94,082	182	3,318	3,318	182	1,572	573	94,630	257	3,148	3,148	168	1,540	512
of which: small and medium-sized enterprises at amortised cost	22,355	96	1,020	1,020	3	483	238	23,797	100	973	973	2	487	243
Households	299,953	1,011	12,817	12,817	399	7,957	2,800	305,061	839	12,676	12,676	466	7,823	2,836
DEBT INSTRUMENTS other than HFT	594,192	1,345	17,445	17,445	595	9,968	3,594	607,023	1,191	17,030	17,030	646	9,777	3,547
OFF-BALANCE SHEET EXPOSURES	138,145		468	468	0	179	94	143,558		420	420	0	175	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)

2017 EU-wide Transparency Exercise

Forborne exposures

Crédit Mutuel Group

	As of 31/12/2016					As of 30/06/2017				
	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)	149	149	0	0	0	49	49	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	149	149	0	0	0	49	49	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)	3,971	3,029	1,532	1,522	832	3,923	2,958	1,495	1,485	857
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	103	57	57	40	128	100	63	63	32
Non-financial corporations	684	602	215	215	246	695	557	196	196	213
of which: small and medium-sized enterprises at amortised cost	147	107	39	39	64	168	123	43	43	73
Households	3,151	2,324	1,260	1,250	547	3,099	2,301	1,235	1,225	612
DEBT INSTRUMENTS other than HFT	4,120	3,178	1,532	1,522	832	3,972	3,008	1,495	1,485	857
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